



ORACLE
NETSUITE

Payments and Payment Processing

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Payment Processing

NetSuite offers several payment processing options to capture funds and disburse payments for your account. These features connect your accounts receivable and accounts payable processes with third-party payment systems, processors, and financial institutions to collect funds and make payments.

Payment processing activities include handling of the following:

- invoice payments from accounts payable
- settlements against credit card accounts
- settlements against bank accounts for accounts receivable
- bank account transfers

You can set up payment processing across multiple organizations, regions, and currencies. Payment processing also integrates with your website to capture funds for web orders.

NetSuite supports the following types of funds capture:

- Electronic Funds Transfer (EFT). See [Electronic Funds Transfer \(EFT\)](#)
- Credit card processing for sales orders and web store orders. See [Customer Credit Card Processing](#).
- Alternative payment methods for web store orders. See [Alternative Non-Credit Card Payment Methods for Web Store Orders](#).
- PayPal Express for web store orders. See [PayPal Express Checkout](#).
- Electronic Payments. See [Electronic Bank Payments](#).

NetSuite supports the following types of funds disbursement:

- ACH vendor payments. See [ACH Vendor Payments](#).
- Direct deposit for payroll. See the help topic [About Direct Deposit](#)
- Electronic Payments. See [Electronic Bank Payments](#).

The following table lists features that you can use to make and receive payments in NetSuite:

| Feature | Money comes from: | Money goes to: | Payment processed by: | Processor |
|--|-------------------|------------------------|------------------------|---|
| EFT | Your customer | Your company | ACH process | Coastal |
| Credit Cards | Your customer | Your company | Credit Card Network | Your Credit Card Gateway |
| Alternative Payment Methods | Your customer | Your Company | Payment Gateway | Payment Gateway |
| PayPal Express | Your customer | Your company | PayPal | PayPal |
| Direct Deposit | Your company | Your employee | Authorized third party | Authorized third party |
| ACH Vendor Payment | Your company | Your vendor | ACH process | Coastal |
| Electronic Payments (making payments) | Your company | Your vendor, employees | Your company's bank | Your company's bank or its affiliated payment processor |

| | | | | |
|---|---------------|--------------|----------------------|--|
| Electronic Payments (receiving payments) | Your customer | Your company | Your customer's bank | Your customer's bank or its affiliated payment processor |
|---|---------------|--------------|----------------------|--|

ACH Processing



Important: NetSuite ACH will be deprecated in March 2023

The NetSuite ACH feature is scheduled to be deprecated in March 2023.

To prevent disruption of your business, you must migrate off of NetSuite ACH before March 2023.

For further details, refer to the message "Postponing Removal of the NetSuite ACH Process Feature" sent on February 21, 2022, or contact NetSuite Customer Support.



Note: The ACH processing feature does not apply to the ACH payments feature for Commerce websites. See the help topic [ACH Payments](#) for information about the Commerce feature.

Automated Clearing House (ACH) processing is used to process financial transactions through the ACH Network for funds capture and funds disbursement. In NetSuite, ACH is used with the Electronic Funds Transfer (EFT), and ACH Vendor Payments features.

Processing financial transactions through the ACH network is available only for accounts in the United States. For information on electronic payments options for other countries, see [Supported Payment Formats in Electronic Bank Payments](#).



Note: Electronic Funds Transfer transactions in Canadian accounts are processed using Automated Clearing Settlement System (ACSS) instead of Automated Clearing House (ACH).

ACH processing enables you to:

- accept electronic payments from your customers
- send electronic payments to your vendors

NetSuite integrates with Coastal Software & Consulting, Inc. to allow the transfer of funds through the ACH Network for EFT and ACH Vendor Payment transactions.

To set up ACH processing for these features, you need to apply for an account with Coastal and set up your company bank accounts. For more information, read [Setting Up ACH Processing](#).

NetSuite sends ACH data to Coastal each time you submit a batch of approved ACH transactions. Coastal sends the data to the ACH Network and verifies that the data was received. Then, the ACH network transfers funds to the appropriate financial institutions.

One time a day before 7:00 a.m. PST, Coastal retrieves ACH responses from the Network. Coastal then transmits the response data to NetSuite and corresponding transaction statuses are updated.

You can view the status of ACH transactions you submit by going to:

- Transactions > Employees > View Direct Deposit Status (Administrator)
- Transactions > Customers > View Electronic Funds Transfer Status (Administrator)
- Transactions > Purchases/Vendors > View Vendor Payment Status (Administrator)

ACH transactions take place in real time over the Internet, and have immediate accounting impact on your books:

- Accounts receivable payments you receive with EFT are deposited directly into your company's bank account.
- Vendor payments you make with ACH Vendor Payments are withdrawn from your company's bank account and deposited into your vendor's bank account.

Setting Up ACH Processing

To set up Automated Clearing House (ACH) processing, you must first apply to Coastal Software & Consulting, Inc. for an account. You must be approved for a Coastal account before you can use the Electronic Funds Transfer (EFT) or ACH Vendor Payments features.

Processing financial transactions through the ACH network is available only for accounts in the United States. For information on electronic payments options for other countries, see [Supported Payment Formats in Electronic Bank Payments](#).



Note: Electronic Funds Transfer transactions in Canadian accounts are processed using Automated Clearing Settlement System (ACSS) instead of Automated Clearing House (ACH).

To apply for an account with Coastal, click [here](#) to go to the Coastal Web site or call Coastal at 360-891-6174 to request an ACH Originating Agreement. Follow the instructions supplied by Coastal to complete and submit the application.

After you have received your account confirmation from Coastal, keep your unique 6-character company ID in a secure place. Then, set up your company bank accounts for use with ACH processing.

To set up company accounts for ACH transactions:

1. Go to Go to Setup > Accounting > Setup Tasks > ACH Processing. Click the **Company** subtab.
2. Enter the 6-character company ID number you received from coastal in the **ACH Company ID** box. This enables your account for transfer of funds so you can begin processing ACH transactions.
3. Click the **Accounts** subtab.
4. Check the box next to the bank accounts you will use with ACH transactions.
5. For each account you select, enter the following:
 - **Bank Name** – Enter the name of the bank.
 - **Bank Routing Number** – Enter the 9-digit routing number.
 - **Bank Account Number** – Enter the account number, up to 20 digits.
 - **Maximum Amount Per Transaction** – Enter the dollar amount limit per transaction with this account.
 - **ACH Message** – a text message included with all ACH transmissions using this account.
6. Click **Save**.

ACH Transmission Response Codes

When you view the status of an ACH transmission, it has a response code that explains why it has the status that it does. The table below defines the transmission codes.



Note: Electronic Funds Transfer transactions in Canadian accounts are processed using Automated Clearing Settlement System (ACSS) instead of Automated Clearing House (ACH).

ACH Transmission Codes

| Status | Code | Description |
|--------|------------|---|
| Failed | R01 | Insufficient Funds – The balance is not sufficient to cover the value of the transaction. |
| Failed | R02 | Account Closed Previously – The account has been closed. |
| Failed | R03 | No Account – The account is closed or does not match name submitted. |
| Failed | R04 | Invalid Account Number – The account number is invalid. |
| Failed | R05 | Prenote Not Received – Prenotification was not received. |
| Failed | R06 | Returned Per ODFI* – ODFI has requested RDFI** to return this item. |
| Failed | R07 | Authorization Revoked Account – The account holder has revoked authorization. |
| Failed | R08 | Payment Stopped Account – The account holder has stopped payment on this transaction. |
| Failed | R09 | Uncollected Funds – The balance is sufficient, but can't be released until uncollected items are collected. |
| Failed | R10 | No Authorization Account – The account holder advises that the transaction is not authorized. |
| Failed | R11 | Check Safekeeping Return – Return of a check safekeeping entry return |
| Failed | R12 | Branch Sold Account – The account was sold to another financial institution. |
| Failed | R13 | RDFI Not Qualified – RDFI not qualified to participate. |
| Failed | R14 | Deceased – The account holder is deceased. |
| Failed | R15 | Beneficiary Deceased – The beneficiary entitled to the account benefits is deceased. |
| Failed | R16 | Account Frozen – Account funds unavailable due to action by RDFI or other legal action. |
| Failed | R20 | Non Transaction Account – Bank policies or regulations restrict activity to this account. |
| Failed | R23 | Payment Refused Account – The account holder refuses the transaction because the amount is inaccurate or otherwise not legal. |
| Failed | R24 | Duplicate Entry – The transaction appears to be a duplicate. |
| Failed | R26 | Mandatory Error – The transaction is missing data from a mandatory field. |
| Failed | R28 | Invalid TRN – The account Transit Routing Number is Invalid. |
| Failed | R29 | Corporate Not Authorized – Corporate receiver has notified RDFI that Corp entry is not authorized |
| Failed | R31 | ODFI Permits Late Return – ODFI agrees to accept a return. |
| Failed | R50 | Invalid Company ID – The Company ID data is not valid. |
| Failed | R56 | Invalid Transaction Date – The date specified is invalid. |
| Failed | R57 | Stale Date – The transaction is too old for processing. |
| Failed | R95 | Over Limit – The transaction is over your authorized limit. |

| | | |
|------------|-------------|--|
| Failed | R96 | Account on Hold – This company account is on hold. |
| Failed | R97 | RDFI Does not Participate – RDFI does not allow this type of transaction. |
| Failed | R98 | Invalid Password – The password supplied is invalid. |
| Failed | R99 | Declined-Unpaid Items – This account or ID has been declined due to unpaid items. |
| Valid | S001 | The transmission has been received and accepted by Coastal Software, Inc. |
| Valid | S002 | The transmission has been validated by Coastal Software, Inc. standards. |
| Canceled | S003 | The transmission has been canceled. |
| In Network | S004 | The transmission has been sent to ACH Network. |
| Paid | S005 | The transmission is complete. |
| Warning | W001 | The dollar amount exceeds the transaction maximum. |
| Warning | W002 | The dollar amount exceeds the daily batch maximum. If the total amount for all batches for a company, on a particular day, exceeds the permitted batch amount, then each transaction in each batch that exceeds the limit will get this warning. |
| Warning | W003 | The total number of transactions exceeds the maximum allowed for the month. If the total number of transactions for one company on a particular day exceeds the permitted number of transactions, then each transaction in each batch that exceeds the limit will get this warning. |
| Warning | W004 | The dollar amount exceeds the maximum allowed for the month. If a transaction takes the total amount above what is allowed per month, then each subsequent transaction will get this warning. |
| Warning | W050 | Invalid company name |
| Warning | W051 | Invalid company address line 1 |
| Warning | W052 | Invalid company city |
| Warning | W053 | Invalid company state/province |
| Warning | W054 | Invalid company postal code |
| Warning | W055 | Invalid company country code |
| Warning | W056 | Invalid company telephone |
| Warning | W250 | Invalid company bank name – The bank name does not match Coastal records. |
| Warning | W251 | Invalid company routing number – The routing number failed the check digit validation algorithm. |
| Warning | W300 | Invalid entity bank name – The bank name does not match Coastal records. |
| Warning | W301 | Invalid entity routing number – The number failed the check digit validation algorithm |
| Failed | F001 | The transmission authorization was revoked by Coastal Software, Inc. |
| Failed | F002 | Duplicate item – The transaction was previously received by Coastal Software, Inc. |
| Failed | F003 | The dollar amount exceeds transaction maximum. |
| Failed | F004 | The dollar amount exceeds the daily batch maximum. |

| | | |
|--------|-------------|---|
| | | If the total amount for all batches for a company, on a particular day, exceeds the permitted batch amount, then each transaction in each batch that exceeds the limit will get this warning. |
| Failed | F005 | Total transactions exceed maximum for the month If the total number of transactions for all batches for a company, on a particular day, exceeds the permitted number of transactions, then each transaction in each batch that exceeds the limit may get this error. |
| Failed | F006 | The Coastal ID and Company Federal ID do not match. |
| Failed | F007 | The dollar amount exceeds the maximum allowed for the month. If a transaction takes the total amount above what is allowed per month, then each subsequent transaction will get this warning. |
| Failed | F050 | The NetSuite company ID/account number is invalid. |
| Failed | F051 | The Coastal company ID is invalid. This is the Coastal internal account number for our joint customer. |
| Failed | F052 | Invalid federal ID number This is the Federal Tax ID of the NetSuite Company. |
| Failed | F053 | Invalid company name |
| Failed | F054 | Invalid company address line 1 |
| Failed | F055 | Invalid company city |
| Failed | F056 | Invalid company state/province |
| Failed | F057 | Invalid company postal code |
| Failed | F058 | Invalid company country code |
| Failed | F059 | Invalid company telephone |
| Failed | F100 | Invalid batch ID: must be numeric |
| Failed | F101 | Invalid batch effective date: must be a date |
| Failed | F150 | Invalid entity ID: must be numeric |
| Failed | F200 | Invalid action: must be 'new' or 'cancel' |
| Failed | F201 | Invalid transaction ID: must be six numeric digits |
| Failed | F202 | Invalid debit/credit flag: must be 'D' or 'C' |
| Failed | F203 | Invalid amount: must be 7.2 and no commas |
| Failed | F250 | Invalid company routing number: contains incorrect number of digits, non-numeric characters or is missing |
| Failed | F251 | Invalid Company bank account number: contains alpha characters, is missing or Company Account Number doesn't match Coastal records |
| Failed | F252 | Invalid CompanyAccountType: must be 'C' or 'S' |
| Failed | F301 | Invalid entity routing number: contains incorrect number of digits or non-numeric |
| Failed | F302 | Invalid Entity bank account number: contains alpha characters, is missing or Entity Account Number doesn't match Coastal records |
| Failed | F303 | Invalid EntityAccountType: must be 'C' or 'S' |

* ODFI – Originating Depository Financial Institution

**RDFI – Receiving Depository Financial Institution

Electronic Funds Transfer (EFT)

Electronic Funds Transfer (EFT) is a process that enables customers to authorize the transfer of funds from their bank accounts to your bank accounts to pay their invoices.

Automated Clearing House (ACH) processing is used to process financial transactions through the ACH Network for the Electronic Funds Transfer (EFT) feature.



Note: Electronic Funds Transfer transactions in Canadian accounts are processed using Automated Clearing Settlement System (ACSS) instead of Automated Clearing House (ACH).

NetSuite integrates with Coastal Software & Consulting, Inc. to allow the transfer of funds through the ACH Network and process EFT transactions, which simplifies your customers' payment processing. For more information, see [ACH Processing](#).



Important: Electronic Funds Transfer (EFT) through the ACH network is available only for accounts in the United States. For information on electronic funds transfer options for other countries, see [Supported Payment Formats](#) in [Electronic Bank Payments](#).

To use the EFT feature:

1. Activate the feature.
For more information, see [Activating Electronic Funds Transfer \(EFT\)](#).
2. Apply to Coastal for an ACH processing account.
For more information, see [Setting Up ACH Processing](#).
3. Set up customer records for ACH payments.
For more information, see [Setting Up Customers for EFT Payments](#).

For more information about using EFT, see:

- [Approving Electronic Funds Transfers](#)
- [Viewing Electronic Funds Transfer Statuses](#)

Activating Electronic Funds Transfer (EFT)

After you activate the Electronic Funds Transfer (EFT) feature, you can accept electronic payments from customers enabled for EFT payments. .

Only your company's administrator can activate this feature.



Note: Electronic Funds Transfer transactions in Canadian accounts are processed using Automated Clearing Settlement System (ACSS) instead of Automated Clearing House (ACH).

To activate Electronic Funds Transfer (EFT):

1. Go to Setup > Company > Setup Tasks > Enable Features. Click the **Transactions** subtab.

2. Check the **Electronic Funds Transfer** box.
3. Click **Save**.

After you activate the EFT feature, you must apply to Coastal Software & Consulting, Inc. for an ACH processing account. For more information, see [Setting Up ACH Processing](#).



Note: Electronic Funds Transfer transactions in Canadian accounts are processed using Automated Clearing Settlement System (ACSS) instead of Automated Clearing House (ACH).

After your ACH account is established, you must set up your company bank accounts for use with EFT processing.

To set up company accounts for EFT transactions:

1. Go to Setup > Accounting > Setup Tasks > ACH Processing.
2. Click the **Company** subtab.
3. If you have not yet entered it, enter the 6-character company ID number you received from Coastal in the **ACH Company ID** box.
4. Click the **Accounts** subtab.
5. Check the box next to the bank accounts you will use with EFT.
For example, check the **Checking Account** box to receive payments from customers into the company checking account.
6. For each account you select, enter the following:
 - **Bank Name** – Enter the name of the bank.
 - **ACH Message** - Enter a text message to include with all ACH transmissions using this account.
 - **Bank Routing Number** – Enter the 9-digit routing number.
 - **Bank Account Number** – Enter the account number, up to 20 digits.
 - **Maximum Amount Per Transaction** – Enter the dollar amount limit per transaction with this account.

Click **Save**.

You can now transfer funds from customers' bank accounts when you process customer payments.

Submitting a Cash Sale, Sales Order or Customer Payment with EFT selected as the payment method generates an EFT transaction that must be approved by an administrator before it can be processed for payment. For more information about approving electronic funds transfers, see [Approving Electronic Funds Transfers](#).

Setting Up Customers for EFT Payments

You can set up a customer for Electronic Funds Transfer (EFT) payments by entering bank account information on the customer's record. Then, you can use the EFT feature to accept electronic payments from your customers.



Note: Electronic Funds Transfer transactions in Canadian accounts are processed using Automated Clearing Settlement System (ACSS) instead of Automated Clearing House (ACH).

To use EFT for payment transactions you must first enable the EFT feature. **For more information, see Activating Electronic Funds Transfer (EFT)**

After the EFT feature is enabled, set up customer records to allow EFT transactions.

To set up customer records for EFT transactions:

1. Go to Customers > Lists > Customers.
2. Click **Edit** next to the customer for whom you want to set up EFT processing.
3. On the Customer record, click the **Financial** subtab.
4. Click the **Electronic Funds Transfer** subtab.
5. Enter your customer's bank account information:
 - **Bank Name** – Enter the name of the bank.
 - **Account Number** – Enter up to 20 digits for the account number.
 - **Routing Number** – Enter the 9-digit routing number.
 - **Limit** – Enter the authorized dollar amount limit per transaction.
6. Check the **Savings Account** box if this is a savings account.
7. Click **Save**.

Now, the EFT payment is available as a payment method for this customer.

Approving Electronic Funds Transfers

Submitting a Cash Sale, Sales Order or Customer Payment with EFT selected as the payment method generates an EFT transaction that must be approved by an administrator before it can be processed for payment.

To approve Electronic Funds Transfers:

1. Go to Transactions > Customers > Approve Electronic Funds Transfers (Administrator).
2. For each transaction, select a processing option:
 - **Approve** – Check this box to approve the transmission of this EFT payment.
When you submit an approved transaction, the payment information is transmitted to Coastal for processing by the Automated Clearing House.
To view the status of EFT transactions, go to Transactions > Customers > View Electronic Funds Transfer Status (Administrator).
 - **Cancel** – Check this box to deny approval of the transmission of this EFT payment.
When you cancel payments for ACH processing, payment information is not transmitted to Coastal. The EFT payment transmission is canceled, but the invoice or cash sale remains valid.



Note: To process a payment for the invoice or cash sale by resubmitting an EFT payment or accepting payment by other means, go to Transactions > Customers > Accept Customer Payments > List.

3. Click **Approve All** to mark all transactions on the list as approved for transmission.
4. Click **Unapprove All** to clear all approved marks on the list.
5. Click **Submit**.

When you click Submit, approved transactions will have payment information transmitted for processing through the ACH Network. If the transmission is approved, the total dollar amount of the transaction will be withdrawn from the customers account and deposited in your company's account.



Note: Electronic Funds Transfer transactions in Canadian accounts are processed using Automated Clearing Settlement System (ACSS) instead of Automated Clearing House (ACH).

Submitted payment transmissions are assigned a Batch ID. Each transmission is assigned a Tran ID. The batch is transmitted to Coastal for processing. If 10 attempts to contact Coastal are made without success, transactions in the batch will be returned to the Approval queue for submission.

After you approve an EFT transmission, the payment cannot be edited while it has an ACH transmission in process.

You can void, edit or delete the transaction only if the transmission has a Failed status, or if the transaction is canceled from the EFT Approval page or the EFT Status page.

For information about monitoring the progress of the payment status for each transmission, see [Viewing Electronic Funds Transfer Statuses](#).

Viewing Electronic Funds Transfer Statuses

Your EFT transactions have statuses that reflect where the transmission is in the funds transfer process.



Note: Electronic Funds Transfer transactions in Canadian accounts are processed using Automated Clearing Settlement System (ACSS) instead of Automated Clearing House (ACH).

For more information on the Electronic Funds Transfer feature, read [Electronic Funds Transfer \(EFT\)](#).

To view the status of an EFT transmission:

1. Go to Transactions > Customers > View Electronic Funds Transfer Status (Administrator).
2. The following information is shown for each transmission listed on the Electronic Funds Transfer Status page:
 - **Batch Number** – the batch number assigned when the transmission is approved
Transmissions are sorted by batch number first.
 - **Tran ID** – the ID assigned when the transmission is approved
Transmissions are sorted by ID second.
 - **Date** – the date the transmission is approved
Clicking the date will open the transaction.
 - **Account** – the name of the bank associated with the transmission
 - **Amount** – the dollar amount of the transmission
 - **Status** – the current state of the transmission in the withdrawal or refund process
 - **Code** – the numeric tag that explains why a transmission has the status that it does.
Read [ACH Transmission Response Codes](#) for more information on transmission codes.
3. Click the date to open a transaction. The status of the transaction shows at the top of the page.
Possible statuses for an EFT transaction are:
 - **Valid** – The batch has been accepted and verified.
EFT transactions with a Valid status can be canceled.
 - **Unknown Error** – An unknown error prevented successful batch transmission.
EFT transactions with an Unknown Error status can be resubmitted.

- **In Network** – The batch has been transmitted, but not yet accepted and verified.
EFT transactions with an In Network status can be canceled.
 - **Failed** – The transaction has been rejected. Each Failed transaction has a code that explains why it failed.
For more information on transmission codes, see [ACH Transmission Response Codes](#).
EFT transactions with a Failed status have the option to be resubmitted.
 - **Paid** – The payment transaction has been successfully processed.
EFT transactions with a Paid status have no options for further processing.
 - **Wrote Check** – The EFT transaction was canceled and a check was written instead.
EFT transactions with a Wrote Check status have no options for further processing.
 - **Resubmitted** – The EFT transaction has been submitted for processing again.
EFT transactions with a Resubmitted status have no options for further processing.
 - **Canceled** – The EFT transaction was canceled.
EFT transactions with a Canceled status can be resubmitted.
4. Select to filter the list by:
- **Batch** – Choose from a list of batch numbers.
 - **Date** – Select the date range of transmissions.
 - **Status** – Choose from transmission statuses.
 - **Customer** – Choose from a list of customers records with EFT payments enabled.

Each EFT transmission has a code that explains why it has its status. For more information, see [ACH Transmission Response Codes](#) for more information on transmission codes.

ACH Vendor Payments

ACH Vendor Payments are a process to authorize the transfer of funds from your bank accounts into your vendors' bank accounts to pay bills.

Automated Clearing House (ACH) processing is used to process financial transactions through the ACH Network for the ACH Vendor Payments feature.



Note: Electronic Funds Transfer transactions in Canadian accounts are processed using Automated Clearing Settlement System (ACSS) instead of Automated Clearing House (ACH).

NetSuite is integrated with Coastal Software & Consulting, Inc. to allow the transfer of funds through the ACH Network for processing ACH Vendor Payment transactions. For more information, see [ACH Processing](#)

Only your company's administrator can activate this feature. To use the ACH Vendor Payments feature:

1. Activate the feature.
For more information, read [Activating ACH Vendor Payments](#).
2. Apply to Coastal for an ACH processing account.
For more information, read [Setting Up ACH Processing](#).
3. Set up vendor records for ACH payments.

For more information, read [Setting Up Vendor Records for ACH Payments](#).

After the ACH Vendor Payments feature is enabled, you can transfer funds electronically for vendors you have enabled for ACH payments.

An administrator must approve ACH payments before they are processed. For more information, see [Approving ACH Vendor Payment Transfers](#).

After you submit and approve payments, NetSuite transmits payment information to Coastal.

For information about tracking the status of the vendor payment transactions, see [Viewing ACH Vendor Payment Status](#).

Activating ACH Vendor Payments

When you activate the ACH Vendor Payments feature, you can send electronic payments to vendors you have enabled for ACH transactions. NetSuite is integrated with Coastal Software & Consulting, Inc. to allow the transfer of payment funds.



Note: Electronic Funds Transfer transactions in Canadian accounts are processed using Automated Clearing Settlement System (ACSS) instead of Automated Clearing House (ACH).

Only your company's administrator can activate this feature.

To activate ACH Vendor Payments:

1. Go to Setup > Company > Setup Tasks > Enable Features. Click the **Transactions** subtab.
2. Check the **ACH Vendor Payments** box.
3. Click **Save**.

When you activate the ACH Vendor Payments feature, you must apply to Coastal Software & Consulting, Inc. for an ACH processing account. For more information, see [Setting Up ACH Processing](#).

After your ACH account is established, you must set up your company bank accounts for use with ACH Vendor Payment processing.

To set up company accounts for ACH Vendor Payment transactions:

1. Go to Setup > Accounting > Setup Tasks > ACH Processing.
2. Click the **Company** subtab.
3. If you have not yet entered it, enter the 6-character company ID number you received from Coastal in the **ACH Company ID** box.
4. Click the **Accounts** subtab.
5. In the **Use ACH** column, check the box next to the bank accounts you will use with ACH Vendor Payments.
For example, mark the checking account to receive payments from customers into the company checking account.
6. For each account you mark, enter the following:
 - **Bank Name** – Enter the name of the bank.
 - **Bank Routing Number** – Enter the 9-digit routing number.
 - **Bank Account Number** – Enter the account number, up to 20 digits.

- **Maximum Amount Per Transaction** – Enter the dollar amount limit per transaction with this account.
 - **ACH Message** – Enter a text message to include with all ACH transmissions using this account.
7. Click **Save**.

Now, you can transfer funds to vendors' bank accounts when you process bill payments.

An administrator must approve ACH payments before they are processed. For more information, see [Approving ACH Vendor Payment Transfers](#).

For information about tracking the status of the vendor payment transactions, see [Viewing ACH Vendor Payment Status](#)

Setting Up Vendor Records for ACH Payments

You can set up a vendor for Automated Clearing House (ACH) payments by entering bank account information on the vendor's record. Then, you can use ACH transactions to transfer funds to pay your vendors.



Note: Electronic Funds Transfer transactions in Canadian accounts are processed using Automated Clearing Settlement System (ACSS) instead of Automated Clearing House (ACH).

To use ACH transactions to make vendor payments, you must first enable the ACH Vendor Payments feature. For more information about activating this feature, read [Activating ACH Vendor Payments](#).

To use ACH Vendor Payments to pay a vendor, you must enter the vendor's bank information on the vendor record. This enables the vendor as an ACH Vendor Payments participant.

To set up vendor records for ACH payment:

1. Go to Lists > Relationships > Vendors (Administrator).
2. Click **Edit** next to the vendor you want to set up for ACH payments.
3. On the vendor record, click the **Financial** subtab, and then click the **ACH** subtab.
4. On the ACH subtab, do the following for each bank account you want to keep on this vendor record:
 - a. In the **Bank Name** column, enter the name of the vendor's bank.
You can enter up to 31 characters in this field.
 - b. In the **Routing Number** column, enter the 9-digit routing number for the vendor's bank account.
 - c. In the **Account Number** column, enter the vendor's bank account number.
You can enter up to 20 characters in this field.
 - d. In the **Limit** field, enter the maximum amount of the payment to be deposited to this bank account.
 - e. Check the **Savings Account** box if this is a savings account.
 - f. In the **Addenda** field, enter identifying text to send to the vendor along with the electronic payment.
For example, you can enter **ACH Payment from Wolfe Electronics, Inc.**
 - g. Check the **Include Transaction in Addenda** box if you want this transaction's addenda to include related transaction number references.

- h. Check the **Inactive** box if you want to keep the account information on file, but not process transactions through the account.
 - i. Click **Add** to save the bank account on the vendor record.
5. If you have finished adding the vendor's bank account information for ACH processing, click **Save**.

Now, this vendor can be paid using ACH Vendor Payments.

Approving ACH Vendor Payment Transfers

After you activate and set up the ACH Vendor Payment feature, you can pay vendors you have enabled for vendor payment by transferring funds to their bank account from yours. Vendor Payments have to be approved by an administrator or a user with Approve Vendor Payments permission before they can be processed for payment.



Note: Electronic Funds Transfer transactions in Canadian accounts are processed using Automated Clearing Settlement System (ACSS) instead of Automated Clearing House (ACH).

To approve Vendor Payment transactions:

1. Go to Transactions > Purchases/Vendors > Approve Vendor Payment Transfers (Administrator).
The Approve Vendor Payment Transfers page lists vendor payments with the status Pending Vendor Payment Approval.
2. You can select to filter the list by vendor department, class, or location.
3. Each pending payment shows the following information:
 - **Account** – bank name from the vendor record
 - **Amount** – dollar amount of the vendor payment being routed to the account
4. For each transaction, choose a processing option:
 - **Approve** – This option will approve the transmission of this vendor payment.
When you submit an approved transaction, the payment information is transmitted to Coastal Software & Consulting, Inc. for processing.
 - **Cancel** – This option denies approval of the vendor payment.
When you cancel vendor payments for ACH processing, payment information is not transmitted to Coastal.



Note: The vendor payment transmission is canceled, but the payment remains valid.

To process the vendor payment, go to Transactions > Purchases/Vendors > Pay Single Vendor (Administrator). Click Edit next to the vendor payment. On the vendor payment, either click Print to print a regular check, or click Save to resubmit the check for vendor payment.

- Click **Approve All** to mark all vendor payments on the list as approved for transmission.
 - Click **Cancel All** to mark all vendor payments on the list as canceled.
5. Click **Submit**.

When you click Submit, approved transactions have payment information transmitted to Coastal for processing through the ACH Network. If ACH approves the transmission, the total dollar amount of the transaction is withdrawn from your company's account and deposited into the vendor's account.

Submitted payment transmissions are assigned a Batch ID. Each transmission is assigned a Tran ID.

The batch is transmitted to Coastal for processing. If 10 attempts to contact Coastal are made without success, transactions in the batch are returned to the Approval queue for submission.

When you approve a vendor payment transmission, the payment cannot be edited while it has an ACH transmission in process.

You can void, edit or delete the transaction only if the transmission has a Failed status, or the transaction is canceled from the Approve Vendor Payment Transfers page or the Vendor Payment Status page.

For information about monitoring the progress of the payment status for each transmission, see [Viewing ACH Vendor Payment Status](#).

Viewing ACH Vendor Payment Status

Your ACH Vendor Payment transactions have statuses that reflect where the transaction is in the funds transfer process.



Note: Electronic Funds Transfer transactions in Canadian accounts are processed using Automated Clearing Settlement System (ACSS) instead of Automated Clearing House (ACH).

To View Vendor Payment Status:

1. Go to Transactions > Purchases/Vendors > View Vendor Payment Status (Administrator).

The Vendor Payment Status page lists vendor ACH payment transmissions being processed. The following information is shown for each:

- **Batch Number** – the batch number assigned when the transmission is approved
Transmissions are sorted by batch number first.
- **Tran ID** – the ID assigned when the transmission is approved
Transmissions are sorted by ID second.
- **Date** – the transaction date
Clicking the date opens the transaction.
- **Account** – the Bank Name listed on the vendor's record.
- **Amount** – the dollar amount of the transmission
- **Status** – the current state of the transmission in the payment process
See step 3 for more information on transmission statuses.
- **Response** – the numeric tag that explains why a transmission has the status that it does.
Read [ACH Transmission Response Codes](#) for more information on transmission codes.
- **Name** – the name of the vendor

2. Click the date to open the transaction. The status of the transaction shows at the top of the page.

Vendor Payment transaction statuses are:

- **Unapproved** – The transaction is not yet approved.
- **Approved** – The transaction has been approved for transmission of payment data.
- **Valid** – The batch has been accepted and verified.
- **Unreachable** – Transmission was unsuccessful after 10 attempts. This transaction returns to the approval queue.
- **Data Error** – Transmission was unsuccessful due to data transmission errors.

- **Unknown Error** – An unknown error prevented successful batch transmission.
- **In Network** – The batch has been transmitted, but not yet accepted and verified.
- **Failed** – The transaction has been rejected. Each Failed transaction has a code which explains why it failed.
Read [ACH Transmission Response Codes](#) for more information on transmission codes.
- **Paid** – The payment transaction has been processed successfully.
- **Wrote Check** – The ACH Vendor Payment transaction was canceled and a check was written instead.
- **Resubmitted** – The transaction has been submitted for processing again.
- **Canceling** – The transaction is in the process of being canceled.
- **Canceled** – The transaction has been canceled.

When a transmission is submitted, your options for processing a Vendor Payment transaction depend on the transmission status. The table below shows which options are available for payment transactions of each status type.

For example, if a Vendor Payment transaction has a status of Unapproved, you can Edit or Delete the transaction, but you cannot Print, Resubmit, Cancel, Bill or write a Check for the transaction.

| Status | Edit | Delete | Print | Check | Resubmit | Cancel |
|---------------|------|--------|-------|-------|----------|--------|
| Unapproved | x | x | | | | |
| Approved | | | x | | | x |
| Valid | | | x | | | x |
| Unreachable | | x | x | x | | |
| Data Error | | x | x | x | | |
| Unknown Error | | x | | | | x |
| In Network | | x | | | | x |
| Failed | | x | x | x | | |
| Paid | | x | | | | |
| Wrote Check | | x | | | | |
| Resubmitted | | x | | | x | |
| Canceling | | | | | | |
| Canceled | x | | x | x | | |

When you click the transaction date on the Vendor Payment Status and the page opens, you will see links for the options available for the transaction. These may include the option to Edit, Delete, Print, Resubmit, Cancel or Write a Check for the transaction. Click the appropriate link to process the transaction:

- When you click **Resubmit** on a vendor payment transaction, it is returned to the approval queue and must be approved again for ACH processing with a new batch number and transaction ID.
To approve the transaction for ACH processing, go to Transactions > Process Payroll (Administrator).
- When you click **Write Check** on a vendor payment transaction, a regular check is sent to the approval queue to print instead of processing an ACH vendor payment transaction.

To process checks, go to Transactions > Process Payroll.

- When you click **Cancel** on a vendor payment transaction, an ACH transmission is not processed for the transaction.

Each ACH transmission has a response code that explains why it has the status that it does. Please read [ACH Transmission Response Codes](#) for more information on transmission codes.

Customer Credit Card Processing

Use NetSuite's integrated credit card processing to efficiently handle credit card payments for sales orders and Web site orders. You can manage card authorization, fraud management, and funds capture for all card-not-present transactions directly from NetSuite. This end-to-end integrated solution automates the decision making process to accelerate your order to cash process and reduce the need to manually screen orders.

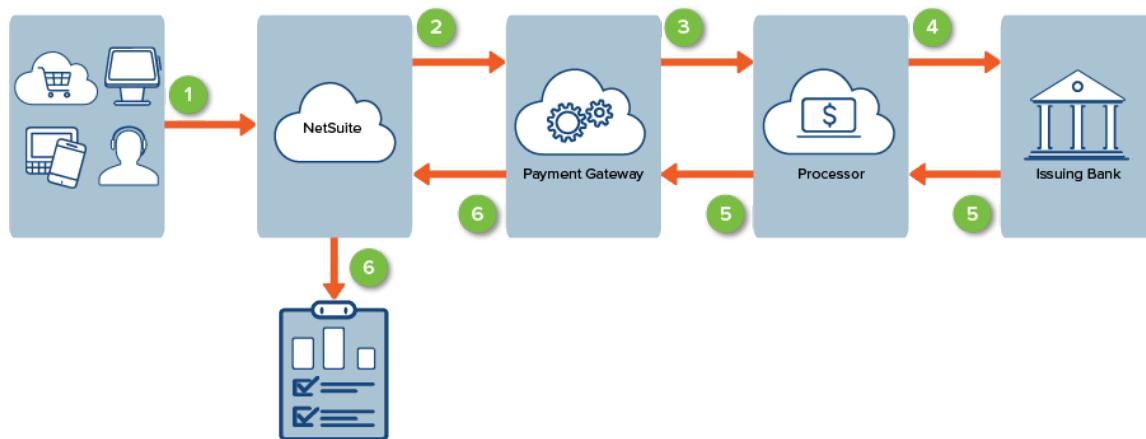
NetSuite's integrated credit card processing provides these benefits:

- encrypted card numbers for full PCI compliance and secure data storage
- seamless integration for card approval and funds capture for mail orders and telephone orders (MOTO), and Web store orders
- payer authentication and level II and level III purchase card processing for processing cost optimization
- payment holds to review orders for validity
- fraud management using CyberSource's Decision Manager
- enhanced reporting by mapping sales order data to CyberSource reporting fields
- soft descriptors for easy card statement identification

In addition, with CyberSource or MerchantE you can set up rules to ensure that only valid and credit-worthy orders are approved for fulfillment, and screen out orders for review that do not meet your payment approval criteria. You can review these orders individually or in bulk. Use CyberSource Decision Manager for additional verification tests and services for fraud management.

Credit Card Processing Flow

The following diagram illustrates the credit card authorization process and the communication between NetSuite and the payment gateway.



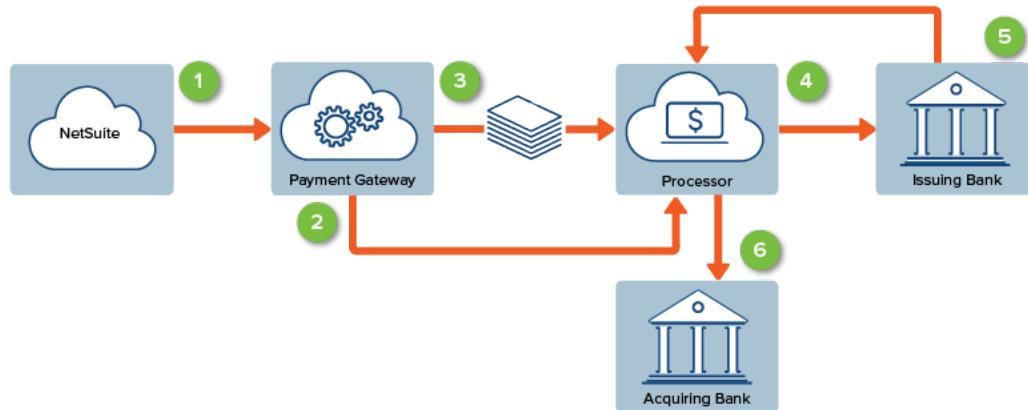
1. Customer places an order through different channels.
2. NetSuite securely sends an authorization request together with the order information to a payment gateway. The payment gateway receives order information and performs the requested operation. The operation in this example is Authorization.
3. The payment gateway formats the transaction and securely routes the authorization request to the payment processor or clearing house.

4. The transaction is routed to the issuing bank (shopper's bank) to request placing a hold on the shopper's funds.
5. The transaction is authorized or declined by the issuing bank.
6. The payment gateway forwards the processing result to NetSuite.

If the issuing bank authorizes the transaction, an order is submitted in NetSuite with a Pending Fulfillment or Pending Approval status.

Transferring Credit Card Funds

The following diagram illustrates the funds settlement (capture) process.



1. When you bill the sales order, NetSuite sends a capture request to the payment gateway.
2. The payment gateway checks with the issuing bank if funds are already authorized. If not, some gateways automatically reauthorize funds.
3. If funds are authorized, the gateway adds the capture request to a batch of requests. This batch is sent to the issuing bank for processing at the end of every day.
4. The issuing bank is asked to verify the fund transfer to the merchant's account.
5. The issuing bank approves the transfer of money to the acquiring bank (merchant's bank).
6. The acquiring bank credits the merchant's account.

Accepting Credit Card Payments

You can enter credit card payments on:

- Billing subtab on a sales order
- Payment Method subtab on the new Payment page. From an invoice, click Accept Payment
- Billing subtab on a cash sale

When accepting credit card payments, the system immediately notifies you if the card was accepted or rejected. You do not have to check the Card Approved box. If the card is rejected, you are notified with the reason for rejection.

For information, see the Payment section of [Creating Sales Orders](#) and [Entering a Cash Sale](#).

When you save an order with the Get Authorization box checked on the Payment subtab, NetSuite sends an authorization request to your credit card gateway to verify the card is valid and place a hold on the cardholder's funds for the order. The hold on the cardholder's funds is immediate.

When you bill the order, NetSuite sends a capture request to the gateway. By the end of every day, the gateway processes all capture requests, which settles the money from the cardholder's issuing bank account to your merchant bank account.

The credit card gateway attempts to verify that the cardholder's address and security code match the order billing information submitted. The gateway returns a response with the results. If the card information is authorized, NetSuite displays the results on the Payment subtab and saves the order.

| Payment Method | Valid From / Start Date (MM/YYYY) | P/N Ref. |
|--|---|--|
| VISA | | 2870144642560008284310 |
| Check # | Name on Card CVM Business Solutions | Auth. Code 831000 |
| Credit Card Processor Payflow Pro Fun | Card Street 1044 El Dorado | AVS Street Match Y |
| Credit Card # *****1111 | Card Zip Code 94401 | AVS Zip Match Y |
| Expires (MM/YYYY) 06/2018 | <input checked="" type="checkbox"/> CC Approved | <input type="checkbox"/> Recurring Payment |

If the gateway returns a response other than card approved, NetSuite follows the authentication settings and order verification rules, if any, set up on the gateway profile to determine what action to take for the sales order. The possible actions are:

- Save the order for fulfillment
- Put the order on payment hold for review and further action
- Cancel the order



Note: You can automate the capture of credit card payments for billed and fulfilled sales orders. For more information, see [Auto-charge Credit Card](#).

Accepting Purchase Cards (Level II and Level III Credit Cards)

Businesses use purchase cards, also called Level II and Level III cards, to streamline their procurement process. If your customers use business, corporate, or government GSA purchasing cards, then you can reduce your credit card processing expense by accepting these type of payments.

With all credit card authorization requests, NetSuite automatically passes Level I credit card data which includes the basics credit card information including transaction amount and merchant name. To process Level II purchase cards, the processor requires additional data points such as the tax code, customer code, and several merchant codes. Level III cards require additional data to be passed with authorization request to qualify for reduced processing rates. This includes detailed item, freight, and destination information, as well as Level II data.

Using the Purchase Card Data Module

With the Purchase Card Data module, NetSuite identifies when payment is made with a purchase card and sends the additional Level III order line-item data. This enables you to take advantage of potential lower card processing fees.

When you enter a credit card payment for a customer, NetSuite determines, based on the card's bank identification number (BIN), whether or not it is a purchase card. It then passes the extended transaction data along with the payment authorization request for processing.

On the Payment subtab of a transaction or the Payment Method subtab of a customer payment, NetSuite automatically checks the Purchase Card BIN box when it identifies that the credit card is a purchase card. The Process as Purchase Card box is also checked. When both boxes are checked, NetSuite processes the credit card payment as a purchase card. If NetSuite does not recognize the card as a purchase card, you can manually check the Process as Purchase Card box to send Level III data (which includes Level II data) with the payment request. You can also clear the Process as Purchase Card box to process the payment without sending Level III data.

The Purchase Card Data module is currently available for use only with the following processing solutions:

- CyberSource Acquiring (using GPN)
- MerchantE

i Note: The Purchase Card Data module is designed to support the credit card industry requirements for these transaction types as defined by Visa, MasterCard, and American Express. NetSuite makes no claims with respect to a user's ability to meet specific Visa, MasterCard, and American Express interchange qualification objectives. Interchange qualification is dictated by Visa, MasterCard, and American Express for their respective programs with the associated merchant fees and expenses assessed by the merchant services account provider. Interchange qualifications include requirements outside of NetSuite's control and questions related to the Interchange and the qualifications of a transaction, as well as associated costs for card transaction processing, must be directed to your merchant services account provider.

Setting Up Purchase Card Processing

Complete the following to set up and use the Purchase Card Data module to process level II and level III credit cards through CyberSource and MerchantE:

1. Provision the feature by contacting your NetSuite account manager for more details and pricing information for this module.
2. Enable the Purchase Card Data feature in NetSuite:
 - a. Go to Setup > Company > Setup Tasks > Enable Features.
 - b. On the **Transactions** subtab, under Payment Processing, check the **Send Purchase Card Data** box. This box is available only after your account has been provisioned for this feature.
 - c. Click **Save**.
3. Check the **Process Purchase Card Data** box on the CyberSource and MerchantE credit card processing profiles you will use to process purchase cards. See instructions for setting up [CyberSource](#) and [MerchantE](#).

After completing the steps to provision and set up the feature in your account, you can process credit card payments from purchase cards.

Credit Card Authorization

NetSuite sends a request to your credit card processing gateway to authorize the card for payment and verify the billing address and the security code of the card, if available. An authorization request is sent when:

- a shopper submits an order in your Web store
- you save an internal sales order with the Get Authorization box checked

The gateway returns a response to NetSuite and includes an authorization code, if the authorization is successful.

Orders with authorized credit card payments are saved and advance in your order management workflow. Generally, authorization is held for 3-7 days and can be captured against for up to 30 days.

Orders that are not approved for payment are either saved for review or canceled based on the type of order, your processing gateway, order verification rules, and if you use CyberSource, Decision Manager settings.

Internal orders (MOTO) with an authorization decline or processing error are flagged with a payment hold and saved for review. Web store orders with processing errors are placed on hold and saved for review. Web store orders with an authorization decline are not saved, with one exception. If you use CyberSource Decision Manager with a third party Web store and use SOAP web services to connect to NetSuite, Web store orders with an authorization declined are saved in NetSuite. For all other Web store orders with an authorization decline, the shopper must resolve the problem with the credit card information to submit the order.



Note: For gateways other than CyberSource and MerchantE, system errors and gateway errors are reported as authorization declines.

| Hold Reason | Order Type | CyberSource | MerchantE | Others |
|-----------------------|-----------------|-------------|-----------|--|
| System Error | All | Yes | Yes | Yes |
| Gateway Error | All | Yes | Yes | |
| Authorization Decline | Internal orders | Yes | Yes | |
| Verification Required | All | Yes | Yes | NA |
| External Fraud Review | All | Yes | NA | NA |
| External Fraud Reject | All | Yes | NA | PayPal PayFlow Pro - Yes All others - NA |

If you use CyberSource or MerchantE, you can set up order verification rules for payment authorizations. For more information, see [Order Verification Rules](#).

Searching and Reporting on Credit Card Authorization Status

You can customize a search or report for sales orders to include credit card authorization information. The following fields are available for searches and reports:

- AVS Street Match
- AVS Street Zip
- CSC Match

Issuing Credit Card Refunds

You can issue credit card refunds from:

- Customer Refund page - for information, see the help topic [Refunding an Open Balance](#).
- Cash Refund page - for information, see the help topic [Refunding a Cash Sale](#).

On cash sale refunds, NetSuite defaults the credit card information from the cash sale to the customer refund only when the credit memo or return authorization is for a single cash sale **and** the cash sale was paid by credit card.

If the credit card information transfers to the customer refund, you can apply the refund only to the credit memo associated with the original transaction. You cannot apply the refund to other credit memos, transactions, or customer deposits.

Voiding Credit Card Transactions

NetSuite lets you void (reverse) authorizations by canceling the sales order. When you cancel or close a sales order, NetSuite sends a void request to the payment gateway to void the authorization and release shopper's funds. For details on closing a sales order, see the help topic [Closing a Sales Order](#).



Important: Voiding authorizations from within NetSuite is supported only for CyberSource and MerchantE gateway integrations.

If the gateway integration does not support voiding, you must manually void the transaction through your merchant account at the payment gateway.

Authorizations are automatically voided when your customers cancel their orders in the customer center.

To void a payment authorization, on a sales order with Pending Approval status, click **Cancel Order**. If the sales order is pending fulfillment, click **Close Order**.

For the authorization to be voided, the sales order must meet the following conditions:

- The selected payment processing profile must support the void request.
- The authorization must not be expired or captured.

Status of the Voiding Operation

Depending on the gateway's response, the void operation can have one of the following results:

- **Accept** – The sales order is canceled, and funds are released.
- **Hold** – The sales order is canceled, but funds are not yet released. The payment gateway sends subsequent request to NetSuite to update the voiding result.
- **Reject** – The sales order is canceled in NetSuite, but the hold is not removed. When this happens, contact the payment gateway and void the authorization manually.

To check the voiding status on a sales order, click Billing, and then view the payment events under the Payment subtab.

Maintaining Recurring Credit Card Payments

The **Allow Adjusted Expiration Date to Improve Recurring Payments** preference helps to ensure that recurring credit card payments are not interrupted when an authorization for a recurring payment is declined due to an expired credit card.

The Recurring Payment box must be checked on the Billing subtab of transactions that track recurring payments. This includes the following transactions:

- sales orders that use the Sales Order — Cash Sale form and have billing schedules
- memorized cash sale sales orders

| <u>Payment Method</u> | <u>Valid From / Start Date (MM/YYYY)</u> | <u>P/N Ref.</u> |
|-----------------------|---|---|
| VISA | | 2870144642560008284310 |
| Check # | Name on Card | Auth. Code |
| | CVM Business Solutions | 831000 |
| Credit Card Processor | Card Street | AVS Street Match |
| Payflow Pro Fun | 1044 El Dorado | Y |
| Credit Card # | Card Zip Code | AVS Zip Match |
| *****1111 | 94401 | Y |
| Expires (MM/YYYY) | <input checked="" type="checkbox"/> CC Approved | <input checked="" type="checkbox"/> Recurring Payment |
| 06/2018 | | |

This preference is enabled by default. You can disable the preference at Setup > Accounting > Accounting Preferences > Items/Transactions under Payment Processing.

Marking a Payment as Recurring

You can mark transactions as recurring to ensure they are properly authorized by your payment gateway.

To mark a transaction as a recurring payment:

1. Create a sales order.
2. In the **Custom Form** field, select **Sales Order — Cash Sale** or a customized version of the Sales Order — Cash Sale form.
3. Click the **Billing** subtab.
4. Select a billing schedule if you want to automatically generate cash sales according to a billing schedule.
5. Check the **Recurring Payment** box.
6. Enter any other information for this transaction.
7. Do one of the following:
 - Under **Actions**, click **Memorize** if you want to generate cash sales from this sales order through a memorized transaction.



Important: Do not memorize this transaction if you selected a billing schedule on the transaction.

- Click **Save** if you selected a billing schedule on this list.

If you use a CyberSource payment gateway, you can choose to clear the Recurring Payment box for all authorization requests sent to this gateway. To do this, check the **Disable Sending the Recurring Flag in Requests** box on the credit card processing profile record. This might be required for some payment gateways.

Handling Expired Credit Cards

When authorization is attempted for a transaction marked as recurring for a credit card with an expiration date that is in the past or that has been marked as expired, NetSuite automatically resubmits the payment authorization with an adjusted expiration date. The type of adjustment depends on the credit card gateway used:

- **MerchantE** – expiration is set to 00/00
- **Cybersource** – expiration is set to 12/2021
- **WorldPay (UK) Limited** – expiration year is set to three years after the expiration date on the card

Each credit card authorization request is tracked in payment history, including both the failed authorization and the second attempt with the adjusted expiration date. Additionally, when a credit card authorization request is declined due to expiration, that card's expiration date is automatically adjusted for future authorization requests.

Payments marked as recurring also incur lower transaction costs from payment gateways.

Viewing Customer Credit Card Transactions

To view customer credit card transactions, go to Transactions > Customers > View Credit Card Transactions (Administrator).

For each transaction, the list shows the following information:

- Date of the transaction
- Transaction type and transaction number
- Name on the credit card
- Type of credit card
- Credit card number
- Status of the charge
- Authorization code of the charge
- Currency amount of the charge

Click an item in the Transaction column to open the transaction.

Note: To see unmasked credit card numbers on records and transactions, such as cash sales and sales orders, you **must** be logged in with a role that has the View Unencrypted Credit Cards permission. An account administrator can grant roles this permission only after contacting NetSuite Customer Support and providing a signed agreement. For more information, see [Payment Card Number Security and Compliance](#). Also, you must be in **Edit** mode to see unmasked credit card numbers. Even if you are logged in with a role that has the permission, you will not see full numbers if you are in **View** mode.

Copying a Sales Order with a Credit Card Payment

You can copy a sales order with a credit card payment. This is an efficient way to create an additional order for a customer without having to re-enter all their information.



Important: Do not copy an order and resubmit to correct authorization errors. In this case, change the billing information as needed, check **Get Authorization**, and save the order.

You must be in View mode to copy an order. The following payment information on the Billing subtab copies to the new order:

- Credit Card # (masked)
- Expires on (MM/YYYY)
- Name on Card
- Card address information

The copied order will not show:

- CSC
- credit card gateway response information including P/N Ref, Auth. Code, AVS Street Match, AVS Zip Match, and CSC Match
- payment events from original transaction

On the new order:

1. Enter the three-digit security code (CSC).
2. Make any other changes that are required.
3. Verify that the **Get Authorization** box is checked.
4. Save the order.

Payment Gateways

NetSuite supports a variety of payment acceptance or customer payment solutions. These pre-integrated SuitePayments partner solutions can be found at [SuiteApp.com](#).

Click on a listed partner solution to see more details. To inquire directly with the partner click the **Contact Me** button on the listing.

The legacy SECPay (PayPoint) gateway partner is maintained for existing accounts in NetSuite.

An add-on module is required to use the PayPal Payflow Pro gateway. For information on this module, please contact your account representative.

To set up a credit card gateway, go to Setup > Accounting > Payment Processing Profiles > New. For information see [Setting Up Customer Credit Card Processing](#).

Credit Card Gateway Integration

NetSuite integrates with several credit card gateways to enable you, using your processor, to accept credit card payments from your customers. The gateway manages the flow of data and funds electronically between you, your customer, and the processors involved.

Credit card transactions consist of an initial exchange of data to authorize the transaction and a subsequent transfer of funds. The process begins in NetSuite with a Web site transaction or a traditional sales order. It involves:

- **Cardholder** - a consumer with a debit or credit card
- **Merchant** - a person or business that sells goods or services to a customer
- **Merchant Account (acquiring bank)** - an account with a financial institution that is used by a merchant for the purpose of collecting proceeds from consumer credit card accounts
- **Payment Gateway (credit card gateway)** - technology that interfaces with the NetSuite credit card checkout system and is responsible for transmitting transaction data securely over the Internet for processing within the credit card processing networks
- **Processor** - a financial institution that provides a financial account to collect proceeds from consumer bank account or credit card payment transactions
- **Credit Card Interchange** - a system of networked computers that manages the processing, clearing, and settlement of credit card transactions including assessing, collecting, and distributing fees between the parties involved; the interchange includes processors, acquiring banks, and issuing banks
- **Cardholder's Issuing Bank** - a financial institution that issues credit cards to consumers

For information regarding processing credit card payments from your customers, see:

- [Payment Card Number Security and Compliance](#)
- [Using CyberSource Decision Manager for Fraud Management](#)
- [Setting Up Customer Credit Card Soft Descriptors](#)
- [Setting Up Payment Processing Profiles in NetSuite](#)
- [Accepting Credit Card Payments](#)
- [Maintaining Recurring Credit Card Payments](#)
- [Managing Payment Holds](#)
- [Viewing Customer Credit Card Transactions](#)
- [Transitioning to a New Gateway and Disabling the Old Gateway](#)
- [Credit Card Processing Gateway FAQ](#)

Transitioning to a New Gateway and Disabling the Old Gateway

You can change the credit card gateway that you use to process credit card payments in NetSuite.

When you set up a credit card credit card gateway in NetSuite to process customer payments, you have the ability to select the types of transactions the gateway processes. The credit card processing profile page lists types of gateway requests enabled for the processor:

- **Authorizations** - process requests to place a hold on a credit line for a specified amount until fulfillment is complete
- **Captures** - process charges for authorizations after fulfillment
- **Sales** - process authorization and funds capture for immediate fulfillment of products or services
- **Refunds** - process requests for refunds that reference a previous transaction
- **Credits** - process requests to distribute funds a cardholder with no reference to a previous transaction

Manage the transition from one gateway to another by disabling the gateway request types for the old gateway in stages. This enables you to fulfill and bill sales authorized by the old gateway while using the new gateway for new sales authorizations and captures.

To transition from using one credit card gateway to another:

- To set up a new gateway:
- To update other settings:
- Partially Disable the Old Gateway
- To process open transactions:
- To fully disable the old gateway:

Setting up a New Gateway

Prerequisite: Establish a new account with a credit card gateway.

To set up a new gateway:

1. Establish a new account with a credit card gateway.
2. Add the new credit card credit card gateway in NetSuite. Verify that all the gateway request types are selected.
3. Test the new account setup.
4. When satisfied that the configuration works properly, clear the Test Mode box. The credit card gateway is now available to process transactions.

To update other settings:

1. Do a search for assigned credit card processing profiles on customer records. Change or remove any that are set to the old gateway.
2. Set or change the Supporting Merchant Accounts on existing payment methods to include the new gateway.
3. If you have a Web site, set or change the credit card processing profile selected on the Web Site Setup page to the new gateway.

Partially Disable the Old Gateway

On the setup page for the old gateway, clear the following gateway request types:

- Authorizations
- Sales
- Credits

The old gateway is still able to capture funds for existing authorizations and process refunds that reference transactions it previously processed. It is not going to process any new requests for authorizations.

To process open transactions:

1. Determine the open sales orders and cash sales that were authorized by the old gateway.
2. When a cash sale is created from a sales order, and the old gateway authorized the sales order, NetSuite processes this as a sale instead of a settlement referencing an authorization.

3. When a refund references a cash sale processed by the old gateway, NetSuite creates a credit.
4. Memorized transactions that reference the old gateway fails and returns an error message telling you to change the credit card processing profile on the base memorized transaction template. For more information, see the help topics [Automatic Memorized Transactions](#) and [Memorizing a Transaction](#).

To fully disable the old gateway:

1. After you bill all sales orders authorized by the old gateway, clear the **Captures** box for the credit card gateway. This is generally about 3-7 days after the last new sales order was created.
2. Clear the **Refunds** box after you close the account with the provider.
3. Check the **Inactive** box for the credit card gateway.
4. Close the merchant account for the old gateway.

Resolving Processing Errors for Inactive Gateways

If you receive an error message that a gateway is inactive when trying to capture funds for a cash sale with an existing authorization, it means you have fully disabled and inactivated the gateway before processing all open transactions from that gateway.

To be able to save a cash sale and capture funds previously authorized you can reactivate the old gateway or select a different gateway to process the order.

To process the order and capture funds using the inactive gateway:

1. On the setup page for the inactive gateway, change the Gateway Request Types:
 - Clear the **Inactive** box.
 - Check the **Captures** box.
2. Save the cash sale. This initiates the request for the gateway to capture funds previously authorized for the cash sale.

To process the order and capture funds using a different gateway:

1. Before saving the cash sale:
 - Clear the **Charge Credit Card** box.
 - Clear the data in **P/N Ref** and **Auth. Code** fields.
 - In the **Payment Processing Profile** field, select an active credit card gateway.
 - Check the **Charge Credit Card** box.
2. Save the cash sale to resubmit the order for payment authorization and funds capture.

Payment Events

On the Billing subtab of a sales order, the Payment subtab displays a list of all payment event activity that has happened for the order with the most recent event at the top of the list. Each payment event has a link to view the payment event details. Payment event details include the request information, the response for the request, the payment status, and the raw transmission details.

The screenshot shows the NetSuite Payment Events interface. At the top, there's a toolbar with 'Payment' and 'Schedule' tabs. Below the toolbar, various payment details are entered: Payment Method (VISA), Credit Card Select, Credit Card # (redacted), CSC, Expires (MM/YYYY) 06/2012, Name on Card (scott adams), Card Street (100 Market Street), Card Zip Code (94111), Credit Card Processor (CyberSource ns4), Get Authorization, Credit Card Approved, P/N Ref. (2850924658000008284310), Auth. Code (No auth code), AVS Street Match (X), AVS Zip Match (X), CSC Match, and Soft Descriptor.

A grid at the bottom lists payment events:

| Date | Event | Credit Card Number | Result | Reason | |
|--------------------|-----------------------|--------------------|---------------|--------------------------------------|------------------------------|
| 10/12/2010 4:18 pm | Override Hold | *****1111 | Hold Override | OVERRIDDEN BY skennedy@netledger.com | View Details |
| 9/21/2010 11:07 am | Authorization Request | *****1111 | Payment Hold | Authorization decline | View |

A red box highlights the 'View Details' link for the Authorization Request event, and a red arrow points from this box to a larger modal window titled 'Payment Event Details'.

The 'Payment Event Details' modal contains the following sections:

- Request Information:**
 - Event: Authorization Request
 - Date: 10/8/2010 3:48 pm
 - Gateway/Profile: CyberSource:CyberSource ns4
 - Credit Card Number: VISA - * 1111
 - Name on Card: jim smith
 - Card Street: 100 Main Street
 - Card Zip Code: 94401
 - Expires (MM/YYYY): 12/2014
- Response Information:**
 - Auth. Code: 831000
 - P/N Ref.: 2865781087820008284282
 - AVS Street Match: Y
 - AVS Zip Match: N
 - CSC Match
- Payment Status:**
 - Result: Payment Hold
 - Reason: Verification Required
 - Details: Partial AVS Match
- Raw Detail:**

```
Raw Request
billTo_city: San Mateo
billTo_company: DesignFirm
billTo_country: US
billTo_customerID: 27
billTo_email: null@cybersource.com
billTo(firstName: jim
billTo.lastName: smith
billTo.postalCode: 94401
```

Use the Payment subtab to review the summary information about the gateway communication requests and responses, such as the payment event, the result, and reason for the result. Drill down for full payment event details, including the response code, authorization code, address verification (AVS) and card security code (CSC) results, payment status, and the raw request and response transmission details.

Populating the invoice_number in the Request Details for MerchantE

If you select a MerchantE credit card processing profile, the invoice_number parameter is always populated in the request NetSuite sends to the gateway. Depending on the page where you record the customer payment, this parameter is populated by one of the following fields:

- On a Sales Order page:

- PO#
- Order#
- Internal ID

If the PO# field is empty, the parameter uses Order#. If the Order# field is empty, the parameter uses the internal ID of the record. For more information on the internal ID, see the help topic [How to Find a Record's Internal ID](#)

- On an Invoice page or on a Customer Payment page:
 - PO#
 - Invoice#
 - Internal ID

If the PO# field is empty, the parameter uses the Invoice#. If the Invoice# is empty, the parameter uses the internal ID of the record.

- On a Cash Sale page:
 - Check#
 - Sale#
 - Internal ID

If the Check# field is empty, the parameter uses Sale#. If the Sale# field is empty, the parameter uses the internal ID of the record.

- On a Customer Deposit page:
 - Deposit#
 - Internal ID

If the Deposit# field is empty, the parameter uses the internal ID of the record.

- On a Customer Refund page, the parameter uses the internal ID of the record.

Populating Level III Item Data with CyberSource Decision Manager

If you use a CyberSource processing profile with Decision Manager enabled, line-level data is populated in the request NetSuite sends to the gateway. This includes the product name, product code, item name, and others. You can view these details in the Raw Request section of the payment event.

The following table lists some of the parameters populated in the request and their corresponding item fields.

| | |
|--|--|
|  Note: | The populated data vary depending on the transaction type. |
|--|--|

| Payment Event Parameter * | Item Field | Notes |
|---------------------------|-------------------|---|
| item_#_productName | Display Name/Code | |
| item_#_productSKU | Item Name/Number | |
| item_#_productCode | UPC Code | If the UPC Code field is empty, item_#_productCode takes the value default . |
| item_#_productRisk | Fraud Risk | If the Fraud Risk field is empty, item_#_productRisk is not populated in the payment event. |

| Payment Event Parameter * | Item Field | Notes |
|---|------------|-------|
| * In the payment event, the # mark is replaced by a number that indicates the order of the line item. | | |



Important: With CyberSource Decision Manager, line-level data is sent only for the authorization request. To send line-level data with capture and sale requests, you must have the Purchase Card Data feature enabled. For more information, see [Accepting Purchase Cards \(Level II and Level III Credit Cards\)](#).

Understanding the P/N Ref. Field

The P/N Ref. field contains an identifier of the a request that NetSuite sends to a payment gateway. This identifier is unique. You can use this identifier to inquiry about a certain request at the gateway's back office.

When NetSuite sends a request that references another request, NetSuite includes the P/N Ref. of the original request. For example, when NetSuite sends a capture request, the P/N Ref. of the original authorization request is included.

You can enter or edit a P/N Ref. manually to record requests that happened outside of NetSuite. To enter or edit a P/N Ref. manually, you must check the CC Approved box. For more information, see [Recording Payment Events that Happened Outside of NetSuite](#).

Recording Payment Events that Happened Outside of NetSuite

To keep a record of authorizations or other payment transactions that happened outside of NetSuite, you can create cash sales, sales orders, or other payment transactions and manually enter the P/N Ref. and other payment details on the Payment subtab.

To record payment events for these transactions without the [Payment Instruments](#) enabled, you **must** check the CC Approved box. If you do not check the CC Approved box, a payment event is not created for the transaction, and the payment details are not preserved on the transaction. If you check the CC Approved box, you must provide either a payment card number or a P/N Ref identifier.

If you enable the [Payment Instruments](#), the Handling mode field replaces the functionality of checking the Charge Credit Card and CC Approved boxes. Select **Record External Event** to create a NetSuite record of a payment event that took place outside of NetSuite, for example in an ecommerce solution that authorizes payments outside of NetSuite.

Note that although the Charge Credit Card and CC Approved fields are no longer visible on the transaction after you enable Payment Instruments, the fields remain available for scripting.

For information on other handling modes, see the help topic [Using the Handling Mode Field](#).

Viewing Gateway Asynchronous Notifications

During payment processing, the communication between NetSuite and a payment gateway is sometimes asynchronous. For example, some alternative payment methods that use external checkout require asynchronous processing. The gateway can also send an asynchronous request to NetSuite to update the voiding status of a transaction.

To view a list of asynchronous notifications received from payment gateways, go to Transactions > Management > View Gateway Asynchronous Notifications.

Setting Up Customer Credit Card Processing

Setting up credit card processing enables you to securely process credit card charges in real time directly from your NetSuite account. You can use any number of credit card gateways in your NetSuite account.

If you use NetSuite OneWorld, you can associate any number of credit card gateways with each subsidiary.

Prerequisites

Before you can set up a gateway processor in NetSuite, you need to establish an Internet-enabled merchant account that is integrated with the credit card gateway you select. Merchant accounts and credit card gateways are interrelated. NetSuite integrates with several gateways, some of which offer both merchant accounts and gateway processing. For a current list of gateways, see [Payment Gateways](#). Some merchant accounts only use specific gateways. Depending on your location, business needs, and selling market, you can either:

- Select a gateway and then a merchant account that is compatible with the gateway.
- Select a merchant account and use its partnered gateway. The gateway must integrate with NetSuite.

Whatever method you choose, you must decide which gateway and merchant account you want to use before you can add credit card gateways on the Payment Processing Profiles page.

You must also create a payment method in NetSuite for each type of credit card you accept. The name of the payment method must be a name that the gateway can identify as a card type used for payment. Do not create a generic payment method called Credit Card. For instructions and a list of card names, see [Creating a Payment Method](#). Later when you add your credit card gateways, you will associate the payment methods with each gateway you set up.

To set up credit card processing in NetSuite:

1. Enable the credit card feature by going to Setup > Company > Enable Features.
2. On the **Transactions** subtab in the Payment Processing section, check the **Credit Card Payments** box.
3. Establish a merchant account with a payment gateway. See [Establishing a Merchant Account](#).
4. Set up an account with a credit card gateway. See [Setting Up a Merchant Account with a Payment Gateway](#).
5. Add the credit card gateway in NetSuite. See [Setting Up Payment Processing Profiles in NetSuite](#).
6. Set NetSuite payment processing preferences relating to credit cards, at Setup > Accounting > Accounting Preferences, on the Items/Transactions subtab. See the help topics [Items/Transactions Accounting Preferences, Payment Processing](#).
7. If you have a web store, follow the instructions for assigning a credit card processing profile to your web store in [Set Up Credit Card Payments Online](#).

Establishing a Merchant Account

A merchant account is a commercial bank account established by a contractual agreement between your business and a bank. A merchant account enables your business to accept credit card payments from your customers. A NetSuite-enabled merchant account processes credit card payments entered on a

secure Internet site into your business bank account. These payments are automatically entered into your NetSuite accounting records.

MerchantE and CyberSource offer merchant accounts with their credit card gateways.

When you apply for a merchant account, you must specify your type of business and the goods and services you sell. You can accept payments for the items and services listed on your approved merchant account application. If your business sells merchandise, you must fulfill a customer's order prior to charging their credit card. Similarly, payments for any services should be accepted only when the service is completely rendered. Other restrictions apply to certain categories of business. Contact your merchant account provider for further details.

We recommend that you carefully read the Merchant Application and the Merchant Account Agreement from the provider you select.

The proceeds from all approved transactions are deposited into your business checking account, per the terms of your merchant account agreement. The time it takes for this to happen typically ranges from 24 to 72 hours after a completed transaction. The proceeds from your credit card sales can be withheld from you for as long as 270 days for reasons stated in your Merchant Account Agreement. Contact your merchant account provider's sales staff for further clarification of all terms and conditions associated with your credit card merchant account.

After you establish a merchant account:

- Apply for an account with a credit card gateway, if not already set up. See [Setting Up a Merchant Account with a Payment Gateway](#).
- Add your merchant account as a bank account in NetSuite. See the help topic [Creating Accounts](#).

Setting Up a Merchant Account with a Payment Gateway

Apply for an account with one of the credit card gateways that integrate with NetSuite. Sign up for the processing features, such as payer authentication, that you plan to use in NetSuite. For MerchantE and CyberSource, you can apply for a merchant account and a credit card gateway at the same time.

After you establish both a merchant account and a credit card gateway, you are ready to set up the credit card gateways in NetSuite. See [Setting Up Payment Processing Profiles in NetSuite](#)

Setting Up Payment Processing Profiles in NetSuite

Set up payment processing profile in NetSuite for each payment card gateway you use. You can set up multiple profiles in NetSuite based on your business needs. You must set up a payment card gateway profile for each settlement currency and merchant bank account your company uses.

NetSuite integrates with the following preferred gateway partners:

- CyberSource
- MerchantE
- PayPal Payflow Pro (This processor requires an add-on module be enabled in your NetSuite account. For more information, contact your NetSuite account representative.)



Note: NetSuite currently maintains SECPay as a legacy gateway partner only for existing payment card gateways.

NetSuite also integrates with additional regional gateway partners that provide payment card processing services in specific countries. See [Regional Payment Gateways](#).

Before you set up a payment card processing profile in NetSuite, you must:

- Establish a merchant account. See [Establishing a Merchant Account](#).
- Set up the merchant account with the gateway you will be using in NetSuite. See [Setting Up a Merchant Account with a Payment Gateway](#).

To set up a payment card processing profile:

1. Go to Setup > Accounting > Payment Processing Profiles > New.
2. Click the **Add Profile** next to the gateway integration you want to set up.

The gateway integration must be installed in your account. Otherwise, Install shows instead of Add Profile.

For instructions for setting up a preferred gateway, see [CyberSource](#) and [MerchantE](#).

For information about setting up a regional gateway, see [Setting Up Regional Payment Gateways](#).

The new payment card processing profile page includes a section where you select the types of payment requests the gateway will process:

- **Authentications** – process requests for cardholder authentication when required. The Payment Processing Plug-in must support 3D Secure 2 for the Authentication operation to be available. Support for 3D Secure 1 ended on October 15, 2022. See the help topic [End of Support for 3D Secure 1](#) for more information, including information about migrating your website technologies from 3D Secure 1 to 3D Secure 2.
- **Authorizations** – process requests to place a hold on a credit line for a specified amount until fulfillment is complete.



Warning: When you use a payment processing profile that does not support authorization to process card payments on sales orders, make sure you follow the card acceptance guidelines of your payment card issuer.

If your business involves shipping goods to your customers, you must process the sales order with a payment processing profile that supports authorization. Funds must be deposited only when goods have been fulfilled.

Use a payment processing profile that does not support the authorization request on a sales order only when you provide an immediate delivery of goods or services.

- **Captures** – process charges against authorizations after fulfillment.
- **Sales** – process authorization and funds capture for immediate fulfillment of products or services.
- **Credits** – process requests to distribute funds a cardholder without reference to a previous transaction.
- **Refunds** – process requests for refunds that reference a previous transaction.
- **Voids** – process requests for voiding authorizations. Only CyberSource and MerchantE support voiding authorizations.

In most cases, select all request types for a gateway to fully use the gateway processing functionality and provide smooth payment card processing for your website. All the gateway request types are enabled by default when you set up a new payment card gateway. For information about how to set these options when changing payment card gateways, see [Transitioning to a New Gateway and Disabling the Old Gateway](#).



Note: If you select the Sales request and leave the Authorizations request blank, the processing profile will perform a direct sale request. When you select this profile on a sales order, the funds are captured before fulfilling the order. The captured funds are associated with the order as a customer deposit.

Payer Authentication

Enable the Payer Authentication on a payment processing profile to redirect the shopper to a payer authentication site. On this site, shoppers enter or create passwords for their payment cards. Payer authentication protects you from chargebacks for unauthorized transactions by verifying that the cardholder makes the purchase. This also provides enhanced security for cardholders.

Allow Request ID to Meet Payment Card Field Requirements

On a Payment Processing Profile page, check the **Allow Request ID to Meet Payment Card Field Requirements** box to allow payment cards to be charged by referencing the original Request ID when the order is authorized outside of NetSuite.

These are orders passed to NetSuite using SOAP web services. This preference enables the payment card entered on the external order to be charged by referencing the request ID from the originating authorization rather than requiring card information to be present on the sales order in NetSuite.

Restricting Payment Processing Profiles by Customer Data

To prevent processing payments with incompatible payment processing profiles, you can show in the Payment Processing Profile field only those payment processing profiles that support all of the following requirements:

- The selected payment method
- Customer's currency
- Customer's subsidiary (One World accounts only)

If you use One World intercompany accounts, this restriction prevents one subsidiary from using another subsidiary's payment processing profiles.

To restrict payment processing profiles by customer data:

1. Go to Setup > Accounting > Preferences > Accounting Preferences.
2. Click the **Items/Transactions** subtab.
3. Under Payment Processing, check the **Use Strict Rules for the Selection of Payment Processing Profiles**.



Important: When this preference is enabled, it takes precedence over the Restrict Payment Methods by Customer Currency preference on the Shopping subtab of your Website record at Commerce > Websites > Website List. This means that even if the Restrict Payment Methods by Customer Currency is disabled, only those payment methods that support the shopper's currency are displayed on your web store.

In addition, if no payment method supports the shopper's currency, no payment method shows on the Payment Information page of your web store. (This is the opposite behavior of the Restrict Payment Methods by Customer Currency preference.)

4. Click **Save**.

Now, only compatible payment processing profiles show in the Payment Processing Profile field on the Payment subtab of a sales order, cash sale, or any other transaction that has this subtab.

Regional Payment Gateways

NetSuite integrates with payment card gateways that provide card processing services for a specific country or region. To use a regional payment card gateway, the Payment Gateway SuiteApp must be installed in your account. The SuiteApp is automatically provisioned in some accounts. For others, you must install it from Customization > SuiteBundles > Search & Install Bundles. For more information about installing the Payment Gateway SuiteApp, see [Installing the Payment Gateway SuiteApp](#).



Note: Regional payment gateways do not support credit requests.

To learn more, see the following topics:

- [Payment Gateway](#)
- [Setting Up Regional Payment Gateways](#)

CyberSource



Warning: If you use custom transaction forms for either cash sales or sales orders, do not hide the Credit Card Approved field on the forms. Hiding this field also hides other Address Verification System (AVS) related fields. For more information, see the help topic [Configuring Fields or Screens](#).



Note: When making payment requests that do not include an email address, NetSuite uses null@cybersource.com.

To add a new CyberSource credit card processing profile:

1. To enter profile information:
2. Set Up Order Verification
3. Set Up CyberSource Decision Manager
4. To set up merchant-defined data mapping for CyberSource:

To enter profile information:

1. Go to Setup > Accounting > Financial Statements > Payment Processing Profiles > New. Then, click **Add Profile** next to **CyberSource**.
2. In the Primary section, enter the primary information for this profile. See [Entering CyberSource Profile Primary Information](#).
3. In the Authentication Credentials section:
 - a. Enter the **Merchant ID** provided by CyberSource.
 - b. For the **Security Key File**, click **Browse** and select the account security key that was provided to you at the CyberSource Business Center. You can generate this security key file by logging in to your CyberSource Business Center. For more information, see CyberSource documentation or contact CyberSource support.
4. Under Payment Information, select the credit cards you accept with this processor. CyberSource does not accept Switch, Solo, or Maestro cards.
5. Under Gateway Request Types, select requests you want this profile to support.



Warning: When you use a payment processing profile that does not support authorization to process credit card payments on sales orders, make sure you follow the card acceptance guidelines of the credit card issuer. For information about the Visa card acceptance guidelines, see [Card Acceptance Guideline for Visa Merchants](#).

If your business involves shipping goods to your customers, you must process the sales order with a payment processing profile that supports authorization. Funds must be deposited only when goods have been fulfilled.

Use a payment processing profile that does not support the authorization request on a sales order only when you provide an immediate delivery of goods or services.

6. Click **Save**.

Entering CyberSource Profile Primary Information

On the CyberSource Credit Card Processing Profile page that you can find at Setup > Accounting > Payment Processing Profiles, you can enter the profile's primary information.

To enter CyberSource profile primary information:

1. If you use the Multiple Web Sites feature, select the site on which this credit card processing profile is used.
2. Enter a name for the credit card gateway.
3. If you use NetSuite OneWorld, select the subsidiary for this account.
4. Select the settlement currency for this processor.
5. In the **Charge Currencies** field, select the currencies you receive payment in with this processor.
6. Select the bank account to use when receiving settlement for transactions processed with this credit card gateway.
7. Check the **Payer Authentication** box to offer payer authentication for credit card payments on your Web site.
For more information, see [Payer Authentication](#).
8. Check the **Support Line-Level Data** (previously known as Process Purchase Card Data) box to enable purchase card processing (also known as level II and level III cards).
This box is available only after your account is provisioned for the Purchase Card Data module. See [Accepting Purchase Cards \(Level II and Level III Credit Cards\)](#).
9. Check the **Test Mode** box to enter test transactions to test this processing profile.
10. Check the **Allow Request ID to Meet Payment Card Field Requirements** box to permit orders authorized through a third-party order entry system to be created and processed in NetSuite.
For more information, see [Allow Request ID to Meet Payment Card Field Requirements](#).
11. Check the **Inactive** box to make the account inactive without deleting it.
12. Check the **Ignore AVS Response on Stand Alone Cash Sales** box to ignore the results of the Address Verification System (AVS) pre-authorization check. If you choose to ignore the AVS check, CyberSource will process payment requests when a customer's address information does not match the billing address of the credit card account.
13. Check the **Ignore CSC Response on Stand Alone Cash Sales** box to ignore the results of the CSC pre-authorization check.
If you check this box, CyberSource will process payment requests when the security code information entered for a card does not match the information about the credit card account.

14. Check the **Disable Sending the Recurring Flag in Requests** box if you want the Recurring Payment box cleared in all credit card authorization requests sent to this CyberSource processor.

Set Up Order Verification

For instructions on how to set up order verification rules for this gateway, see [To set up order verification rules:](#)

Set Up CyberSource Decision Manager

On the CyberSource Decision Manager subtab, determine how to use Decision Manager with NetSuite. You must subscribe to Decision Manager in your CyberSource account to enable it in NetSuite.



You can also use Decision Manager with web store orders that originate in a third party web store and are sent to NetSuite using SOAP web services. If you connect to NetSuite using SOAP web services, you can use Decision Manager only for Web store orders. For information, see [Set Up Decision Manager for SOAP Web Services Orders](#).

To set up Decision Manager:

1. Click the **CyberSource Decision Manager** subtab.
2. Check the **Internal Orders (MOTO)** box to use Decision Manager with internal orders.
3. Check the **Web Store Orders (E-Commerce)** box to use Decision Manager with orders received through your Web store or through SOAP web services.
4. Check the **Enable Device Fingerprinting** box to collect and evaluate a device fingerprint for Web store orders. For more information, see [Device Fingerprinting](#).
5. Click **Save**.

See [Working with CyberSource Decision Manager in NetSuite](#) for information about fraud management capabilities and Decision Manager.

Set Up Decision Manager for SOAP Web Services Orders

If you use SOAP web services to connect to NetSuite and transmit sales orders that originate from a third party Web store, you can set up Decision Manager rules for fraud management. The following sales order fields are available for SOAP web services, as of the 2012.1 endpoint. These fields can only be used with SOAP web services and are not visible on the sales order. Values passed for these fields are not stored.

- **shopperipaddress** - If you use a third party Web store, use this field to capture the shopper's IP address and pass it using SOAP web services to NetSuite to create a new sales order. Shopperipaddress is then sent to CyberSource with the authorization request.

- **saveonauthdecline** - Use this field to determine whether to save Web store orders that receive a credit card authorization decline. Saved orders are placed on Payment Hold for further review. Set to False if you do not want to save orders with an authorization decline. The shopper can retry submitting the order with a different payment method.



Note: Orders from a NetSuite Web store and orders originating from SOAP web services that include a shopper IP address are considered ecommerce orders and follow the Decision Manager setting for Web store orders on your CyberSource payment processing profile.

To set up Decision Manager for Web store orders sent to NetSuite through SOAP web services:

1. Enable Decision Manager in your CyberSource payment processing profile.
 1. Go to Setup > Accounting > Payment Processing Profiles.
 2. Select your CyberSource profile.
 3. On the **CyberSource Decision Manager** subtab, check the **Web Store Orders (E-Commerce)** box.

This setting applies to orders placed through the native NetSuite Web store as well as those received using SOAP web services.
2. Define rules in Decision Manager to evaluate fraud risk based on the shopper IP address.
3. Set up your Web store to capture the shopper IP address using the **shopperipaddress** field.
4. Determine whether you want to save orders that have an authorization decline and place them on payment hold.
5. Optionally, implement Device Fingerprinting on your Web store, create a custom transaction field, and configure mapping.
6. Set all necessary field values in the sales order SOAP web services request.



Important: The **shopperipaddress** and **saveonauthdecline** fields for sales order records are not available in SOAP web services endpoints prior to 2012.1. You must upgrade to the 2012.1 endpoint or later to use this functionality. For a SOAP web services code sample, see the help topic [CyberSource Decision Manager Fields for Web Store Orders](#) in the SOAP web services help.

Setting up Merchant-Defined Data Mapping for CyberSource

You can map sales order fields to parameters you set up in Decision Manager if your CyberSource account includes this service. For more information about defining data fields, consult your CyberSource account.

To set up merchant-defined data mapping for CyberSource:

1. Click the **Merchant Defined Data Mapping** subtab.
2. Select a sales order field to map to each field you defined in your CyberSource account. You can map the following NetSuite fields:

| Customer | Lead Source | Partner | Status |
|--------------|-------------|----------------------|------------|
| Created From | Location | Sales Effective Date | Subsidiary |
| Date | Memo | Sales Rep | |
| Department | Opportunity | Source | |

| | | | |
|----------|--------------|------------|--|
| End Date | Order Number | Start Date | |
|----------|--------------|------------|--|



Note: The fields that appear in the **Sales Order Fields** dropdown list be different if you use custom field names.

3. Click **Save**.

Setting up a CyberSource Processor to Support Tokens

You can set up a CyberSource processor to support tokens generated by third-party SOAP web services applications. These tokens are used for payment requests instead of primary account number (PAN), increasing the security of your payment processing. With tokens, you can also use the CyberSource Account Updater.



Note: You cannot generate tokens for PANs already stored in your NetSuite account.

To use tokens with a CyberSource processing profile, first set up tokenization by logging in to your merchant account. Then, create payment method in your NetSuite account for your processor, and check the Tokenized box.



Important: NetSuite accepts only 16-digit tokens. Make sure your CyberSource account is configured for a 16-digit profile ID.

When a gateway request is sent using this processor the following fields are not included:

- PAN
- Expiration date
- Valid from
- Name on card
- Card type

This information is instead encrypted in the token.



Note: The Name on Card, Card Street, and Card Zip Code field values are preserved in the CyberSource credit card vault during the initial charge. Subsequent charges of the token from NetSuite do not require the mentioned fields.

MerchantE



Warning: If you use custom transaction forms for either cash sales or sales orders, do not hide the Credit Card Approved field on the forms. Hiding this field also hides other Address Verification System (AVS) related fields. For more information, see the help topic [Configuring Fields or Screens](#).

To add a new MerchantE credit card processing profile:

1. To enter profile information::
2. Set Up Order Verification.

To enter profile information:

1. Go to Setup > Accounting > Payment Processing Profiles > New and next to **MerchantE**, click **Add Profile**.

2. In the Primary section, enter the primary information for this profile. See [Entering MerchantE Profile Primary Information](#).
3. Under Authentication Credentials:
 - a. Enter the **Profile ID**. This is a unique 20-digit number provided by MerchantE.
 - b. Enter the **Profile Key** provided by MerchantE. This is a unique, 32-character alphanumeric, case-sensitive transaction passkey.
4. Under Payment Information, select the credit cards you accept with this processor.
5. Under Gateway Request Types, select requests you want this profile to support.



Warning: When you use a payment processing profile that does not support authorization to process credit card payments on sales orders, make sure you follow the card acceptance guidelines of the credit card issuer. For information about the Visa card acceptance guidelines, see [!\[\]\(c5fc890ebce2e61be5f14af6b38725d1_img.jpg\) Card Acceptance Guideline for Visa Merchants](#).

If your business involves shipping goods to your customers, you must process the sales order with a payment processing profile that supports authorization. Funds must be deposited only when goods have been fulfilled.

Use a payment processing profile that does not support the authorization request on a sales order only when you provide an immediate delivery of goods or services.

6. Click **Save**.

Entering MerchantE Profile Primary Information

On the MerchantE Credit Card Processing Profile page at Setup > Accounting > Payment Processing Profiles, you can enter the profile's primary information.

To enter MerchantE profile primary information:

1. If you use the Multiple Web Sites feature, select the site on which this credit card processing profile is used.
2. Enter a name for the credit card gateway.
3. If you use NetSuite OneWorld, select the subsidiary for this account.
4. Select the settlement currency for this processor.
5. In the **Charge Currencies** field, select the currencies you receive payment in with this processor.
6. Select the bank account to use when receiving settlement for transactions processed with this credit card gateway.
7. Check the **Payer Authentication** box to offer payer authentication for credit card payments on your Web site.
For more information, see [Payer Authentication](#).
8. Check the **Allow Request ID to Meet Payment Card Field Requirements** box to permit orders authorized through a third-party order entry system to be created and processed in NetSuite.
For more information, see [Allow Request ID to Meet Payment Card Field Requirements](#).
9. Check the **Process Purchase Card Data** box to enable purchase card processing (also known as level II and level III cards).
This box is available only when your account is provisioned for the Purchase Card Data module. See [Accepting Purchase Cards \(Level II and Level III Credit Cards\)](#).

- Select the **Inactive** box to make the account inactive, without deleting it.

Set Up Order Verification

For instructions on how to set up order verification rules for this gateway, see [Setting Up Order Verification Rules](#).

WorldPay (UK) Limited

 **Warning:** The NetSuite integration with the Worldpay Payment Gateway (Worldpay UK) does not support EMV 3DS. Relying on the older 3DS 1.x for your SiteBuilder or SuiteCommerce web store is expected to result in more failed or declined payment card transactions. For more information, refer to the e-mail message sent on May 3, 2022, with the following subject: Required Transition to Updated Customer Authentication for Online Payments.

If you use custom transaction forms for either cash sales or sales orders, do not hide the Credit Card Approved field on the forms. Hiding this field also hides other Address Verification System (AVS) related fields. For more information, see the help topic [Configuring Fields or Screens](#).

To add a new WorldPay (UK) Limited credit card processing profile:

- Go to Setup > Accounting > Payment Processing Profiles > New and next to **WorldPay (UK) Limited**, click **Add Profile**.
The WorldPay (UK) Limited integration must be installed in your account. Otherwise, Install shows instead of Add Profile.
- In the Primary section, enter the profile primary information. See [Entering WorldPay \(UK\) Limited Profile Primary Information](#).
- In the Authentication Credentials section, enter the installation ID provided by WorldPay (UK) Limited.
Enter and confirm your XML Password.
A merchant code supports e-commerce or MOTO (WorldAccess) transactions. If you plan to process both e-commerce and MOTO transactions, then you need two merchant codes from WorldPay (UK) Limited and must set up two profiles in NetSuite.
- Under Payment Information, select the credit cards you accept with WorldPay (UK) Limited. For a list of accepted credit cards, see [WorldPay Credit Card Processing Gateway FAQ](#).
- Under Gateway Request Types, select requests you want this profile to support.

 **Warning:** When you use a payment processing profile that does not support authorization to process credit card payments on sales orders, make sure you follow the card acceptance guidelines of the credit card issuer. For information about the Visa card acceptance guidelines, see  [Card Acceptance Guideline for Visa Merchants](#).

If your business involves shipping goods to your customers, you must process the sales order with a payment processing profile that supports authorization. Funds must be deposited only when goods have been fulfilled.

Use a payment processing profile that does not support the authorization request on a sales order only when you provide an immediate delivery of goods or services.

- Click **Save**.

Entering WorldPay (UK) Limited Profile Primary Information

On the WorldPay (UK) Limited Credit Card Processing Profile page at Setup > Accounting > Payment Processing Profiles > New, you can enter the profile's primary information

To enter WorldPay (UK) Limited profile primary information:

1. If you use the Multiple Web Sites feature, select the site on which this credit card processing profile is used.
2. Enter a name for the credit card gateway, for example, WorldPay (UK) Limited e-Commerce or WorldPay (UK) Limited MOTO.
3. If you use NetSuite OneWorld, select the subsidiary for this account.
4. Select the settlement currency for this processor.
5. In the **Charge Currencies** field, select the currencies you receive payment in with this processor.
6. Select the bank account to use when receiving settlement for transactions processed with this credit card gateway.
7. Check the **Payer Authentication** box to offer payer authentication for credit card payments on your Web site.
For more information, see [Payer Authentication](#).
8. Check the **Test Mode** box to enter test transactions to test this processing profile.
Test transactions do not affect your merchant account.
9. Check the **Allow Request ID to Meet Payment Card Field Requirements** box to permit orders authorized through a third party order entry system to be created and processed in NetSuite.
For more information, see [Allow Request ID to Meet Payment Card Field Requirements](#).
10. Select the **Inactive** box to make the account inactive, without deleting it.

Setting Up Regional Payment Gateways

 **Warning:** If you use custom transaction forms for either cash sales or sales orders, do not hide the Credit Card Approved field on the forms. Hiding this field also hides other Address Verification System (AVS) related fields. For more information, see the help topic [Configuring Fields or Screens](#).

Using the Payment Gateway SuiteApp, you can integrate your NetSuite account with the regional payment gateways. For more information about the SuiteApp, see [Payment Gateway](#).

Prerequisites for Payment Gateway Integration

Before installing the Payment Gateway SuiteApp, be sure to enable the required features. You can review specific gateway features and requirements in the following topics:

- [Setup Requirements for AsiaPay Integration](#)
- [Setting Up AsiaPay External Checkout Integration](#)
- [Setup Requirements for eWay Rapid Integration](#)

 **Important:** As of Version 2017 Release 1, retirement of eWAY (XML) integration support will be completed and you will no longer be able to process credit card payments using eWAY (XML) payment processing profiles. To help you in your transition to eWAY Rapid, see [Transitioning to a New Gateway and Disabling the Old Gateway](#).

- [Setting Up PayU Latam External Checkout](#)



Note: Due to an ongoing PayU security upgrade, all sales orders using the PayU profile will be placed on hold and reviewed for approval. For more information, see [Change in Sales Order Processing using PayU Latam External Checkout Integration](#).

- [Setup Requirements for SecurePay and SecurePay FraudGuard Integration](#)
- [Setup Requirements for VeriTrans Integration](#)



Important: VeriTrans gateway integration is temporarily unavailable in NetSuite 2019.1 due to an ongoing VeriTrans security upgrade.

To continue processing credit card payments, use other payment processing profiles. For more information, see the help topic [Transitioning to a New Gateway and Disabling the Old Gateway](#).

After enabling the required features, you can install the SuiteApp and set up the integration. Follow the procedures in these topics:

- [Installing the Payment Gateway SuiteApp](#)
- [To activate the payment processing plug-in:](#)
- [To add a new credit card processing profile:](#)

Installing the Payment Gateway SuiteApp

To install the Payment Gateway SuiteApp, go to Customization > SuiteBundler > Search & Install Bundles. On the Search & Install Bundles page, search for the SuiteApp with the following details:

- Bundle name: **Payment Gateway**
- Bundle ID: **47196**

To verify that the SuiteApp is installed in your account, go to Customization > SuiteBundler > Search & Install Bundles > List. For more information about SuiteApp installation, see the help topic [Installing a Bundle](#).

Payment Gateway is a managed SuiteApp and is automatically updated whenever there are updates. Issue fixes and enhancements are available after the bundle has been updated in your account.

Activating the Payment Processing Plug-in

After you have installed the Payment Gateway SuiteApp, you must activate the payment processing plug-in specific to the regional payment gateway.

To activate the payment processing plug-in:

1. Go to Customization > Plug-ins > Manage Plug-ins.
2. On the Manage Plug-In Implementations page, check the box next to the payment gateway to be activated.
3. Click **Save**.

Adding a New Credit Card Processing Profile

Create credit card processing profiles for the regional payment gateways and associate them with payment methods that you have set up for each credit card or payment solution. For information about setting up payment methods, see [Creating a Payment Method](#).

To add a new credit card processing profile:

1. Go to Setup > Accounting > Payment Processing Profiles > New.
2. Click **Add Profile** next to the integration that you want to add.
If the gateway integration is not installed in your account, you must click **Install** before you can add a new profile.
3. On the Payment Processing Profile page, do the following in the specific sections:
 1. In the Primary section, enter or select the details in the fields based on the regional payment gateway you want to set up.

| Field | Description |
|-------------------------|---|
| Web Site | Select the websites this processor is used to capture payment for. |
| Name | Enter a name for the payment gateway profile. |
| Subsidiary | If you use NetSuite OneWorld, select the subsidiary for profile. |
| Settlement Currency | If you use Multiple Currencies, select the settlement currency for this processor. |
| Charge Currencies | Select the currencies you receive payment in with this processor. |
| Settlement Bank Account | Select the bank account to use when receiving settlement for transactions processed by the payment gateway. |

You can select the following options or features based on your requirements:

Note: The **Allow Request ID to Meet Payment Card Field Requirements** option is not available for regional credit card gateways.

- **Payer Authentication** – Do not check this box to enable payer authentication for regional payment gateways. Payer authentication is currently available through the eWay Rapid and AsiaPay External Checkout integrations. For more information, see the following topics:
 - [Payer Authentication for eWay Rapid](#)
 - [AsiaPay External Checkout](#)

Note: For other payment gateway integrations, if payer authentication is required in your country, please work with your merchant bank to implement it.

- **Test Mode** – Check this box to enter test transactions for a payment processor. Transactions entered in test mode are reflected in a test account and do not affect your merchant account in any way.

Note: AsiaPay does not process refunds in test mode.

- **Inactive** – Check this box to make the profile inactive, without deleting it.
- 2. In the Authentication Credentials section, enter the merchant account credentials from the gateway provider.

Note: Merchant account credentials used for live transaction processing are different from user login credentials.

- AsiaPay credentials:
 - AsiaPay Direct – Enter the login ID, merchant ID, and password.

- eWay credentials:
 - eWay Rapid – Enter the API Key and password, which you need to configure in the eWay merchant portal.
- PayU Latam credentials – Enter the API key, API login, password, and account ID.



Important: PayU gateway integration is temporarily unavailable in NetSuite 2019.1 due to an ongoing PayU security upgrade.

All sales orders using the PayU profile will be placed on hold and reviewed for approval. To manage PayU payment holds, check the payment status on the PayU gateway portal then manually override the payment hold on NetSuite. For more information, see [Managing Payment Holds](#).

- SecurePay credentials:
 - SecurePay (Direct) – Enter the merchant ID and password.
 - SecurePay FraudGuard – Enter the merchant ID and password.
- VeriTrans credentials – Enter the merchant ID and merchant verification key.



Important: VeriTrans gateway integration is temporarily unavailable in NetSuite 2019.1 due to an ongoing VeriTrans security upgrade.

To continue processing credit card payments, use other payment processing profiles. For more information, see the help topic [Transitioning to a New Gateway and Disabling the Old Gateway](#).

3. In the Payment Information section, choose the credit cards or payment methods you accept with this processor in the **Supported Payment Methods** field.
To create additional payment methods, see [Creating a Payment Method](#).
4. In the Gateway Request Types section, check the boxes for the request types supported by the regional payment gateway integration: **Authorizations, Captures, Sales, and Credits**.



Note: Gateway request types that are not supported by the regional payment gateway are disabled. All regional gateways do not support credit requests.

For more information about the gateway request types, see [Setting Up Payment Processing Profiles in NetSuite](#). If you want to use alternate payment methods, see [Alternative Non-Credit Card Payment Methods for Web Store Orders](#).

4. Click **Save**.

When transitioning from one gateway to another, you need to update the payment processing profile to change the gateway request types. For more information, see [Transitioning to a New Gateway and Disabling the Old Gateway](#).

Payment Gateway

Payment Gateway (ID 47196), is a NetSuite managed SuiteApp that provides integration for credit card processing using the following regional gateways:

| Payment Gateway | Country of Operation |
|---------------------------------------|---|
| AsiaPay and AsiaPay External Checkout | <p>Operating in the following countries:</p> <ul style="list-style-type: none"> ■ Australia ■ China ■ Hong Kong ■ India ■ Indonesia ■ Macau ■ Malaysia ■ New Zealand ■ Philippines ■ Singapore ■ Taiwan ■ Thailand ■ Vietnam |
| eWAY Rapid | <p>Operating in the following countries:</p> <ul style="list-style-type: none"> ■ Australia ■ Hong Kong ■ Malaysia ■ New Zealand ■ Singapore ■ United Kingdom |
| PayU Latin America External Checkout | <p>Operating in the following countries:</p> <ul style="list-style-type: none"> ■ Argentina ■ Brazil ■ Chile ■ Colombia ■ Mexico ■ Panama ■ Peru |
| SecurePay and SecurePay FraudGuard | <p>Operating in the following countries:</p> |

| Payment Gateway | Country of Operation |
|-----------------|--|
| | <ul style="list-style-type: none"> ■ Australia ■ New Zealand |
| VeriTrans | Operating in Japan |



Important: VeriTrans gateway integration is temporarily unavailable in NetSuite 2019.1 due to an ongoing VeriTrans security upgrade.

To continue processing credit card payments, use other payment processing profiles. For more information, see the help topic [Transitioning to a New Gateway and Disabling the Old Gateway](#).



Note: These regional gateways do not support credit requests.

The Payment Gateway SuiteApp is available for installation from Customization > SuiteBundler > Search & Install Bundles (Administrator).



Note: Anyone can install the SuiteApp, but you must set up accounts with the individual gateways to process credit card payments.

- For instructions on installing the SuiteApp, [Installing the Payment Gateway SuiteApp](#).
- For more information about installing SuiteApps in general, see the help topic [Installing a Bundle](#).

Payment Retry

With Payment Retry, shoppers can resubmit their web store orders when payment for the previously submitted order has been declined. They have the option to retry by resubmitting the order using the same or another credit card.



Note: Payment Retry is available in all Payment Gateway integrations with regional gateways, except for External Checkout integrations.

When payment for a web store order has been declined, a notice is displayed on the order submission page. Shoppers can update the payment information before resubmitting their order. They do not need to recreate the order or add again the items to their shopping cart.

Key points for Payment Retry:

- Payment retry supports credit card payment processing on the web store only. It supports both SiteBuilder and SuiteCommerce Advanced web stores.
- Sales orders for declined payments are automatically deleted. New sales orders are generated for resubmitted orders.
 - You can view the payment event for the declined web store payment transaction. Go to Transactions > Management > View Payment Events. From the list of payment events, look for the record with the following details:
 - Payment Operation setting is **Authorization Request** or **Sale Request**
 - Payment Status setting is **Reject**
 - Hold Reason setting is **Fatal Error**

- If you have access to the Transaction Numbering Audit Log, you can view the internal log for the deleted sales order. Go to Transactions > Management > Transaction Numbering Audit Log. For more information, see the help topic [Transaction Numbering Audit Log](#).

AsiaPay

Integration with the AsiaPay gateway is available in the Payment Gateway SuiteApp. For more information about the SuiteApp, see [Payment Gateway](#).

| | |
|--|---|
| Country of operation | Australia, China, Hong Kong, India, Indonesia, Macau, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand, Vietnam |
| Supported NetSuite processing methods | Authorization, capture, sale, and refund <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> Note: For AsiaPay Direct integrations, your merchant or acquiring bank require payer authentication, which currently is not supported. </div> |
| Other supported features | AsiaPay External Checkout <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> Note: The AsiaPay External Checkout integration includes support for payer authentication. For more information, see AsiaPay External Checkout. </div> |

Setup Requirements for AsiaPay Integration

You need the following requirements for installation and setup:

- Prerequisites for AsiaPay Direct:
 - Enable the Multiple Currencies feature in your account. For information about using multiple currencies, see the help topic [Enabling the Multiple Currencies Feature](#).
 - Enable Secure Hash Encryption (SHA256) feature for AsiaPay Direct. Contact AsiaPay's service team for assistance in enabling this feature in your merchant account.
 - Get the merchant account credentials from AsiaPay: Merchant ID, merchant API login, password, and Secure Hash Secret key.



Important: SHA1 secure hash algorithm has security vulnerabilities. You should upgrade your secure hash algorithm from SHA1 to SHA256. See [Upgrading the Secure Hash Algorithm from SHA1 to SHA256](#).

These API credentials are different from your AsiaPay user login credentials. Use the credentials to set up as many credit card processing profiles for AsiaPay as needed.

- Prerequisites for AsiaPay External Checkout, see [Enabling prerequisites for AsiaPay External Checkout](#).

After enabling the prerequisites and obtaining your requirements, see the procedures in the following topics:

- To set up AsiaPay Direct integration, see [AsiaPay Direct](#).
- To set up AsiaPay External Checkout, see [Setting Up AsiaPay External Checkout Integration](#).

Upgrading the Secure Hash Algorithm from SHA1 to SHA256

After enabling SHA256 in your merchant account, manually upgrade the secure hash algorithm in NetSuite.



Note: You must log in to NetSuite as an administrator to perform the upgrade from SHA1 to SHA256.

To manually upgrade the secure hash algorithm from SHA1 to SHA256:

1. Go to Setup > Accounting > Payment Processing Profiles.
2. Click **Edit** next to the payment processing profile you want to update.
3. From the **Secure Hash Algorithm** list, select **SHA256**.
4. Click **Save**.

AsiaPay Direct

Follow these steps to set up AsiaPay Direct in your NetSuite account:

1. Enable prerequisites. See [Enabling prerequisites for AsiaPay Direct](#).
2. Install the Payment Gateway SuiteApp using the following bundle name and ID. See [Installing the Payment Gateway SuiteApp](#).
 - Bundle name: **Payment Gateway**
 - Bundle ID: **47196**
3. Activate the payment processing plug-in. See [To activate the payment processing plug-in:](#).
Plug-in implementation name: **PGP - AsiaPay Direct**
4. Create payment methods. See [Creating a Payment Method](#).
5. Create payment processing files. See [Creating payment processing profiles for AsiaPay Direct](#).

Enabling prerequisites for AsiaPay Direct

To set up AsiaPay Direct, you must have an active AsiaPay Direct merchant account and the Secure Hash Encryption feature enabled in your gateway provider.

Contact AsiaPay's service team for assistance in enabling these requirements in your merchant account.

Creating payment processing profiles for AsiaPay Direct

Refer to the following guidelines when setting up payment processing profiles for AsiaPay External Checkout:

- You can create one profile for each AsiaPay merchant account.
- Get your AsiaPay Direct account information:
 - Merchant ID
 - Secure Hash Secret
- If you have multiple AsiaPay accounts that use the same currency, assign the currency to one account only. This prevents duplicate payment methods from being displayed in your web store. For more information, see [Limitations](#).

To create payment processing profiles for AsiaPay Direct:

1. Go to Setup > Accounting > Payment Processing Profiles > New.
2. On the Payment Processing Profile page, click **Add Profile** next to AsiaPay Direct.
3. On the AsiaPay Direct Payment Processing Profile form, enter the payment profile information.
For instructions on creating payment profiles, see [To add a new credit card processing profile](#):

Follow the setup procedures specific to AsiaPay Direct profiles:

- In the AsiaPay Payment Account Info section, enter your AsiaPay Payment Account information.
 - **Reenter Merchant ID** – Reenter your AsiaPay Direct Merchant ID.
 - **Secure Hash Secret** – Enter your Secure Hash Secret key.
 - In the Payment Information section, select the payment methods to be supported by this profile.
- For more information about payment methods, see [Creating a Payment Method](#).
- In the Gateway Request Types section, make sure the following boxes are enabled: **Authorizations**, **Captures**, **Sales**, and **Refunds**. These boxes are enabled by default when you create a new payment processing profile.

4. Click **Save**.

AsiaPay External Checkout



Important: This is a NetSuite Integration with Third Party Applications.

The AsiaPay External Checkout integration enables access to AsiaPay's online payment services for credit cards and alternative payment methods. Using any of these payment methods, web store customers can complete their payments on AsiaPay's payment site. You can use the External Checkout integration for your SiteBuilder or SuiteCommerce Advanced web store.



Note: External Checkout is supported in the Mont Blanc version of SuiteCommerce Advanced. For more information, see the help topic [SC/SCMA/SCA — SuiteCommerce Solutions](#).

The following table shows the list of supported payment methods for each payment service platform.

| Payment Service Platform | Supported Country | Available Payment Method * |
|--------------------------|--|--|
| PayDollar PayGate | Australia, China, Hong Kong, India, Indonesia, Malaysia, New Zealand, Singapore, Taiwan, Vietnam | credit and debit cards, bank payments, cash payments Includes eWallets, stored value wallets, or mobile payments through AliPay, ChinaPay, PayPal, TenPay, among others |
| PesoPay PayGate | Philippines | credit and debit cards, bank payments, digital wallets |
| SiamPay PayGate | Thailand | credit and debit cards, bank payments, cash payments, netbanking |

* The complete and updated list of available payment options can be viewed on AsiaPay's website.



Note: Across all payment service platforms, payer authentication through 3D Secure is supported for specific credit cards.

Limitations

- Only sales request is supported. Processing of refunds is not supported in NetSuite. You can process refund requests through the AsiaPay administration site.
- Installment payment is available only if the option is enabled in your AsiaPay account and if the bank supports it.

- Setting up multiple AsiaPay accounts that use the same currency display duplicate payment methods in the web store. For example, multiple accounts that allow payments in CNY currency.
 - NetSuite that you set up only one account that supports transactions in CNY currency.
 - You can also enable the web store preference, **Restrict Payment Methods by Currency of a Customer**. This preference displays the payment methods that support a shopper's currency only. For more information about this preference, see the help topic [Payments](#).
- The language of the AsiaPay site that you are redirected to is based on the language preference in your NetSuite account. If the language is not available, the default AsiaPay site in English is used.

Setting Up AsiaPay External Checkout Integration

Follow these steps to set up AsiaPay External Checkout in your NetSuite account:

1. Enable prerequisites. See [Enabling prerequisites for AsiaPay External Checkout](#).
2. Install the Payment Gateway SuiteApp using the following bundle name and ID. See [Installing the Payment Gateway SuiteApp](#).
 - Bundle name: **Payment Gateway**
 - Bundle ID: **47196**
3. Activate the payment processing plug-in. See [To activate the payment processing plug-in:](#)
Plug-in implementation name: **PGP - AsiaPay Checkout**
4. Create payment methods. See [Creating payment methods for AsiaPay External Checkout](#).
5. Create payment processing files. See [Creating payment processing profiles for AsiaPay External Checkout](#).
6. Update the merchant administration site. See [Updating the AsiaPay Merchant Administration Site](#).

Enabling prerequisites for AsiaPay External Checkout

To set up the external checkout integration, you must have an active AsiaPay merchant account, with the following options enabled:

- Secure Hash
- Extra Datafeed Handler
- 3D Secure 2.0



Note: Payment Gateway Processing SuiteApp supports 3D Secure 2.0 as an add-on service by AsiaPay External Checkout.

Contact AsiaPay's service team for assistance in enabling these options in your merchant account.

Before installing the Payment Gateway Processing SuiteApp, be sure to enable the required features in your NetSuite account.

- Go to Setup > Company > Enable Features.
- On the **Web Presence** subtab, check the box for the following features :
 - Customer Access
 - Online Ordering
- Go to Setup > Accounting > Accounting Preferences, and then click the **Items/Transactions** subtab. Check the box for the following preference: **Enable "Sale" Payment Operations on a Sales Order by Automatically Creating a Customer Deposit**.
- Go to Commerce > Websites > Website List, and then open the record for your web store. On the Web Site Setup page, click the **Shopping** subtab to do the following:

- On the Shopping Basics section, check the box for **Require Authorisation for Credit Card Transactions**.
- On Payments Page section, check the box for **Allow non-credit card payment methods during Checkout**.
- On the Checkout Preferences section, select **Standard Sales Order** from the list in the **Sales Order Type** field.

For more information, see the following topics:

- For enabling required features and preferences, see the help topic [Enabling Features](#).
- For settings for alternative payment methods, see [Alternative Non-Credit Card Payment Methods for Web Store Orders](#).
- For setting web site preferences, see the help topic [Shopping Preferences](#).

Creating payment methods for AsiaPay External Checkout

Add payment methods that you can set up on the payment processing profiles for AsiaPay External Checkout.

To create payment methods for AsiaPay External Checkout:

1. Go to Setup > Accounting > Setup Tasks > Accounting Lists > New.
2. On the Add to Accounting Lists page, click the Payment Method link.
3. On the Payment Method page, enter the payment method details.

For more information about creating payment methods, see the following topics:

- [Creating a Payment Method](#)
- [Alternative Credit Card Payment Methods](#)

Follow the setup procedures that are required for AsiaPay External Checkout:

- Check the box for the following options:
 - External Checkout
 - Display in Web Site
- In the **Account** subtab, select the default account for the payment method.
- On the **Payment Visuals** subtab, setup the image for the payment method that you want to display in your web store.
 - In the **Flags** column, if you are using a SiteBuilder site, enter **web/standard**. If you are using a SuiteCommerce Advanced site, you can use any flag used in the code on your site.
 - For a list of default URLs that you can use in the **URL** column, see [NetSuite Default URLs for Major Payment Methods](#).

4. Click **Save**.

Creating payment processing profiles for AsiaPay External Checkout

Refer to the following guidelines when setting up payment processing profiles for AsiaPay External Checkout:

- You can create one profile for each AsiaPay merchant account.
- Get your AsiaPay account information:
 - Merchant ID

- Secure Hash Secret



Note: If you want to test your external checkout integration, be sure to use test credentials provided by AsiaPay. On your AsiaPay External Checkout payment processing profile, enter these test credentials and then check the **Test Mode** box.

- If you have multiple AsiaPay accounts that use the same currency, assign the currency to one account only. This prevents duplicate payment methods from being displayed in your web store. For more information, see [Limitations](#).
- To view the list of common setup errors, see [Common Errors When Setting Up AsiaPay External Checkout Integration](#).

To create payment processing profiles for AsiaPay External Checkout:

1. Go to Setup > Accounting > Payment Processing Profiles > New.
2. On the Payment Processing Profiles page, click **Add Profile** next to AsiaPay.
3. On the AsiaPay Payment Processing Profile form, enter the payment profile information.



Note: For PesoPay and SiamPay profiles, the settlement currency must be set to Philippine Peso (PHP) and Thai Baht (THB) respectively.

For instructions on creating payment profiles, see [To add a new credit card processing profile](#):

Follow the setup procedures specific to AsiaPay External Checkout profiles:

- In the AsiaPay Account Info section, do the following:

| AsiaPay Account Info | |
|--|--|
| MERCHANT ID * | <input type="text"/> |
| SECURE HASH SECRET * | <input type="text"/> |
| PAYMENT SERVICE PLATFORM * | <input type="text" value="PayDollar PayGate"/> |
| OCTOPUS PAYMENT TIME-OUT (IN SECONDS) | <input type="text"/> |
| <input type="checkbox"/> INSTALLMENT SERVICE | |

- Enter your AsiaPay account information.
- In the **Payment Service Platform** field, select the payment service platform for this profile.



Note: If you offer Octopus payments through PayDollar, you can enter your own time-out value, in seconds, in the **Octopus Payment Time-out** field. More information about Octopus payments can be viewed on the website of AsiaPay or PayDollar.

- For AsiaPay accounts with the installment option enabled, you can check the **Installment Service** box.
 - In the Payment Information section, select the payment methods to be supported by this profile and made available in your web store.
- For information about payment methods, see [Creating payment methods for AsiaPay External Checkout](#).
- In the Gateway Request Types section, check the **Sales** box.



Note: All web store transactions are treated as sales requests in the payment gateway.

4. Click **Save**.

On the saved profile page, the **Postback URL** field is displayed in the Payment Information section. This field contains the NetSuite URL that you must set up on AsiaPay's Merchant Administration site. For more information, see [Updating the AsiaPay Merchant Administration Site](#).

Updating the AsiaPay Merchant Administration Site

After you have created the payment processing profile, you must set up the Datafeed page location on your AsiaPay Merchant Administration site. You must assign the Postback URL displayed in the profile, which is used by AsiaPay to send the latest updates for payment transactions submitted by your web store shoppers. If this is not set up in your AsiaPay account, successful payment transactions of your customers are not reflected on their corresponding NetSuite transactions.

To update the AsiaPay Merchant Administration site:

1. Go to Setup >Accounting > Payment Processing Profiles.
2. Click **View** next to your AsiaPay payment processing profile.
3. On the AsiaPay Checkout Payment Processing Profile page, copy the text in the **Postback URL** field.
4. Log in to your AsiaPay Merchant Administration site and then do the following:
 - a. On the **Profile** tab, click the Payment Options link.
 - b. On the Payment Options Update page, in the **Return Value Link** field, paste the URL that you copied from the payment processing profile.
 - c. Choose the **Enable** option beside the field.
 - d. Click **Update**.



Note: On the AsiaPay site, do not click the **Test** button. This option is not supported in the AsiaPay External Checkout Integration.

- e. On the Confirmation page, verify that the correct Postback URL is displayed, and then click **Confirm**.

Using AsiaPay External Checkout Integration

Submitting payments through AsiaPay External Checkout

Shoppers can choose to pay for orders on your web store using the AsiaPay External Checkout method that you have set up in your account. They can select the AsiaPay External Checkout method on the Payment Information page of your web store. After they have submitted their order, shoppers are redirected to AsiaPay's payment site.



Note: Shoppers are redirected to the payment site of AsiaPay for the specific payment service platform. The language used on the payment site depends on the language preference that has been set on the web store. For languages that are not supported, the default payment site in English is used. For more information about languages, see the help topic [Web Site Language Preferences](#).

On AsiaPay's site, shoppers can select the payment method from the options offered by the payment service platform. Shoppers can then enter the payment details based on the payment method that they have selected.



Note: Shoppers who use credit cards with payer authentication are redirected to the 3D Secure Authentication page for entry of authentication details required by the bank.

After submitting a payment transaction, shoppers can view the Payment Results page that contains the summary of the payment details. When they continue with the transaction, they are redirected to your web store where they can view the order confirmation details.

In your NetSuite account, you can view sales orders that are automatically generated for the orders submitted on your web store. Customer deposits are also generated for payment transactions that have been approved or accepted. For information about viewing payment transactions, see [Viewing the payment status of transactions](#).

Payment retries

When shoppers submit their payment transaction on AsiaPay's site, they can view the status on the Payment Results page. When a payment transaction has been rejected, shoppers can resubmit their order on your web store. They have the option to use the same or another payment method.

Sales orders for rejected payment transactions are automatically canceled. New sales orders are generated for resubmitted orders. For information about viewing payment transactions, see [Viewing the payment status of transactions](#).

Alternative payments

Shoppers can choose alternative payment methods on AsiaPay's payment site. They are redirected to the site of the specific payment service provider where they can enter payment information based on the requirements of the provider. For example, shoppers who choose AliPay through PayDollar as payment method have to log in to their AliPay account first, and then enter the payment information.

When a payment transaction has been submitted and authorized, shoppers are redirected back to your web store. They can view the order confirmation details before submitting or processing their own payment.

Sales orders are automatically generated for web store transactions that have been paid using alternative payment methods. A payment hold notice is displayed on a sales order until payment has been received from the shopper. For more information, see [Viewing the payment status of transactions](#).

Viewing the payment status of transactions

On a sales order page, you can view the payment status on the **Payment** subtab of the **Billing** subtab. The payment status of a transaction is displayed in the **Result** column in the payment events list:

- **Payment Hold** – The initial status of a transaction is set to Payment Hold when a sales order is generated. Transactions, especially for alternative payments, remain on this status until payment has been received and processed.
- **Accept** – This status means that the payment transaction has been approved. For specific alternative payments, it means that the payment has been received.
- **Rejected** – This status means that the payment transaction has been declined. For specific alternative payments, transactions are rejected when the payment period has expired.

Sales orders for declined payments are automatically cancelled. For more information about declined payments, see [Payment retries](#).

Payment • Schedule •

| | | |
|--|--|--|
| PAYMENT METHOD AsiaPay Paydollar Checkout | CARD ZIP CODE | AUTH. CODE |
| CREDIT CARD # | PAYMENT PROCESSING PROFILE AsiaPay External | AVS STREET MATCH |
| EXPIRES (MM/YYYY) | <input type="checkbox"/> CREDIT CARD APPROVED | AVS ZIP MATCH |
| NAME ON CARD | P/N REF. | <input type="checkbox"/> RECURRING PAYMENT |
| CARD STREET | | |

| DATE | EVENT | TYPE | CREDIT CARD NUMBER | RESULT | REASON | AMOUNT | VIEW DETAILS |
|---------------------|--------------|----------------------|--------------------|--------------|--|--------|----------------------|
| 4/3/2016 8:36 pm | Sale Request | Processed by Gateway | | Payment Hold | Requesting forwarding prior to completion of the operation | 300.00 | View |

You can view more information about transactions that are on hold or rejected. In the **View Details** column of a payment event, click the View link to display the Payment Event Details popup. You can verify the reason and other details in the Payment Status section:

- For rejected payments, you can verify the reason and the details in the Payment Section.
- For rejected payments due to expired transactions, the hold reason is set to Payment_Terminated.

For more information about payment event details, see [Payment Events](#).

eWAY Rapid



Important: This is a NetSuite **Integration with Third Party Applications**.

Integration with the eWAY Rapid payment gateway is available in the Payment Gateway SuiteApp. This specific integration is best suited for use with the NetSuite Australia edition and NetSuite OneWorld accounts with one or more subsidiaries from any of the operating countries. See the following table for the list of operating countries. For more information about the SuiteApp, see [Payment Gateway](#).

| | |
|---------------------------------------|---|
| Country of operation | Australia, Hong Kong, Malaysia, New Zealand, Singapore, United Kingdom |
| Supported NetSuite processing methods | <p>Prauthorization and capture, sales, refund</p> <p>Note: Prauthorization through eWay Rapid is not available to customers in the United Kingdom. For customers where preauthorization is not available, you can create or edit an eWay payment processing profile to enable direct sales requests. For more information, see Setting Up Credit Card Processing Profiles in NetSuite.</p> |



Note: The Payment Gateway SuiteApp is automatically provisioned to Australia and New Zealand accounts that are provisioned with the following products: NetSuite Australia, NetSuite JCurve Premium Edition (PRO), NetSuite JCurve Financials Edition (GROW), NetSuite JCurve Edition (GO).

eWAY Rapid supports the following features:

- Applicable to NetSuite Web Store/SuiteCommerce
- Beagle fraud alerts

- Multiple currencies
- Recurring payments
- External Checkout



Note: NetSuite supports external checkout in SuiteCommerce Site Builder and the latest version of SuiteCommerce Advanced. For more information, see the help topic [SC/SCMA/SCA — SuiteCommerce Solutions](#)

Compatibility with Payment gateway plug-in (4.02.7) and SuiteCommerce Advanced (2022.1)

- Payer authentication



Note: Payer authentication is supported using external checkout. Contact eWay to verify that payer authentication is available for your specific credit card.



Important: As of NetSuite 2017.1, retirement of eWAY (XML) integration support will be completed and you will no longer be able to process credit card payments using eWAY (XML) payment processing profiles. To help you in your transition to eWAY Rapid, see [Transitioning to a New Gateway and Disabling the Old Gateway](#).

Retirement of Support for eWAY Gateway Integration

Support for eWAY (XML) gateway integration is completely retired in NetSuite.

You can no longer process credit card payments using eWAY payment processing profiles. You must switch to eWAY Rapid, which replaces the eWAY gateway. For more information, see Transitioning to a New Gateway and Disabling the Old Gateway [Transitioning to a New Gateway and Disabling the Old Gateway](#).

If you do not switch to eWAY Rapid integration, credit card payments using the retired eWAY (XML) gateway for following transactions will be placed on hold.

| Transaction | Preserve Transactions when Payment is On Hold* is Enabled | Preserve Transactions when Payment is On Hold* is Disabled |
|---|---|--|
| Sales Order | The Sales Order record can be saved with status Payment on Hold. | The Sales Order record can be saved with the status Payment on Hold. |
| Cash Refund | Refund will not be allowed and will not be created. | Refund will not be allowed and will not be created. |
| Cash Sale (Stand Alone) | Cash Sale can be saved with status Payment on Hold. | Cash Sale will not be saved. An error is displayed. |
| Web Store | No error is displayed. The Cart can be checked out. A sales order is created with status Payment on Hold. | No error is displayed. The Cart can be checked out. A sales order is created with status Payment on. |
| <ul style="list-style-type: none"> ■ Sales Order Preauthorization before eWAY (XML) gateway retirement ■ Cash Sale creation after eWAY (XML) gateway retirement | Cash Sale can be saved with status Payment on Hold. | Cash Sale will not be saved. An error will be displayed. |
| <ul style="list-style-type: none"> ■ Customer Payment ■ Customer Deposit | Customer Payment and Deposit can be created and saved with status Payment on Hold. | Customer Payment and Deposit will not be saved. An error will be displayed. |

* The **Preserve Transactions when Payment is On Hold** box is available from Setup > Accounting > Preferences > Accounting Preferences > Items/Transactions subtab. Check the box to preserve transactions when their payments are on hold; otherwise, leave the box unmarked.

A warning is displayed as a banner on transaction records whose payments are placed on hold due to eWAY gateway retirement. As an administrator, you can view details of the payment hold status on the Billing subtab of the record, and then on the Payment details list, click the View link in the View Details column. The Payment Event Details page is displayed where the result, reason and details are indicated in the Payment Status section.

To remove the payment hold status, edit the transaction to use eWAY Rapid processing profile to process the credit card payment.

Because payer authentication for eWAY Rapid redirects your shopper to a third-party website for authentication, you must create a payment method that enables external checkout in your web store. You must also edit your existing credit card payment methods to ensure they are not displayed in your web store because the new payment method provides all the payment options needed.

Setup Requirements for eWay Rapid Integration



Important: As of NetSuite 2017.1, retirement of eWAY (XML) integration support will be completed and you will no longer be able to process credit card payments using eWAY (XML) payment processing profiles. To help you in your transition to eWAY Rapid, see [Transitioning to a New Gateway and Disabling the Old Gateway](#).

Follow these steps to set up eWay Rapid in your NetSuite account:

1. Enable prerequisites. See [Enabling prerequisites for eWay Rapid](#).
2. Install the Payment Gateway SuiteApp using the following bundle name and ID. See
 - Bundle name: **Payment Gateway**
 - Bundle ID: **47196**
 For instructions, see [Installing the Payment Gateway SuiteApp](#).
3. Activate the payment processing plug-in. See [To activate the payment processing plug-in](#):
 - To set up eWay Rapid, enable **PGP - eWay Rapid**.
4. Create a payment method. See [Creating a Payment Method](#).

For payment methods for eWay Rapid payer authentication, see [Creating Payment Methods for eWay Rapid](#).

5. Add a new credit card processing profile. See [To add a new credit card processing profile](#):

For payment processing profiles for eWay Rapid payer authentication, see [Setting Up Payment Processing Profiles for eWay Rapid](#).

Before setting up payment processing profiles, you need the credentials for integration provided by eWay:

- For eWAY Rapid – API key and password

For instructions on obtaining your eWay Rapid credentials, see [How to Get the API Key and Password for eWAY Rapid](#).

Use your credentials to set up as many credit card processing profiles for eWAY as needed.

For more information about the SuiteApp details and setup, see [Setting Up Regional Payment Gateways](#).



Note: If you want to test eWay Rapid integration, be sure to use test credentials provided by eWay. On your eWay Rapid payment processing profile, enter the test credentials and then check the **Test Mode** box.

Enabling prerequisites for eWay Rapid

- To use multiple currencies for eWAY Rapid, you must enable the Multiple Currencies feature in your account. For more information, see the help topic [Enabling the Multiple Currencies Feature](#).
- Before setting up payer authentication for eWay Rapid, be sure to enable the prerequisites for your web store. Go to Setup > Site Builder > Set Up Web Site, and then open the record for your web store. On the Web Site Setup page, click the **Shopping** subtab to do the following:
 - In the Payments Page section, check the box for **Allow non-credit card payment methods during Checkout**. This preference displays the external checkout payment method on your web store.
 - In the Shopping Basics section, check the box for **Require Authorisation for Credit Card Transactions**.
 - In the Checkout Preferences section, select **Standard Sales Order** from the list in the **Sales Order Type** field. You can also select a custom form that you created from the Standard Sales Order form.

For more information about setting up web store preferences, see the help topic [Shopping Preferences](#). For web store settings specific to payment methods, see [Alternative Non-Credit Card Payment Methods for Web Store Orders](#).

- For other requirements for eWay Rapid payer authentication, see [Payer Authentication for eWay Rapid](#).

Payer Authentication for eWay Rapid

Payer authentication using eWay Rapid's 3D Secure service is available for Visa and MasterCard credit cards used by shoppers on your web store. During checkout, shoppers who submit their orders are redirected to eWAY's payer authentication site where they can choose a payment option and enter payment information. After shoppers have finished submitting their payment, they are returned to the Review and Submit page of your web store.

Review the following guidelines when setting up payer authentication for eWay Rapid:

- Payer authentication through 3D Secure is available as an add-on service. Please contact eWay for activation before setting up your payment processing profile for eWay Rapid Payer Authentication.
- Before setting up payer authentication, see the prerequisites in [Setup Requirements for eWay Rapid Integration](#).
- External checkout of eWay Rapid comes with a built-in integration with PayPal, MasterPass, and Visa Checkout. Please contact eWay for activation of these services. No additional setup process in NetSuite is required.



Note: Payment gateway plug-in supports 3D Secure 2.0 as an add on service by eWay Rapid.

Follow these procedures to set up eWay Rapid payer authentication in your NetSuite account:

1. [Creating Payment Methods for eWay Rapid](#)
2. [Setting Up Payment Processing Profiles for eWay Rapid](#)

Creating Payment Methods for eWay Rapid

Create an external checkout payment method for eWay Rapid payer authentication.

To create payment methods for eWay Rapid payer authentication:

1. Go to Setup > Accounting > Accounting Lists > New.
2. On the Add to Accounting Lists page, click the Payment Method link.
3. On the Payment Method page, enter the payment method details.

For more information about creating payment methods, see [Creating a Payment Method](#).

Follow the setup procedures that are required for eWay Rapid payer authentication:

- Check the following boxes:
 - External Checkout**
 - Display in Web Site**
- On the **Account** subtab, select the default account for the payment method.
- On the **Payment Visuals** subtab, setup the image for the payment method that you want to display in your web store.
 - In the **Flags** column, if you are using a SiteBuilder website, enter **web/standard**. If you are using a SuiteCommerce Advanced site, you can use any flag used in the code on your site.
 - For a list of default URLs that you can use in the **URL** column, see [NetSuite Default URLs for Major Payment Methods](#).



Important: If there is no image for at least one of your web store payment methods, an error occurs when shoppers submit their payment information and the payment fails.

4. Click **Save**.

Removing duplicate payment methods from your web store

If you are going to set up a single payment processing profile, you must hide or remove existing credit card payment methods that are displayed on your web store. Complete this task before setting up a single payment processing profile.

To remove duplicate payment methods from your web store:

1. Go to Setup > Accounting > Setup Tasks > Accounting Lists.
2. On the Accounting Lists page, click the Edit link for the credit card payment method.
3. On the Payment Method page, clear the **Display in Web Site** box.
4. On the **Account** subtab, select the account to use when receiving settlement for transactions processed using the credit card for this payment method.

For more information about setting up single payment processing profiles, see [Using a single payment processing profile](#).

Setting Up Payment Processing Profiles for eWay Rapid

There are two ways to set up payment processing profiles for payer authentication through eWay Rapid.

- [Using a single payment processing profile](#) – Use one payment processing profile for both manual transactions and web store orders. This option is recommended if you use only one payment gateway.
- [Using separate payment processing profiles](#) – Set up two separate payment processing profiles, one each for manual transactions and web store orders. This option is recommended if you have multiple payment gateway integrations.

Review the following guidelines for creating or updating eWay Rapid payment processing profiles:

- You can update an existing eWay Rapid payment processing profile to set up payer authentication.
- Do not check the **Payer Authentication** box on the profile page. This option is used for specific credit card gateways only. For more information about this option, see the help topic [Credit Card Payer Authentication](#).
- When setting up profiles for testing, be sure to use test credentials provided by eWay.

Using a single payment processing profile

Before setting up a single payment processing profile, be sure that you have set up the following:

1. Create the payment method for eWay Rapid Payer Authentication.

Because payer authentication for eWAY Rapid redirects your shopper to a third-party website for authentication, you must create a payment method that enables external checkout on your web store. To create a payment method for eWay Rapid, see [Creating Payment Methods for eWay Rapid](#).

2. Remove duplicate payment methods from your web store.

You must edit your existing credit card payment methods to ensure they are not displayed in your web store. You are going to use only one payment method that provides all the payment options. For more information, see [Removing duplicate payment methods from your web store](#).

3. Create an eWay Rapid payment processing profile.

You can create a new profile or edit your existing eWay Rapid profile to add the payment method for payer authentication. Go to Setup > Accounting > Financial Statements > Payment Processing Profiles (Administrator). Do the following setup procedures when creating or editing an eWay Rapid profile for payer authentication:

- In the **Web Site** field, choose the websites this processor is used to capture payment for.
- In the **Supported Payment Methods** field, select the external checkout payment method that you created for payer authentication. For more information, see [Creating Payment Methods for eWay Rapid](#).

For more information about creating profiles, see [To add a new credit card processing profile](#):

Using separate payment processing profiles

Use separate payment processing profiles for manual transactions and web store orders.

1. Enable the required preferences.

Before setting up your payment processing profiles, be sure to enable the Use Strict Rules for the Selection of Payment Processing Profiles preference. For more information about this preference, see [Restricting Payment Processing Profiles by Customer Data](#). To review the complete requirements to set up payer authentication for eWay Rapid, see [Setup Requirements for eWay Rapid Integration](#).

2. Create an eWay Rapid payment processing profile for manual transactions.

If you are going to use an existing eWay Rapid profile for manual transactions, be sure that no website is set up in the profile. Go to Setup > Accounting > Financial Statements > Payment Processing Profiles (Administrator), and then click the Edit link for the profile. On the profile page, in the **Web Site** field, deselect all options.

3. Create an eWay Rapid payment processing profile for web store orders.

As an Administrator, go to Setup > Accounting > Financial Statements > Payment Processing Profiles. Do the following setup procedures specific for eWay Rapid profiles for web store orders:

- In the **Web Site** field, choose the websites this processor is used to capture payment for.
- In the **Supported Payment Methods** field, select the external checkout payment method that you created for payer authentication. For more information, see [Creating Payment Methods for eWay Rapid](#).

For more information about creating profiles, see [To add a new credit card processing profile](#):

PayU Latin America External Checkout



Important: This is a NetSuite [Integration with Third Party Applications](#).



Note: Due to an ongoing PayU security upgrade, all sales orders using the PayU profile will be placed on hold and reviewed for approval. For more information, see [Change in Sales Order Processing using PayU Latam External Checkout Integration](#).

The PayU Latin America (Latam) External Checkout integration enables you to accept payments using PayU's online payment solutions for credit cards and alternative payment methods. Using any of these payment methods, your web store customers can complete their payments on PayU's Web Checkout page.

Refer to the following table for a list of supported payment methods per country.

| Country | Available Payment Method |
|-----------|--|
| Argentina | credit card, cash |
| Brazil | credit card, cash |
| Chile | credit card |
| Colombia | credit card, cash, bank payment, bank transfer |
| Mexico | credit card, cash, debit card |
| Panama | credit card |
| Peru | credit card, cash |

Latest updates to the list of available payment methods can be viewed on PayU's website: [WebCheckout Integration - considerations by country](#).

Availability

PayU Latam External Checkout is available to users of SiteBuilder and SuiteCommerce Advanced.



Important: External Checkout is supported in the Mont Blanc version of SuiteCommerce Advanced. For more information, see the help topic [SuiteCommerce, SuiteCommerce MyAccount, and SuiteCommerce Advanced Release Notes](#).

Limitations

- Refund processing is not supported. You must process credit card refunds through the PayU administration portal.

- Installment payment is not supported. When an online customer selects PayU's installment option, the total order amount is recorded in the NetSuite sales order and customer deposit transaction. Be reminded that the total order amount does not include processing fees that might be charged by PayU for installment payments.
- Setting up multiple PayU accounts that use the same currency might display duplicate payment methods in the web store. For example, multiple accounts that allow payments in USD currency.
 - NetSuite recommends that you set up only one account that supports transactions in USD currency.
 - You can also enable the web store preference, **Restrict Payment Methods by Currency of a Customer**. This preference displays the payment methods that support a shopper's currency only. For more information about this preference, see the help topic [Payments Page](#).

For more information about setting up PayU accounts in NetSuite, see [Creating payment processing profiles for PayU Latam External Checkout](#).

Setting Up PayU Latam External Checkout



Note: Due to an ongoing PayU security upgrade, all sales orders using the PayU profile will be placed on hold and reviewed for approval. For more information, see [Change in Sales Order Processing using PayU Latam External Checkout Integration](#).

Follow these steps to set up PayU Latam External Checkout in your NetSuite account:

1. Enable prerequisites. See [Enabling prerequisites for PayU Latam External Checkout](#).
2. Install SuiteApp using the following bundle name and ID. See [Installing the Payment Gateway SuiteApp](#).
 - Bundle name: **Payment Gateway**
 - Bundle ID: **47196**
3. Activate the payment processing plug-in using the following implementation name. For details, see [To activate the payment processing plug-in](#):

Plug-in implementation name: **PGP - PayU Latam**
4. Create payment methods. See [Creating payment methods for PayU Latam External Checkout](#).
5. Create payment processing profiles. See [Creating payment processing profiles for PayU Latam External Checkout](#).

Enabling prerequisites for PayU Latam External Checkout

Before installing the Payment Gateway SuiteApp, be sure to enable the required features.

- Go to Setup > Company > Setup Tasks > Enable Features.
- On the **Web Presence** subtab, check the box for the following features :
 - Customer Access
 - Online Ordering
- Go to Setup > Accounting > Preferences > Accounting Preferences, and then click the **Items/Transactions** subtab. Check the box for the following preference: **Enable "Sale" Payment Operations on a Sales Order by Automatically Creating a Customer Deposit**.
- Go to Commerce > Websites > Website List, and then open the record for your web store. On the Web Site Setup page, click the **Shopping** subtab to do the following:
 - On the Shopping Basics section, check the box for **Require Authorisation for Credit Card Transactions**.

- On Payments Page section, check the box for **Allow non-credit card payment methods during Checkout**.
- On the Checkout Preferences section, select **Standard Sales Order** from the list in the **Sales Order Type** field. You can also select a custom form that you created from the Standard Sales Order form.

For more information about enabling required features and preferences, see the help topic [Enabling Features](#).

Creating payment methods for PayU Latam External Checkout

After installing the SuiteApp and enabling the plug-in implementation, you must add payment methods that can be assigned to PayU payment processing profiles.

To create payment methods for PayU Latam External Checkout:

1. Go to Setup > Accounting > Accounting Lists > New.
2. On the Add to Accounting Lists page, click the Payment Method link.
3. On the Payment Method page, enter the payment method details.

For more information about creating payment methods, see [Creating a Payment Method](#).

Follow the setup procedures that are required for PayU External Checkout:

- Check the box for the following options:
 - External Checkout
 - Display in Web Site
- In the **Account** subtab, select the default account for the payment method.
- On the **Payment Visuals** subtab, setup the image for the payment method that you want to display in your web store.
 - In the **Flags** column, if you are using a SiteBuilder site, enter **web/standard**. If you are using a SuiteCommerce Advanced site, you can use any flag used in the code on your site.
 - For a list of default URLs that you can use in the **URL** column, see [NetSuite Default URLs for Major Payment Methods](#).
 - URL for the PayU logo: [PayU logo](#).

View any recent updates to the logo on PayU's website.

4. Click **Save**.

Creating payment processing profiles for PayU Latam External Checkout

Refer to the following guidelines when setting up payment processing profiles for PayU Latam:

- Create a profile for each of your PayU accounts, per country.
- If you have multiple PayU accounts that use the same currency, assign the currency to one account only. This prevents duplicate payment methods from being displayed in your web store. For more information, see [Limitations](#).
- Be sure to have the PayU credentials specific for the country:
 - Merchant ID
 - API Key
 - API Login

- Account ID

Note: The API Login is separate from the User Id for logging in to your PayU account.

To create a PayU Latam payment processing profile:

1. Go to Setup > Accounting > Financial Statements > Payment Processing Profiles > New.
2. On the Payment Processing Profiles page, next to PayU, click **Add Profile**.
3. On the PayU Payment Processing Profile form, enter the payment profile information.

For instructions on creating payment profiles, see [To add a new credit card processing profile](#):

Follow the setup procedures specific to PayU Latam profiles:

- On the PayU Account Info & Credentials section, enter the credentials and then select the country.
 - On the Payment Information section, select the payment methods to be supported by this profile and made available in your web store.
- For more information about payment methods, see [Creating payment methods for PayU Latam External Checkout](#).
- In the Gateway Request Types section, check the box for **Sales**.

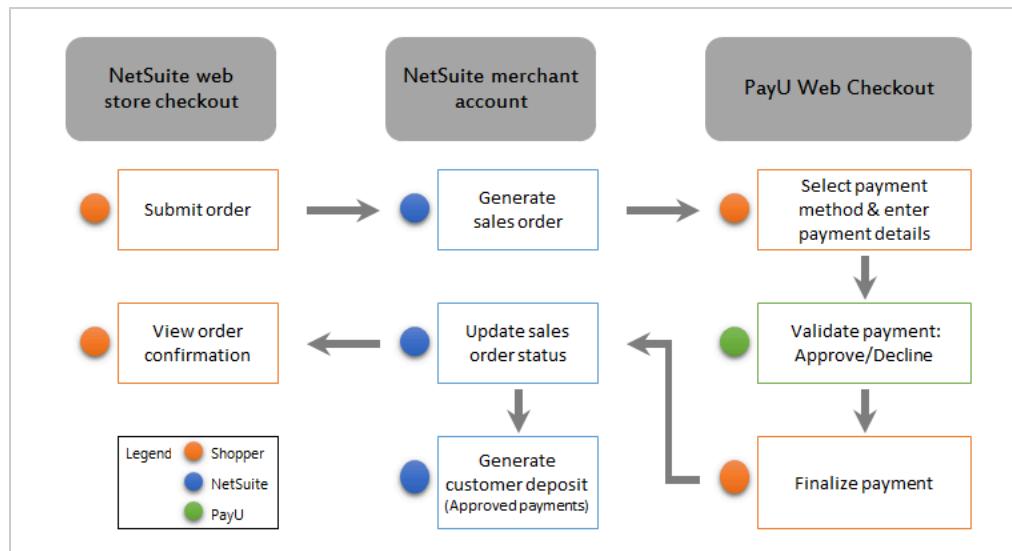
Note: All web store transactions are treated as sales requests in the payment gateway. Processing of authorization and capture are handled by PayU.

4. Click **Save**.

Using PayU Latam External Checkout Integration

Submitting payments through PayU Latam External Checkout

Refer to the following diagram for an overview of the order and transaction processing.



Shoppers who submit their order in your web store are redirected to the PayU Latam Web Checkout page. They can select the payment method and enter the payment information. When they have

completed the payment and finalized the transaction, they are returned to your web store to view the order confirmation details.



Important: After completing the payment, shoppers must finalize the transaction before they leave the PayU Latam Web Checkout page or close the browser. Shoppers can finalize transactions by clicking the Finish Transaction or Finalize Transaction link, which is displayed with their PayU transaction number.

In NetSuite, the sales order and customer deposit transactions are automatically generated for approved payments. While waiting for payments to be validated by PayU, sales orders are placed on hold. Customer deposits are not generated while sales orders are still on hold. To view the status of a transaction, see [Viewing the payment status of a transaction](#).

Email notifications can be sent for order confirmation or checkout errors, depending on your web store settings. For more information, see the help topic [Set Website Email Preferences](#).

Payment retries

Declined payments still be resubmitted if transactions have not been finalized. On the PayU Web Checkout page, shoppers can click the button to try again or retry, to resubmit the payment request. If they want to end the transaction, they must click the link to finish or finalize the transaction.



Note: Payments that have been declined for exceeding the maximum limit or not reaching the minimum for the order amount cannot be resubmitted or cancelled at the same time. On a new browser, you can submit another order and payment request, which are treated as new transactions.

Sales orders of declined transactions display a **Payment Hold** payment status. It remains in this status until the payment has been approved or if it has not been finalized. When a shopper has finalized a declined transaction, the sales order is automatically cancelled.

Alternative payments

Approved online cash and other non-credit card payments are set to expire after seven days. If payment has not been received after seven days, PayU notifies the shopper that the payment request has expired. Sales orders for expired payment requests are converted from pending to cancelled.



Note: On the PayU Web Checkout page, shoppers must click the link to finish or finalize the transaction before they leave the PayU Latam Web Checkout page or close the browser.

For information about alternative payments involving installments, see [Limitations](#).

Change in Sales Order Processing using PayU Latam External Checkout Integration

As of NetSuite 2019.1, there will be a change in processing sales orders using the PayU Latam External Checkout payment gateway integration. This change is due to the ongoing PayU security upgrade.

All sales orders using the PayU profile will be placed on hold and reviewed for approval. To manage PayU payment holds, check the payment status on the PayU gateway portal then manually override the payment hold on NetSuite. For more information, see [Managing Payment Holds](#).

Viewing the payment status of a transaction

On a sales order page, you can view the payment status on the **Payment** subtab of the **Billing** subtab. The payment status of a transaction is displayed in the **Result** column in the list of payment events:

- **Accept** - This status means that the payment has been accepted. The PayU transaction number is displayed in the **P/N Ref.** field.

The sales order can be processed for approval or fulfillment, depending on your accounting preference. For more information about this preference, see the help topic [Order Management Accounting Preferences](#).

- **Payment Hold** - This status means that the payment can either be accepted or rejected. You cannot bill or fulfill sales orders that are on hold.



Note: Sales orders for cash payments that have not yet expired are placed on hold. For more information, see [Alternative payments](#).

- **Rejected** - This status means that the payment has been declined. The sales order is automatically cancelled. For more information about declined payments, see [Payment retries](#).

For payments that are on hold or rejected, you can also verify the reason and view more details of each payment event activity. For more information, see [Payment Events](#).



Note: Rejected payments due to expired transactions show the reason, Payment Terminated. Rejected payments due to failed retries show the reason, General Reject.

SecurePay and SecurePay FraudGuard



Important: This is a NetSuite [Integration with Third Party Applications](#).

Integration with the SecurePay gateway is available in the Payment Gateway SuiteApp. This specific integration is best suited for use with the NetSuite Australia edition and NetSuite OneWorld accounts with an Australian or New Zealand subsidiary. For more information about the SuiteApp, see [Payment Gateway](#).



Note: The Payment Gateway SuiteApp is automatically provisioned to Australia and New Zealand accounts that are provisioned with the following products: NetSuite Australia, NetSuite JCurve Premium Edition (PRO), NetSuite JCurve Financials Edition (GROW), NetSuite JCurve Edition (GO).

| | |
|--|---|
| Country of operation | Australia, New Zealand |
| Supported NetSuite processing methods | Authorization, capture, sale, refund |
| Other supported features | <ul style="list-style-type: none"> Recurring payments with SecurePay CW validation with SecurePay and SecurePay FraudGuard Recurring Payments are not supported by SecurePay FraudGuard <p>Note: Support for CVV validation is available in the Payment Gateway SuiteApp version 3.0 onwards.</p> |

Setup Requirements for SecurePay and SecurePay FraudGuard Integration

You need the following requirements for installation and setup:

- The SecurePay with FraudGuard integration enables you to use SecurePay fraud screening rules from within the merchant login. Enable this integration in SecurePay.



Note: You must have FraudGuard activated for your merchant account before you can set up SecurePay with FraudGuard profiles. Please contact SecurePay for activation of FraudGuard.

- To use CVV validation, you must enable the Use Card Security Code for Credit Card Transactions preference. This preference enables you to accept card security codes for preauthorization and sales transactions. When online shoppers pay using a credit card, they can enter the CVV number. You can then send the payment details with the CVV number to the bank for validation. For more information about this preference, see the help topic [Set Up Credit Card Payments Online](#).
- Credentials provided by SecurePay: Merchant ID and password.

These credentials used for live transaction processing are different from user login credentials. Use the credentials to set up as many credit card processing profiles for SecurePay as needed.

After obtaining your credentials, follow the procedures in the [Setting Up Regional Payment Gateways](#) topic.

VeriTrans



Important: VeriTrans gateway integration is temporarily unavailable in NetSuite 2019.1 due to an ongoing VeriTrans security upgrade.

To continue processing credit card payments, use other payment processing profiles. For more information, see the help topic [Transitioning to a New Gateway and Disabling the Old Gateway](#).



Important: This is a NetSuite **Integration with Third Party Applications**.

Integration with the VeriTrans credit card gateway is available in the Payment Gateway SuiteApp. This specific integration is best suited for use with the NetSuite Japan edition and NetSuite OneWorld accounts with a Japanese subsidiary. For more information about the SuiteApp, see [Payment Gateway](#).

| | |
|--|--------------------------------------|
| Country of operation | Japan |
| Supported NetSuite processing methods | Authorization, capture, sale, refund |

Setup Requirements for VeriTrans Integration

Before setting up the payment gateway integration, be sure that you have a merchant account with VeriTrans.

For installation and setup, you need the merchant ID and password from the VeriTrans' merchant administration portal. Use the credentials to set up as many credit card processing profiles for VeriTrans as needed. Please contact VeriTrans for assistance or to get more information about obtaining your credential information.

After obtaining your credentials, follow the procedures in the [Setting Up Regional Payment Gateways](#) topic.

Order Verification Rules

With CyberSource and MerchantE gateways, you can set up rules to determine how to handle the different types of authorization responses returned by your credit card gateway for Address Verification System (AVS) and Credit Card Verification (CSC) authorization requests.

| Order Verification Settings | | CyberSource Decision Manager | Merchant Defined Data Mapping |
|--|--------|------------------------------|-------------------------------|
| Address Verification (AVS) Rules • Credit Card Verification(CSC) Rules • | | | |
| CONDITION | ACTION | | |
| No AVS Match | Accept | | |
| AVS Service Not Available | Accept | | |
| Partial AVS Match | Accept | | |

| Address Verification (AVS) Rules • Credit Card Verification(CSC) Rules • | | ACTION |
|--|---------------------|--------|
| CONDITION | ACTION | |
| No CSC Match | Cancel Order | |
| CSC Not Submitted | Cancel Order | |
| CSC Not Supported by Cardholder Bank | Accept | |
| CSC Service Not Available | Verification Review | |

Based on the rule criteria, orders can be put in a queue to be reviewed and either approved for fulfillment or canceled.

The gateway returns one AVS response and one CSC response for an authorization request. The response with the most restrictive action determines the payment status for the order.

- **Accept** - payment authorization is valid and order status is set to Pending Fulfillment or Pending Approval.
- **Cancel Order** - payment authorization is rejected, order is canceled and not fulfilled.
- **Verification Review** - payment status for order is set to On Hold and order must be reviewed to determine if it should be resubmitted for authorization, canceled, or saved for fulfillment. For information about payment holds, see [Managing Payment Holds](#).

For example, you set up the following AVS and CSC order verification rules:

| Condition | Action |
|-------------------|---------------------|
| Partial AVS Match | Verification Review |
| No CSC Match | Cancel Order |

Then you save a sales order, which submits a request for payment authorization for a sales order. The gateway returns response codes indicating that the address is not a complete match the cardholder address information and the CSC information is not a match. According to the rules in the gateway profile, the payment status for the order is set to Cancel Order and the sales order is canceled.

Setting Up Order Verification Rules

You can set up order verification rules when you set up a credit card processing profile for CyberSource or MerchantE. These settings determine how orders are handled based on the address verification (AVS) and credit card verification (CSC) responses returned by the gateway.

To set up order verification rules:

1. Go to Setup > Accounting > Payment Processing Profiles, and edit the gateway profile for which you want to set up order verification.
2. On the payment processing profile page, go to Order Verification Settings.
3. Under Address Verification (AVS) Rules, select the action to take for the sales order for each of the AVS responses:
 - **Accept** - payment is approved and order status is set to Pending Approval or Pending Fulfillment.
 - **Cancel Order** - order is canceled.
 - **Verification Review** - a payment hold is placed on the order and must be reviewed for further action.
4. On the **Credit Card Verification (CSC) Rules** subtab, select the action to take for the following gateway CSC responses:
 - **Accept** - payment is approved and order status is set to Pending Approval or Pending Fulfillment.
 - **Cancel Order** - order is canceled.
 - **Verification Review** - a payment hold is placed on the order and must be reviewed for further action.
5. Click **Save**.

Using CyberSource Decision Manager for Fraud Management

CyberSource provides a configurable advanced fraud management solution called Decision Manager, which integrates into the NetSuite order management workflow. When setting up your CyberSource credit card gateway profile in NetSuite, you can specify if you want the gateway to work with the Decision Manager features and services you subscribe to in your CyberSource account. You can use Decision Manager for internal (MOTO) orders, Web store orders, or both. You then use Decision Manager to screen, review, and resolve orders with potentially fraudulent payment information, along with Decision Manager analytics for advanced reporting.

Accounts that use third party Web stores and connect to NetSuite using SOAP web services can also use CyberSource Decision Manager to manage credit card fraud. For more information, see [Set Up Decision Manager for SOAP Web Services Orders](#).

Use CyberSource Decision Manager to set up the level of fraud management you want for your business. Managing potential credit card fraud efficiently reduces lost revenue, improves order fulfillment timing, and reduces the staff time required to screen orders.

CyberSource Decision Manager services include:

- Global Validation Tests
 - [Device Fingerprinting](#)
 - Velocity monitoring
 - IP Geolocation
 - Multi-merchant transaction histories/shared data
 - Global telephone directories
 - Global delivery address verification services

- Positive and negative lists
- AVS (card association address verification)
- Verified by Visa, MasterCard, SecureCode
- CV2, CVC2, CID (verification of 3 or 4 digit verification number on card)
- Business Management Rules
 - Create and modify rules on demand
 - No IT coding required
 - Passive mode to test rules before going live
- Case Management System
 - Automated case ownership and priority assignment
 - Automated queue SLA Management
 - Review Dashboard with in-line validation

More information about CyberSource Decision Manager is available at http://www.cybersource.com/resources/collateral/Resource_Center/service_briefs/risk_svcs_overview_datasheet.pdf.

Device Fingerprinting

Enable Device Fingerprinting along with CyberSource Decision Manager to capture a digital fingerprint of the device used to place a order in your Web store. Device fingerprinting, in conjunction with order and payment information, helps determine if the computer placing the order is considered trustworthy. This evaluation lets you distinguish between valuable customers and online fraudsters to minimize chargebacks and losses due to payment fraud.

Gathering a device fingerprint does not capture any personal information from the shopper. When a shopper submits an order, the credit card authorization request sent to CyberSource includes device characteristics which are analyzed in real-time for risky device behavior. Decision Manager uses rules you define along with other analytics to decide whether to authorize the order payment and returns an Accept/Reject/Review decision for the sales order to NetSuite.

The following illustrates the benefit of using Device Fingerprinting.

| NetSuite + Decision Manager | NetSuite + Decision Manager with Device Fingerprinting |
|--|--|
| A new customer places a Web store order for a LCD television, shipped overnight with a billing address in the US and a different shipping address in the US. | A new customer places a Web store order for a LCD television, shipped overnight with a billing address in the US and a different shipping address in the US. |
| All AVS and CSC information match. | All AVS and CSC information match. A hidden proxy is detected obscuring the fact that the device is located in China. |
| Credit card payment is authorized. In NetSuite, the order advances to Pending Fulfillment status in the order management workflow. | Credit card payment is authorized but the order is flagged for review. In NetSuite, the order is placed on Payment Hold for review and final decision. |

To use Device fingerprinting, complete the setup steps in NetSuite and in Decision Manager:

- In NetSuite, for the CyberSource Credit Card Processing Profile, enable the Web Store Orders (E-Commerce) feature and the Enable Device Fingerprinting preference for Decision Manager. See [Set Up CyberSource Decision Manager](#).

- In CyberSource, set up Decision Manager to incorporate device fingerprint information in order verification. Refer to CyberSource account documentation for more information.
- For SuiteCommerce Advanced sites, customize your web store application to call the `getDeviceFingerPrintingHtml()` API. See the help topic [Device Fingerprinting](#).

Identifying High Fraud Risk Items

If you use the Send Purchase Card Data feature, you can identify NetSuite inventory items that are at the highest risk of fraudulent transactions. For more information on this feature, see [Using the Purchase Card Data Module](#).

To set the fraud risk for an item, you first customize the item record form to include the Fraud Risk field.

To add the Fraud Risk field to the item record:

1. Open a new item record.
2. In the upper right corner of the form, click **Customize**, and select **Customize Form**.
3. Click the **Fields** subtab.
4. Click the **Sales/Pricing** subtab.
5. Check the box in the **Show** column next to Fraud Risk.
6. Save the form.

Then, update your inventory item records and set the fraud risk. To do this, edit the item record. In the Fraud Risk field, select the level of risk for this item.

When you configure the CyberSource Decision Manager, you can consider fraud risk in determining whether a transaction is fraudulent.

Populating Level III Data in the Request Details

If you use a CyberSource processing profile with Decision Manager enabled, line-level item data is populated in the request NetSuite sends to the gateway. For more information, see [Populating Level III Item Data with CyberSource Decision Manager](#).

Managing Payment Holds

When a payment hold is placed on an order, your next step is to review the order and determine what action to take.

You can review orders placed on payment hold from:

- Payment subtab of a sales order - review and take action on a single order
- Manage Payment Holds page - review and take action on multiple orders
- CyberSource Decision Manager- available if you subscribe to their fraud management service

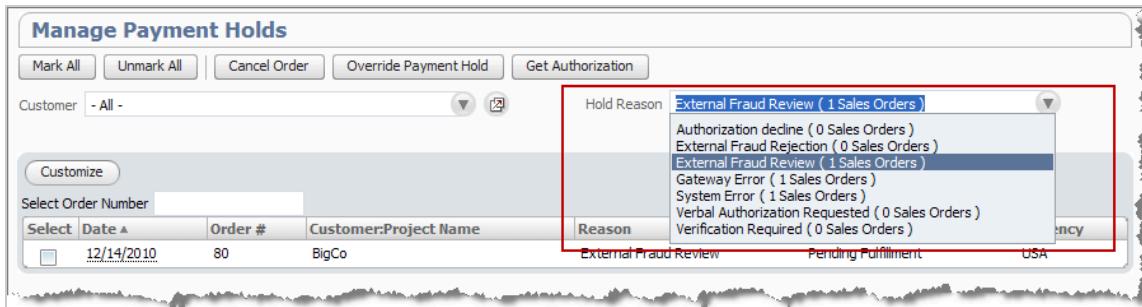
Reviewing Payment Status and Sales Orders

Sales orders flagged with a payment hold are saved and available for review and further action. Evaluate the reason and details returned for the payment request and determine how to proceed. You can

resubmit the sales order for credit card authorization with corrected credit card information or with a lower order amount, for example. You can also resubmit the order because the verification service is now available, or because you make some other change in the order.

To resubmit an order, enter changes, if any, on the sales order, check the Get Authorization box on the Payment subtab, and save the order.

Use the Manage Payment Holds page to process changes for multiple orders. Go to Customers > Sales > Manage Payment Holds. This page displays all orders with a payment status of Hold, filtered by Hold Reason.



For the orders you select, you can:

- Clear the payment hold
- Resubmit for payment authorization
- Cancel the order

Use the page filters to limit the list of orders by customer or hold reason. The Manage Payment Holds page displays orders only for one type of hold reason. You cannot view a list of all payment holds. To open a specific sales order, click the link in the date column.

Override Payment Holds Permission

Only users with a role that includes the Override Payment Holds permission can access the Manage Payment Holds page and the Override Payment Hold button on a sales order. Standard roles with this permission include A/R Clerk, Accountant (Reviewer), CFO, Sales Manager, Sales Vice President, Store Manager, and System Administrator. You can also add the Override Payment Holds permission to a custom roles. See the help topic [Changing Custom Roles](#).

Manage Payment Holds

Use the Manage Payment Holds page to review and take action on multiple orders. For example, you can check all orders for one customer and resubmit them for authorization at the same time.

1. Go to Customers > Sales > Manage Payment Holds.
2. Filter the list of orders displayed to find specific orders or limit the orders displayed. You can filter by customer or hold reason.
3. Select the order or orders you want to process.
4. You can select:
 - **Cancel Order** - cancels the sales order

- **Override Payment Hold** - removes payment hold from sales order, checks the Credit Card Approved box and saves the order. The order can now be fulfilled.
- **Get Authorization** - removes the payment hold and resubmits the order for payment authorization. This button is not enabled when the hold reason is Verification Required.

Working with CyberSource Decision Manager in NetSuite

To use Decision Manager you must subscribe to the service in your CyberSource account and identify the type of orders it applies to when setting up the credit card processing profile in NetSuite. You can also map NetSuite sales order fields to data fields defined in Decision Manager for advanced fraud rules, reporting, and reconciliation. Decision Manager and Merchant Defined Data Mapping are only available for CyberSource gateways.

CyberSource provides the information on how to configure and use Decision Manager to manage credit card processing decisions.



Important: CyberSource does not push any order changes you make in Decision Manager back to NetSuite. You must manually update transactions in NetSuite to record actions taken in Decision Manager.



Note: If you override a payment hold in NetSuite, you must also update that information in Decision Manager.

Setting Up Customer Credit Card Soft Descriptors

With the Credit Card Soft Descriptors feature, you can dynamically specify the company name and phone number that appear on the cardholder's credit card statement for purchases from your business. You assign the descriptors to the items you sell. Then that information is provided to the card issuing bank with the transaction to help customers recognize their purchases. The descriptors appear only on cardholder statements. To make it easier for customers to track their purchases, create descriptors that include a business or product name the customer recognizes, and a phone number. You can create as many soft descriptors as you need.

For example, your company, Hampton, Inc., operates several clothing stores: Fog Outfitters, Southern Nature, and Snow Cap. If a customer purchases an item from Snow Cap, but sees a charge from Hampton, Inc. on his credit card statement, he may not recognize the charge. You can set "Snow Cap" as a soft descriptor and associate it with each item you sell at Snow Cap stores. Customers will then see "Snow Cap" with charges on their credit card statements instead of your company name.

Setting Up Soft Descriptors

To use soft descriptors, you must have an account with one of the following payment gateways:

- MerchantE
- PayPal Payflow Pro with one of the following processors:
 - Paymentech
 - FDMS North

This processor requires an add-on module be enabled in your NetSuite account. For more information, please contact your NetSuite account representative.

For more information on setting up customer credit card processing, see [Setting Up Customer Credit Card Processing](#).

The process to set up soft descriptors includes:

- To enable the credit card soft descriptors feature:
- To create a list of soft descriptors to use:
- Specifying a soft descriptor for each inventory item

To enable the credit card soft descriptors feature:

1. Go to Setup > Company > Setup Tasks > Enable Features .
2. On the **Transactions** subtab, check the **Credit Card Soft Descriptors** box.
3. Click **Save**.

To create a list of soft descriptors to use:

1. As an Administrator, go to Setup > Accounting > Financial Statements > Credit Card Soft Descriptors.
2. To use a single descriptor that is consistent with most of the items on a charge, check the **Use Plurality Soft Descriptor for Credit Card Transactions** box. This displays the descriptor for the majority of items.
3. In the **Descriptor** column, enter the business or product name as it should appear on a customer's statement.



Important: Credit card issuers have different limitations on the symbols and the number of characters permitted in a soft descriptor. A descriptor that exceeds the limitations appears truncated on your customers' credit card statements. To ensure a consistent experience for your customers, we recommend creating descriptors of twenty characters or less that contain no special characters.

4. In the **Phone** column, enter the telephone number that should appear after the descriptor text. For example, if you enter "**APhoneBCXYZ Pumps Service**" as the descriptor text and provide a phone number **(957-987-6543)** for a customer service facility, that descriptor and number combination appear on customer statements as: **ABCXYZPUMPSSERVICE 9579876543**.
5. In the **Default** column, check the box if this descriptor should be selected by default on all new item records.
6. Click **Add**.
7. Repeat steps 3 through 6 for each soft descriptor you want to create.
8. Click **Save**.

Specifying a soft descriptor for each inventory item

1. Go to Lists > Accounting > Items > List.
2. Click **Edit** next to the item's name.
3. On the **Sales/Pricing** subtab, in the **Soft Descriptor** field, select the name of the descriptor to use when this item is purchased by a customer using a credit card.
4. Click **Save**.

Using Default and Plurality Descriptors

You can designate a default descriptor to be assigned to all new item records you create. The default descriptor also displays in some cases if a customer orders items with different descriptors. When you set a default soft descriptor, the Soft Descriptor field on existing item records remains blank. You can edit the descriptor on the Basic subtab of the item's Inventory Item page. Or you can set soft descriptors on several item records at the same time.

To set a soft descriptor for a group of items:

1. Go to Lists > Mass Update > Mass Updates > General Updates > Inventory Item.
2. Define criteria and filters to limit the update to a group of inventory items.
3. Click the **Mass Update Fields** subtab.
4. Check the **Soft Descriptors** box.
5. Select a descriptor from the dropdown list.
6. Click **Save**.

For more information about mass updates, see the help topic [Defining a Mass Update](#).

Plurality Soft Descriptors

If you create more than one soft descriptor, enable the Use Plurality Soft Descriptors for Credit Card Transactions option if you want to display the descriptor associated with the majority of items purchased on the credit card statement.

The default and plurality descriptor settings work together to select the descriptor displayed on the cardholder's statement. Review the following to determine the best settings to use for your business.

With Use Plurality Soft Descriptors for Credit Card Transactions enabled:

- If no descriptor has plurality and a default soft descriptor exists, the default descriptor is used, even if it is not associated with any items on the invoice.
- If no descriptor has plurality and no default descriptor is designated, the descriptor associated with the first item on the invoice is used.
- If there are descriptors associated with an equal number of items on an invoice, there is a tie for plurality. If one of the tied descriptors is the default descriptor, that descriptor is used. If none of the tied descriptors is the default, the tied descriptor appearing first on the invoice is used.

If you do not enable the plurality descriptor option:

- If a default soft descriptor is designated, the default descriptor is used, even if it is not associated with any items on the invoice.
- If a default soft descriptor is not designated, the descriptor associated with the first item on the invoice is used.

Payment Card Number Security and Compliance

NetSuite is Payment Card Industry Data Security Standard (PCI DSS) level 1 compliant. Therefore, NetSuite may preserve payment card numbers. For information on the PCI DSS, see <https://www.pcisecuritystandards.org>.



Warning: Only enter and maintain payment card information in secure encrypted fields available in NetSuite on the Credit Card subtab of Customer records and on transaction forms (Sales Orders, Cash Sales, Customer Deposits, Customer Payments, Customer Refunds, and Cash Refunds).

Do **not** enter payment card information in unencrypted fields. Entering payment card information in unencrypted fields violates the PCI Data Security Standard and may lead to payment card data theft. A punitive actions by card associations and your merchant account provider may follow, including financial penalties and a loss of payment card acceptance rights.

With the exception of entering a new card, you cannot access unmasked payment card numbers under any role unless a permission is explicitly granted. This security measure protects the customer account data against unauthorized access, fraud, and other security issues.

If you work with third-party fulfillment and logistics (3PL) companies, you may require access to unmasked payment card numbers. For example, if you want to export a customer's payment card number to a 3PL company with the customer's order. In this situation, you must use a secure method to transmit this information to the 3PL.

Displaying Unencrypted Payment Card Numbers with an Explicit Permission

To see unmasked payment card numbers, you must log in under a role with the **View Unencrypted Credit Cards** permission. To obtain this permission, an administrator must contact Customer Support and provide a signed agreement. Then, Customer Support activates the View Unencrypted Credit Cards permission for your account.

To see unmasked payment card numbers, you must be in **Edit** mode, not **View** mode.

If you print, send by email, or fax transactions, for example Sales Orders, payment card numbers are not displayed in unmasked form regardless of your permissions. Unmasked payment card numbers are displayed only in the following situation: you have the View Unencrypted Credit Card Numbers permission and you execute a saved search that includes payment card numbers in the results. This functionality supports 3PL relationships.

Displaying Unmasked Payment Card Number for Administrative Purposes

Certain business administrative functions require access to full unmasked payment card numbers. According to Visa U.S.A. and NetSuite's PCI auditing service, TrustWave, displaying unmasked payment card numbers in and of itself does not violate the PCI Data Security Standard or Visa U.S.A.'s CISP requirements. If you must display full card numbers, ensure that sufficient controls are in place to guarantee the security of the card number data.

The PCI Data Security Standard 3.2.1 provides the following guidelines on masking the Primary Account Number (PAN), with the exception of administrative functions that require the full number:

- "Requirement 3: concerns protection of stored data; specifically primary account numbers, or PANs, and sensitive authentication data, or SAD, using methods that include hashing truncation, and/or encryption. The main goal of this requirement is to minimize all risks associated with the storage of cardholder data. Mainly, if the data is not needed, DO NOT STORE IT."
- "3.3 relates to masking PAN numbers when displayed, such as on screens or when printed in reports or receipts. "Masking" involves "hiding" the middle digits of the PAN, so that a maximum of first

six and last four digits is all that is displayed. This requirement relates to the protection of PAN numbers displayed on screens, paper receipts, etc., and is not to be confused with Requirement 3.4 for protection of the PAN when stored in files, databases, etc."

Payment Card Numbers in Search

To ensure the security of your customers' payment card information, search criteria based on the Credit Card Number field can only use the following operators: **is empty** or **is not empty**. This includes payment card number searches executed programmatically by using SOAP web services, SuiteScript, or SuiteFlow.

Auto-charge Credit Card

The Auto-charge Credit Card SuiteApp provides a script that enables you to automate the billing and credit card payment capture of sales orders.

With the Auto-charge Credit Card script, multiple transactions can be processed at one time. You can run the script immediately or set a schedule for when the script should run. There can be some time delay between fulfilment and billing, depending on the schedule that you set for the script to run.

The Auto-charge Credit Card script automates the following tasks:

- Creation of a cash sale from a sales order with a status of Pending Billing and with a credit card as payment method
- Confirming a credit card payment

When the script runs, a saved search looks for all sales orders that have a credit card payment method and are ready to be billed. The search result excludes sales orders that have billing schedules.

The script creates cash sale records for sales orders with Pending Billing status, and automatically captures the credit card payments. These include sales orders that are partially fulfilled.

If you use the manual process in NetSuite, each item fulfillment creates one cash sale. However, when you run the Auto-charge Credit Card script and the system finds multiple item fulfillments associated with one sales order, the system creates only one cash sale record that combines the multiple item fulfillments.

Because the script automatically confirms the credit card payments, errors can be encountered. For example, the credit card is invalid, or there is no CVV entered for the credit card. When such errors are found, the system creates the cash sale record and sends an email containing the error details. The errors are also recorded in the script's execution log. The cash sale created by the script will have a status of Unapproved Payment. You can override the payment hold manually on the cash sale record to accept the credit card payment.

You can create multiple deployments of the Auto-charge Credit Card script. For example, if you want the script to run at different schedules for different subsidiaries, you can create a script deployment for each subsidiary. On the Parameters subtab, you select the subsidiary for which you want the script to run.

The volume of sales orders affects the processing time. You can use the optional fields on the Parameters subtab to narrow the search. If the parameter fields are blank, all sales orders to be billed will be processed.

The use of multiple deployments with different parameters can help address system performance problems that can be encountered when processing a large volume of sales orders. However, to ensure you do not miss any sales order, the general use that NetSuite recommends is to set up a deployment with broader parameters.

Read the following topics to create script deployments:

- [Creating a Script Deployment for the Auto-charge Credit Card Script](#)
- [Yield After Minutes](#)
- [Scheduled Scripts on Accounts with Multiple Processors \(SuiteCloud Plus\)](#)

Auto-charge Credit Card SuiteApp Availability

Auto-charge Credit Card is a managed and shared SuiteApp that is automatically updated whenever enhancements or new features are added. A SuiteSuccess account is required to install Auto-charge

Credit Card. To request access for the installation of this SuiteApp, contact your NetSuite account manager.

For instructions on installing Auto-charge Credit Card, see [Installing the Auto-charge Credit Card SuiteApp](#).

Installing the Auto-charge Credit Card SuiteApp

 **Note:** Only administrators can install this SuiteApp.

To install the Auto-charge Credit Card SuiteApp:

1. Go to Customization > SuiteBundler > Search and Install Bundles.
2. On the Search and Install Bundles page, use the following information to search for the SuiteApp:
 - Bundle Name: **Auto-charge Credit Card**
 - Bundle ID: 188299
3. Click the Auto-charge Credit Card name link to display its Bundle Details page.
 - To review the documentation for the SuiteApp, click the Documentation link.
 - The **Overview** subtab displays the abstract and description of the SuiteApp.
 - The **Components** subtab lists bundle objects, including their custom script IDs, referencing objects, and lock status.

For more information, see the help topic [Bundle Details](#).

4. Click **Install**.

If asked, indicate your agreement to allow NetSuite to automatically upgrade the SuiteApp in your account when new updates become available.

During installation, you can click **Refresh** to get the latest status.

Creating a Script Deployment for the Auto-charge Credit Card Script

If you want the Auto-charge Credit Card script to run according to different schedules for different parameters, you can create multiple script deployments.

To create deployments for the Auto-charge Credit Card script:

1. Go to Customization > Scripting > Scripts.
2. Click the Deployments link of the Auto-charge Credit Card MR script with the ID **customscript_psgacc_mr_acc**.
3. In the Script Deployments list that shows the deployments available for the script, click **New Deployment**.
4. In the **Title** field of the Script Deployment page, enter a descriptive name for the deployment. For example, Auto-charge Credit Card for New York Subsidiary.
5. If you do not enter an ID in the **ID** field, the system will create an ID after you save the deployment record.
6. In the **Status** field, select one of the following:

- **Not Scheduled** – If you select **Not Scheduled**, the script will run when you click **Save and Execute**.
 - **Scheduled** – If you select **Scheduled**, the script will run according to the settings on the **Schedule** subtab.
7. Ensure that the **Deployed** box is checked, otherwise the script will not run.
 8. In the **Schedule** subtab, define the schedule for executing the script:
 - a. Choose **Single Event**, **Daily Event**, **Weekly Event**, **Monthly Event**, or **Yearly Event**. By default, the schedule is set to **Single Event**.
 - b. In the **Start Date** field, select or enter a date that the scheduler for the script will begin. Note that before the script will execute, the **Status** field must be set to **Scheduled** and the **Deployed** box must be checked. Today's date is set as the default.
 - c. (Optional) In the **Start Time** field, select the time the script will be placed into the NetSuite scheduling queue. This time is not necessarily the time the script will execute. It is only the time the script will be placed into the queue.
 - d. (Optional) In the **Repeat** field, select how often you want this script to be placed into the NetSuite scheduling queue. On the day or days the script is scheduled to go into the queue, it will go into the queue at the specified Start Time and repeat every **n** hours until midnight.
 - e. (Optional) If the script schedule is **not** set to **Single Event**, the following fields become available:
 - **End By** – Select or enter the last date that the script will run.
 - **No End Date** – Check this box if you do not want to set an end date.
 9. On the **Parameters** subtab, select values for optional fields as needed.
 - In the **Subsidiary** field:
 - If you are using a OneWorld account, select a subsidiary if you want to limit the search to sales orders under one subsidiary. To process sales orders for all subsidiaries, leave the **Subsidiary** field blank.
 - If you are using a non-OneWorld account, you must leave the **Subsidiary** field blank.
 - (Optional) In the **Customer** field, select a customer. If no customer is selected, sales orders of all customers will be processed.
 - (Optional) In the **Credit Card Processor** field, select a credit card processor. Only payment processing profiles that have been set up in your account will be available for selection.
 - (Optional) In the **Sales Order Bill Date** field, select or enter the date to narrow the search. The value in this field refers to the value in the sales order's **Date** field, not the creation date.
 - (Optional) In the **Cash Sale Bill Date** field, select or enter the date you want to display on the cash sale record. If no date is entered, today's date is used. The system uses Pacific Time (UTC - 8).
 - In the **Report Recipient** field, select the employee to whom the system will send error notifications. Only active employees are available for selection.
 - In the **Report Sender** field, select the employee whose email address the system will use as the sender of the error notifications. Only active employees are available for selection.
 - In the **Sales Order Search for Billing** field, the Sales Orders for Billing saved search is selected by default. You can also create a customized saved search for any changes in the payment methods and then select the customized saved search for redeployment.
 10. Click **Save**.

[To see script deployments of the Auto-charge Credit Card script:](#)

1. Go to Customization > Scripting > Scripts.
2. Click the View link of the Auto-charge Credit Card MR script (**ID customscript_psgacc_mr_acc**).
3. On the Script page, click the **Deployments** subtab. The list includes a **Title** column where the names of the deployments are shown.

Alternative Non-Credit Card Payment Methods for Web Store Orders

NetSuite enables you to integrate many alternative non-credit card payment methods provided by payment service providers (PSP) into your NetSuite account. These alternative payment methods allow your web store customers to check out using their payment information that they have on a third-party website, without the need to disclose their credit card numbers on your web store.

Some of these payment methods do not support authorization and instead support direct sales request, letting you collect payments prior to order fulfillment.

To use alternative payment methods, you must do the following:

- Enable the required accounting preferences.
- Edit your website settings to enable processing non-credit card payments.

To enable the required accounting settings:

1. Go to Setup > Accounting > Accounting Preferences.
2. On the **Items/Transactions** subtab, under Payment Processing, check the **Enable Sale Payment Operations on a Sales Order by Automatically Creating a Customer Deposit** box.
3. Click **Save**.

To edit website settings to support alternative payment methods:

1. Go to Commerce > Websites > Website List.
2. Click **Edit** next to the name of the website you want to modify.
3. On the **Shopping** subtab, make sure the **Require Authorization for Credit Card Transactions** box is checked.
4. In the Payments Page section, check the **Allow Non-Credit Card Payment Methods During Checkout** box.
5. If a payment method on your web store is associated with a payment processing profile that does not support authorization and supports the sales request instead, select **Standard Sales Order** in the **Sales Order Type** field.
6. Click **Save**.



Important: To use an alternative payment method on your web store, an administrator or anyone with Set Up Accounting permission must install the SuiteApp that integrates this payment method into your account.

Setting Up an Alternative Payment Method Processing Profile

To set up an alternative payment method, first you must create a new gateway processing profile. Then, you can create alternative payment methods and associate this gateway profile with them.

To set up a new gateway profile for an alternative payment method:

1. Go to Go to Setup > Accounting > Financial Statements > Payment Processing Profiles > New.
2. Click the **Add Profile** button to add a gateway profile for the alternative payment method SuiteApp you have installed.
Click **Install** if you have not installed the SuiteApp yet.
3. In the Primary section, complete the information as appropriate.
4. In the Authentication Credentials section, enter the account information provided by the payment service provider.
5. Under Payment Information, select the payment methods you want to process with this profile.
6. In the Gateway Request Types section, select the requests this profile supports.
If the payment method does not support authorization, make sure the **Authorizations** box is blank, and the **Sales** box is checked.
7. Click **Save**.

Now you can create as many alternative payment methods as you need for your web store, and associate this processing profile with them. For more information on setting up alternative payment methods, see the help topic [Alternative Credit Card Payment Methods](#).

Accepting Payments with Alternative Payment Methods That Do Not Support Authorization

When a shopper submits an order using an alternative payment method that does not support authorization, a customer deposit is automatically created and associated with the sales order captured from the web order. To view this deposit, click the Related Records subtab on the sales order.

When you approve, fulfill, and bill the sales order, the deposit is automatically applied and the invoice is paid in full.

To refund the created deposit, see [Issue Refunds for Customer Deposits](#).



Note: The created deposit is not taxable.



Note: When a customer deposit is automatically created and associated with a sales order, the sales order is always processed as an invoice.

PayPal Express Checkout

You can use PayPal Express Checkout to capture funds if you process orders from a web store. This enables you to offer PayPal as a payment method to your customers.

For information about setting up and using Express Checkout, see the help topic [PayPal Integration and Express Checkout](#).

Online Bill Pay

Using Online Bill Pay enables you to make payments without printing and sending checks to pay bills. NetSuite partners with Metavante (FIS)®, a financial services processing company, to handle the check processing for you. You can transfer funds from a U.S. bank account to a U.S. bank account only using Online Bill Pay.

 **Note:** Online Bill Pay is **not** supported for OneWorld accounts.

To set up this feature, see [Activating Online Bill Pay](#).

With the Online Bill Pay feature, you authorize payments to be sent to vendors, customers, employees, or other recipients enabled for online bill pay. Transactions that can be selected for online bill payment include bill payments, reimbursements to employees for expenses, and sales tax payments.

After you submit and approve a payment, Metavante (FIS) sends a check with voucher to the payee. Always allow five business days after authorization for Metavante (FIS) to mail the checks to the payees. Payments you make using Online Bill Pay work like standard checks. A check is mailed to the payee and the payment amount is not debited from your bank account until the payee deposits the check.

To use Online Bill Pay:

1. Activate Online Bill Pay. See [Activating Online Bill Pay](#).
2. Set up payees. See [Setting Up Online Bill Payees](#).
3. Create payments. See [Making Online Bill Payments](#).
4. Approve payments. See [Approving Online Bill Payments](#).
5. Check payment status. See [Viewing Online Bill Pay Status](#).

Activating Online Bill Pay

Activate Online Bill Pay to make payments to your vendors, customers, employees, and others recipients. Online Bill Pay becomes the default payment method in your account. After you submit and approve payments, Metavante (FIS)® creates checks and sends them to your payees.

Only your company's administrator can set up this feature.

To activate Online Bill Pay:

1. Enable the Online Bill Pay feature. Go to Setup > Company > Setup Tasks > Enable Features (Administrator). On the **Transactions** subtab, in the Payment Processing section, check the **Online Bill Pay** box. Click **Save**.
After enabling the feature, you must set up billing for this service in your NetSuite account. To order Online Bill Pay, call your sales representative or go to Setup > Company > NetSuite Account Information > View Billing Information (Administrator).
2. Complete the Set Up Online Bill Pay page. See [Setting Up Online Bill Pay](#).
3. Complete the Funding Account Authorization Form. See [Completing the Funding Account Authorization Form](#).
4. Send the authorization form and a voided check to Metavante (FIS). See [Sending Forms to Metavante \(FIS\)®](#).
5. Assign access roles. Administrators can approve and transmit payment information. You can also create custom roles with online bill pay permissions and assign the roles to your employees. See [Assigning Online Bill Pay Permissions](#).

Setting Up Online Bill Pay

After you enable the Online Bill Pay feature, complete the Set Up Online Bill Pay page with the information and review the terms of service for your account.

To set up Online Bill Pay:

1. Go to Setup > Accounting > Setup Tasks > Online Bill Pay (Administrator).
2. On the Set Up Online Bill Pay page, click the NetSuite Online Bill Pay/Addendum to Terms of Service link. Review the terms of service and return to the Set Up Online Bill Pay page.



Note: When you save the information on the Set Up Online Bill Pay page, you agree to the terms of service listed in this document.

3. On the Set Up Online Bill Pay page, verify the information NetSuite has filled in for you is correct. The payor name on checks that Metavante (FIS)® sends derives from the **First Name** and **Last Name** fields. If you want your company name to appear as the payor on the checks, enter the company name in the **Last Name** field.
4. Enter any missing information. All fields are required except **Middle Initial**, **Address 2** and **Email** when check is sent.
5. If you want to receive an email each time Metavante (FIS) sends a check to a payee, check the **Email when check is sent** box.
6. In the **Bank Account** field, select the account you want your online bill payments to be deducted from in NetSuite. You can use Online Bill Pay with only one bank account.
7. Check the **Default Non_Vendors to be Paid Online** box if you want to enable Online Bill Pay by default for entities other than vendors, such as customers, employees, and prospects. All vendor records are enabled for Online Bill Pay whether you check this box or not.
8. Click **Save**. The Payment Authorization Form appears.
9. Print the form.

Next, complete the authorization form. See [Completing the Funding Account Authorization Form](#).

Completing the Funding Account Authorization Form

You must have an account with Metavante (FIS) to activate Online Bill Pay. Metavante (FIS)® requires a Funding Account Authorization Form to set up your company's account.

The Funding Account Authorization Form authorizes Metavante (FIS) to make payments on your behalf and provides the bank account information to do so. The form also specifies the payor name for the checks they send.

Send the completed, signed form to Metavante (FIS) with a blank, voided check from the bank account selected on the Set Up Online Bill Pay page.

To complete the Funding Account Authorization Form:

1. Enter your bank name and account number on the form you printed from the Set Up Online Bill Pay page. For more information, see [Setting Up Online Bill Pay](#).

This must be the bank name and account number for the account selected on the Set Up Online Bill Pay page.

NetSuite Bill Center
FUNDING ACCOUNT
AUTHORIZATION FORM

I (we) hereby authorize NetSuite, Inc. and its subcontractor Metavante Corporation to receive billing information and to initiate debit entries at my (our) request through the service to my (our) checking account indicated below, at the bank or depository financial institution named below, hereinafter called BANK, to debit the same to such account.

BANK NAME _____

ACCOUNT NUMBER _____

This authorization is to remain in full force and effect until Metavante Corporation on behalf of NetSuite, Inc. has received written notification from me (or either of us) of its termination in such time and in such manner as to afford Metavante Corporation and BANK a reasonable opportunity to act on it.

| | |
|-------------------|-------------------------------|
| NAME: _____ | NAME: _____ (Please print) |
| SOC. SEC. # _____ | SOC. SEC. # _____ |
| DATE _____ | DATE _____ |
| SIGNED _____ | SIGNED _____ |

2. In the first **NAME** field, the name entered on the Set Up Online Bill Pay page appears automatically.
3. In the optional second **NAME** field, enter your company name or a second signer for your account:
 - To have the name that shows in the first **NAME** field print as the payor on the checks Metavante (FIS) sends, leave the second **NAME** field blank or write the name of a second signer. If you enter a second signer, write their social security number in the **SOC. SEC. #** field, then date and sign beneath.
 - To have your company name appear as the payor on the checks Metavante (FIS) sends, write your company name in the second **NAME** field.
 Write the company Federal Tax ID number in the **SOC. SEC. #** field, then date and sign beneath.
4. Attach a blank, voided check from the bank account Metavante (FIS) will use.
 - The check you send or fax must be a blank, voided check for the account you selected on the Setup Online Bill Pay page.
 - The address on your check must be identical to the address on the Setup Online Bill Pay page.
 - If you want your company name to be printed on the checks Metavante (FIS) sends, make sure your company name is preprinted on the voided check you send.
 - Do not send starter checks, deposit tickets, canceled checks, check receipts, or pre-written checks. They **will not** be accepted and will delay activating the account.
 - If you fax your check, photocopy dark checks or checks with a graphical background on a light setting and attach the copy to the Payment Authorization Form to ensure a clear fax transmission.
5. If you want your company name to print on the checks Metavante (FIS) sends, you must also have your bank send or fax Metavante (FIS) a Bank Authorization Letter that:
 - is on bank letterhead
 - states that you are a signer on the account

- references the routing and account numbers
- is signed by a bank representative

Do not send a signature card or a bank statement. These **will not** be accepted.

If you have any problems arranging this with your bank, contact a customer support representative at Support > Customer Service. They can conduct a conference call with you and your bank to provide Metavante (FIS) the needed information.

Next, send the authorization form and voided check to Metavante (FIS). See [Sending Forms to Metavante \(FIS\)®](#).

Sending Forms to Metavante (FIS)®

After you complete the Funding Account Authorization Form, fax or mail the form and a voided check to Metavante (FIS). The NetSuite Bill Center address and the Metavante (FIS) fax number are on the form and listed below.



Note: In 2009, FIS acquired Metavante, a Milwaukee, Wis.-based provider of banking and payments technologies to approximately 8,000 financial services firms and businesses worldwide. The strategic transaction to combine the two companies closed on Oct. 1, 2009, positioning FIS as the largest technology provider to the global financial industry.

- The NetSuite Bill Center address:
NetSuite Bill Center
ATTN: Account Processing
P.O. Box 7235
Sioux Falls, SD 57117-7235
- Metavante (FIS) fax number:
1-877-329-7298

If you want your company name to print as the payor on checks, make sure your bank mails or faxes a Bank Authorization Letter to Metavante (FIS).

Metavante (FIS) sends you a confirmation email after it verifies your information and sets you up in its database. When you get this email, you are activated for Online Bill Pay and can start using the feature in your account.

Next, assign roles with Online Bill Pay permissions to users who will approve and view the status of payments. See [Assigning Online Bill Pay Permissions](#).

Assigning Online Bill Pay Permissions

Assign roles with online bill pay permissions to allow users of your NetSuite account to approve and view the status of online bill payments.

The Administrator role has these permissions. If these standard roles have additional permissions you do not want to give an employee, customize a role to include the online bill pay permissions. To do this, go to Setup > Users/Roles > User Management > Manage Roles (Administrator). Click the role you want to customize. When the role page appears, click Edit and change the level of access for Approve Online Bill Payments and View Online Bill Pay Status to Full.

For more information about customizing roles, see the help topic [Customizing or Creating NetSuite Roles](#).

To allow a user to approve and view the status of online bill payments:

1. Go to Lists > Employees > Employees (Administrator).
2. Click Edit next to the name of the employee.
3. Click the **Access** subtab.
4. In the **Roles** subtab, select one of the following roles:
 - Administrator
 - a customized role with online bill pay permissions

5. Click **Add**.
6. Click **Save**.

The employee can log in with this role to approve online bill payments and view payment status.

Changing Your Online Bill Pay Account

You can use only one bank account to process Online Bill Pay transactions. If you want to change the bank account used for online bill payments, you must update your Metavante (FIS)® account and your NetSuite account.

Note: Do not submit new online bill payments to Metavante (FIS) until the account change is complete.

To change the bank account for Online Bill Pay:

1. Resubmit the Set Up Online Bill Pay page, following the steps at [Setting Up Online Bill Pay](#). Verify the information on the page is correct and select a new bank account for online bill payments.
2. Complete a new Funding Account Authorization Form with the new bank account information. See [Completing the Funding Account Authorization Form](#).
3. Complete the Account Removal Authorization Form to stop processing payments from the previous bank account.
 1. Go to Setup > Accounting > Setup Tasks > Online Bill Pay (Administrator).
 2. In the middle of the Set Up Online Bill Pay page, click the Remove Metavante (FIS) Corporation Account Form link.
 3. Print the Account Removal Authorization Form.
 4. Complete the form with the information for the bank account you are removing.
4. Send the completed Funding Account Authorization Form, the Account Removal Authorization Form, and a voided check from the new bank account to Metavante (FIS) using the mailing address

or fax number on the forms. Have your bank send or fax a Bank Authorization letter. The contact information is also listed here:

- NetSuite Bill Center address:

NetSuite Bill Center
ATTN: Account Processing
P.O. Box 7235
Sioux Falls, SD 57117-7235

- Metavante (FIS) fax number:

1-877-329-7298

Metavante (FIS) sends you a confirmation email after it verifies your information and removes the old bank account. Metavante (FIS) also send a confirmation email after it verifies the new account information and updates your account in its database.

5. Contact NetSuite Customer Support to change your Metavante (FIS) bank account for Online Bill Pay.
6. Verify the new account. After NetSuite confirms that your Metavante (FIS) account has been updated, process Online Bill Pay transactions to verify that the correct bank account is being used for payments.
 1. Enter and approve an Online Bill Pay transaction.
 2. When the payment status is Paid, go to Lists > Accounting > Accounts.
 3. On the Chart of Accounts page, click the name of the bank account you use for Online Bill Pay.
 4. When the register appears, find the new payment transactions that you entered. Click the date of the payment to view details.

Setting Up Online Bill Payees

After you activate Online Bill Pay, set up new payees or enable existing payees to receive online bill payments.

Enabling the feature adds the Enable Online Bill Pay box to vendor, customer, and employee records. When checked, this box indicates that payments to the individual or company are sent as online bill payments.

New records created after you enable the feature are automatically marked for online payment. You can uncheck the box at any time. For existing records, you must manually select the Enable Online Bill Pay box and verify that all information required for processing is accurate.



Note: You cannot use Online Bill Pay to write paychecks or run payroll. Use EFT or Direct Deposit to make payroll payments online.

Setting Up New Payee Records for Online Bill Pay

Complete the steps in the following procedure when creating new payee records. The vendor record is shown as an example, but the same information is applicable for customers and employees as noted.

To set up new payee records for Online Bill Pay:

1. On the **Financials** subtab, check the **Enable Online Bill Pay** box.

2. Enter the address information. **Addressee**, **Address 1**, **City**, **State**, **Zip**, and **Country** fields are required for Online Bill Pay.
3. Enter a valid phone number.
4. For customer and vendor records:
 1. Check the **Default Billing** box on the **Address** subtab.
 2. On the **Financials** subtab, enter the legal name for the customer or vendor in the **Legal Name** field. Enter the account number in the **Account** field.
 3. On the **Preferences** subtab, enter the payee name for checks if different from the company name. This name prints as the payee name on checks.

Setting Up Existing Payee Records for Online Bill Pay

To set up existing vendor, customer, and employee records, complete the steps in the following procedure.

To set up existing payee records for Online Bill Pay:

1. For each existing payee record, check the **Enable Online Bill Pay** box.
2. Verify that the same information required for setting up a new payee record is complete for the existing record. See [To set up new payee records for Online Bill Pay](#).

Making Changes to a Payee's Record

You can make changes to payee information at any time including checking or unchecking the Enable Online Bill Pay box. When you save changes to any fields required for Online Bill Pay, the information is automatically sent to Metavante (FIS)® and updated in their database.

Making Online Bill Payments

Use Online Bill Pay to make payments for different types of transactions. You can make online bill payments from the Transactions menu using:

- Pay Bills
- Pay Single Vendor
- Pay Sales Tax
- Write Checks

When you activate Online Bill Pay, it becomes the default method to pay bills, write checks, and pay sales tax. When you create a new transaction, the Bill Pay box is automatically checked.



Note: If you want to print a check instead of sending payment online, clear the Bill Pay box on a transaction.

After you create an online payment, it must be approved before payment can be sent. See [Approving Online Bill Payments](#).

After a payment is approved, Metavante (FIS)® sends a paper check with a voucher to the payee. Allow five business days from the time of approval for payees to receive their payments.

- Payments approved and sent to Metavante (FIS) on a nonbusiness day or after 3:00 p.m. (Central time) on any business day are processed on the next business day.
- Multiple payments to a payee on the same day are grouped into one payment. Metavante (FIS) sends one check for the total amount and lists each payment on voucher section of the check.

Payments that cannot be processed by Online Bill Pay include:

- Multiple payment requests for identical amounts to the same payee on the same business day
- Payment requests that exceed \$100,000.00
- Total payments that exceed \$250,000.00 in one day

For information about how to make or change online bill payments, see:

- [Paying Bills Using Online Bill Pay](#)
- [Paying a Single Vendor Using Online Bill Pay](#)
- [Paying Sales Taxes Using Online Bill Pay](#)
- [Writing Checks Using Online Bill Pay](#)
- [Canceling Online Bill Payments](#)
- [Making Changes to Online Bill Payments](#)

Paying Bills Using Online Bill Pay

You can use the Online Bill Pay feature to pay your bills online, instead of printing and mailing a check. To use this feature, follow the setup procedure in [Activating Online Bill Pay](#).

To pay multiple vendors using Online Bill Pay:

1. Go to Transactions > Payables > Pay Bills (Administrator).
2. Make sure the **Online Bill Pay** box is checked and the account you use for online bill pay is selected.
3. Check the box in the **Pay** column next to the bills you want to pay at this time. If you want to mark all of the bills, click **Mark All**.
4. Click **Save**.

This sends the payments to a list of payments to be approved.

Someone with permission to approve online bill payment must approve the payment before it can be sent. To approve payments, go to Transactions > Bank > Approve Online Bill Payments (Administrator). After the payments are approved, Metavante (FIS)® sends a check to the payee.

If you have multiple payments to a payee on the same day, the payments are grouped into one payment on this page. One check for the total amount is sent, and each payment is listed on the voucher section of the check.

For information about when and how Metavante (FIS) sends payments, see [Making Online Bill Payments](#).

Check the status of your payments by going to Transactions > Bank > View Online Bill Pay Status (Administrator).

Paying a Single Vendor Using Online Bill Pay

Use the Online Bill Pay feature to pay a single vendor instead of printing and mailing a check. To use this feature, follow the setup procedure in [Activating Online Bill Pay](#).



Note: NetSuite recommends that you do not set up a vendor for both Online Bill Pay and ACH Vendor Payments. For more information on ACH Vendor Payments, see [ACH Vendor Payments](#).

To pay a single vendor using Online Bill Pay:

1. Go to Transactions > Payables > Pay Single Vendor (Administrator).
2. On the Bill Payment page, fill in the bill payment information.
3. Make sure the **Bill Pay** box is checked and the account you use for online bill pay is selected.
4. Click **Save**. This sends the payment to a list of payments to be approved.

Someone with permission to approve online bill payments must approve the payment before it can be sent. To approve payments, go to Transactions > Bank > Approve Online Bill Payments (Administrator). After the payments are approved, Metavante (FIS)® sends a check to the payee.

If you have multiple payments to a payee on the same day, the payments are grouped into one payment on this page. One check for the total amount is sent, and each payment is listed on the voucher section of the check.

For information about when and how Metavante (FIS) sends payments, see [Making Online Bill Payments](#).

Check the status of your payments by going to Transactions > Bank > View Online Bill Pay Status (Administrator).

Paying Sales Taxes Using Online Bill Pay

Use the Online Bill Pay feature to pay your sales taxes online, instead of printing and mailing a check to the tax agency. To use this feature, follow the setup procedure in [Activating Online Bill Pay](#).

To pay sales taxes using Online Bill Pay:

1. Go to Transactions > Bank > Pay Sales Tax (Administrator).
2. On the Sales Tax Payment page, fill in the information for the sales tax payment.
3. Make sure the **Bill Pay** box is checked and the account you use for online bill pay is selected.
4. Click **Save**. This sends the payment to a list of payments to be approved.

Someone with permission to approve online bill payments must approve the payment before it can be sent. To approve payments, go to Transactions > Bank > Approve Online Bill Payments (Administrator). After the payments are approved, Metavante (FIS)® sends a check to the payee.

For information about when and how Metavante (FIS) sends payments, see [Making Online Bill Payments](#).

Check the status of your payments by going to Transactions > Bank > View Online Bill Pay Status (Administrator).

Writing Checks Using Online Bill Pay

You can pay your bills online instead of printing and mailing a check. To use the Online Bill Pay feature, follow the setup procedure in [Activating Online Bill Pay](#).

To write a check using Online Bill Pay:

1. Go to Transactions > Bank > Write Checks (Administrator).
2. On the Check page, fill in the information as you would a normal check. For more information, see the help topic [Writing Checks](#).
3. Make sure the **Bill Pay** box is checked and the account you use for online bill pay is selected.
4. In the **Address** field, make sure the default Bill To address shown is the correct address for sending the payment.
5. Click **Save**. This sends the payment to a list of payments to be approved.

Someone with permission to approve online bill payments must approve the payment before it can be sent. To approve payments, go to Transactions > Bank > Approve Online Bill Payments (Administrator). After the payments are approved, Metavante (FIS)® sends a check to the payee.

If you have multiple payments to a payee on the same day, the payments are grouped into one payment on this page. One check for the total amount is sent, and each payment is listed on the voucher section of the check.

For information about when and how Metavante (FIS) sends payments, see [Making Online Bill Payments](#).

Check the status of your payments by going to Transactions > Bank > View Online Bill Pay Status (Administrator).

Canceling Online Bill Payments

You can cancel only pending Online Bill payments. If a payment has any other status, you cannot cancel it.

Metavante (FIS) accepts payment cancellation requests on or before 3:00 p.m. (Central time) time on the payment date.

To cancel a pending payment:

1. Go to Transactions > Bank > View Online Bill Pay Status (Administrator).
2. On the View Online Bill Payments Status page, find the pending payment you want to cancel.
3. In the **Cancel** column next to that payment, click Cancel.

When your screen refreshes, the payment no longer appears in the list, and Metavante (FIS) will not process or send that payment.

Making Changes to Online Bill Payments

You can make changes to a Online Bill Pay transaction either before it is approved or while it has a Pending status.

Payments that have not been approved can be changed on the Approve Online Bill Payments page. Payments with a Pending status can be changed through the chart of accounts.

To make changes before a payment is approved:

1. Go to Transactions > Bank > Approve Online Bill Payments (Administrator).
2. On the Approve Online Bill Payments page, click the underlined date of the payment to which you want to make changes.
3. When the payment's detail record appears, make any changes you need.

4. Click **Save**.

You can also make changes to an approved payment before Metavante (FIS)® sends it if the payment's status is pending.

If the payment has already been sent by Metavante (FIS) you can make only those changes that do not affect the check that was sent.

To make changes to an approved payment:

1. Go to Setup > Accounting > Manage G/L > Chart of Accounts (Administrator).
2. On the Chart of Accounts page, click the name of the bank account you use for Online Bill Pay.
3. When the register for that account appears, find the payment you want to change.
4. Click Edit below the date of that payment.

To see this link, make sure the **1-Line** box at the bottom of the page is cleared.

The payment's detailed record appears and the payment status shows at the top of the page.

5. If this a pending payment, make any changes you need.
If this is not pending, make only changes that do not affect the check that was sent.
6. Click **Save**.

Your NetSuite account and register are updated with the changes you make. If the payment is pending, the information is sent to Metavante (FIS) to update the payment before it is sent.

Approving Online Bill Payments

After you enter bill payments, sales tax payments, or write checks using Online Bill Pay, the payments must be approved to be sent to Metavante (FIS)® for processing.

The Approve Online Bill Payments page shows you a list of bills waiting to be approved. If you have multiple payments to a payee on the same day, the payments are grouped into one payment on this page. One check for the total amount is sent, and each payment is listed on the voucher section of the check.

You can cancel only pending payments. If a payment has any other status, you cannot cancel it.

You can make changes to a payment transaction before it is approved or if it has a status of Pending. See [Making Changes to Online Bill Payments](#).

To approve online bill payments:

1. Go to Transactions > Bank > Approve Online Bill Payments (Administrator).
2. On the Approve Online Bill Payments page, check the box in the **Online Bill Pay** column for the payments you approve. If you want to mark all payments, click **Mark All**.
3. Click **Save**.

To check the status of your online bill payments, go to Transactions > Bank > View Online Bill Pay Status (Administrator).

Set up a reminder for approving payments by adding the Bill Payments to Approve reminder to the Reminders portlet on your dashboard. For instructions on how to set up a reminder, see the help topic [Setting Up Reminders](#).

Viewing Online Bill Pay Status

Check the status of online bill payments from your NetSuite account on the Online Bill Pay Status page. You can view a list of pending payments or the status of all your payments, including those already sent by Metavante (FIS)®.

Payment status can be:

- **Inbox** or **Canceled** – The payment has been canceled by someone in your company or rejected by Metavante (FIS). Its amount equals zero.
- **In process** – The payment is being processed and printed by Metavante (FIS).
- **Paid** – The payment has been sent out to the payee by Metavante (FIS). It is not debited from your bank account until the payee deposits the payment.
- **Pending** – The payment is waiting for Metavante (FIS)'s next processing cycle, which can take from one hour to one day. While status is pending, a payment can be canceled by someone in your company.

To view the status of an online bill payment:

1. Go to Transactions > Bank > View Online Bill Pay Status (Administrator).
2. When the Online Bill Payments Status page appears, check the **Show All** box to see payments besides ones that are pending, and click **Refresh**.
3. Look under the **Status** column to see the status of your payment.
4. To cancel a pending payment, click the word **cancel** in the **Cancel** column for that payment.

Your screen refreshes, and the payment no longer appears in the list.

Electronic Bank Payments

The Electronic Bank Payments SuiteApp (formerly called NetSuite Electronic Payments) enables you to process bank payments of your vendor bills, employee expenses, partner and employee commissions, and customer refunds, and also enables you to receive bank payments from customers.

Using Electronic Bank Payments, you can generate payment files that contain instructions for facilitating electronic fund transfers between bank accounts. These files are usually in comma-delimited ASCII format or in XML, and contain information such as transaction codes, transaction amounts, applicable taxes, bank identification numbers, bank account numbers, and bank account names, of the remitter and the payee. The standard format of each payment file is determined by a banking industry or the country where the payment file is used. The payment files generated by Electronic Bank Payments can be imported to your bank's payment software or submitted electronically to your bank for processing.

The Electronic Bank Payments SuiteApp also provides a check verification feature by generating a file format that contains information about all your issued checks. You can electronically send the check register to the bank for cross-verification.

 **Note:** This SuiteApp generates bank payment file formats but does not transmit them to banks. Contact your bank for information on transmitting payment files using the bank's EFT systems.

The Electronic Bank Payments SuiteApp extends the processing capabilities of the Electronic Fund Transfer and ACH Vendor Payments features in NetSuite. For more information about EFT and ACH vendor payments, see [Electronic Funds Transfer \(EFT\)](#) and [ACH Vendor Payments](#).

The Electronic Bank Payments SuiteApp provides the following features that are not supported in the standard Electronic Fund Transfer and ACH Vendor Payments features:

- Generation of payment files and direct debits using each bank's predefined file format
- Support for standard bank payment formats
- Ability to create your own custom payment formats
- Automated creation of payment batches for approved bills
- Scheduled automatic approvals of payment batches
- Processing of multiple payment batches at the same time
- Additional payment processing capabilities such as full reversal, partial reversal, and reprocessing
- Support for multi-currency conversions that make it easier to pay suppliers across the globe in a single payment run using a single bank account
- Generation of Positive Pay file formats containing details of checks issued irrespective of how they were produced
- Ability to select transactions approved for payment using different combinations of filters

To set up electronic bank payments, see the help topic [Setting Up Electronic Bank Payments](#).

To use this SuiteApp to pay bills and receive payments, see [Processing Payments](#).

To use this SuiteApp's other features such as reviewing payments, sending notifications, and reprocessing payments, see [Managing Electronic Bank Payments](#).

To create custom Bill Payment Processing pages, see [Electronic Bank Payments API](#).

Availability of Electronic Bank Payments License

The standard Electronic Bank Payments SuiteApp enables companies and their subsidiaries to send payments to vendors, employees, and customers (refunds) or receive payments from customers by using the standard templates available within their country of operations.

To enable companies and their subsidiaries to send payments to vendors, employees, and customers (refunds) or receive payments from customers across the different supported countries, you must do the following:

1. Install the NetSuite SuiteApps License Client SuiteApp (Bundle ID 116144).

The license client verifies and manages the Electronic Bank Payments license and allows you to gain access to the advanced features.

2. Purchase an active Electronic Bank Payments License.

The Electronic Bank Payments License is required to gain access to the advanced features of Electronic Bank Payments. The SuiteApp lets you perform the following processes in Electronic Bank Payments if you have an active license:

- Access all supported standard templates
- Create and customize payment templates
- Automate processing of payments in batches using the Process Bills Automatically option
- Generate instant payment files from payment transactions that uses global payment templates or custom templates.
- Use Electronic Payments APIs to build custom Bill Payment Processing suitelet
- Support multi-currency payment processing
- Support parallel processing of payment batches for accounts with SuiteCloud Plus License.

If the license client is not installed or your license expires, you will not be able to perform the processes mentioned above and will result in an error. For more information, see the help topic [NetSuite SuiteApps License Client Guide for Administrators](#).

Contact your NetSuite account representative for information on how to enable payments between banks across different countries. Global payment support may result in additional charges.

Supported Payment Formats

The following tables and lists show the EFT, Direct Debit transactions, and Positive Pay service supported by Electronic Bank Payments.



Note: For the countries not mentioned in the following tables, there are no native or standard templates provided by default. In such cases, you must create your own custom Payment File Formats. The ability to create or modify Payment File Formats is available after purchasing Electronic Payments license.



Important: To enable certain payment formats in Electronic Bank Payments, you must install the Localization SuiteApp or SuiteApps based on your account's country of operation. For some countries, the payment templates are provided by the Electronic Bank Payments SuiteApp; however, you must still install a Localization SuiteApp to ensure that they are updated and the latest version is used. For other countries, the payment templates are only added by the Localization SuiteApp. After the installation of required Localization SuiteApp or SuiteApps, you can use the Electronic Bank Payments SuiteApp to set up bank records and the localized payment formats.

The tables below display all necessary Localization SuiteApps in the Required SuiteApps column. For templates provided by the Electronic Bank Payments SuiteApp itself, this column remains empty.

EFT

| Country | EFT Format | Required SuiteApps |
|----------------|--------------------------------------|--------------------|
| Australia | ABA | |
| | ANZ (ANZ Bank) | |
| | ASB (ASB Bank) | |
| | BNZ (Bank of New Zealand) | |
| Austria | SEPA (Austria) Pain.001.001.02 | |
| | SEPA Credit Transfer (Austria) | |
| | SEPA Credit Transfer (HSBC) | |
| Belgium | CIRI - FBF | |
| | SEPA Credit Transfer (Febelfin) | |
| | SEPA Credit Transfer (ABN AMRO Bank) | |
| | SEPA Credit Transfer (HSBC) | |
| | | |
| Brazil | CNAB240 | |
| Canada | ACH CCD/PPD (NACHA) | |
| | ACH - CTX (Free Text) (NACHA) | |
| | CPA - 005 (Royal Bank of Canada) | |
| | PNC ActivePay (PNC Bank) | |
| Czech Republic | ABO | |
| | SEPA Credit Transfer (HSBC) | |

| Country | EFT Format | Required SuiteApps |
|--------------------|---|--|
| | | For more information, see the help topic EMEA Localization Payment Templates . |
| France | CFONB | EMEA Localization |
| | SEPA Credit Transfer (ABN AMRO) | France Localization |
| | SEPA Credit Transfer (France) | For more information, see the help topics EMEA Localization Payment Templates and France Payment Formats . |
| | SEPA Credit Transfer (HSBC) | |
| | FR International CFONB320 | |
| | FR International ISO20022 | |
| Germany | DTAUS | EMEA Localization |
| | DTAZV | Germany Localization |
| | SEPA Credit Transfer (Germany) | For more information, see the help topics EMEA Localization Payment Templates and Germany Electronic Bank Payments . |
| | SEPA Credit Transfer (ABN AMRO Bank) | |
| | SEPA Credit Transfer (HSBC) | |
| | SEPA Credit Transfer (Austria) | |
| Hong Kong | HSBC ISO 20022 | |
| Hungary | RaiffeisenDomestic Transfer (Raiffeisen Bank) | |
| Ireland | BACS – Bank of Ireland | EMEA Localization |
| | SEPA Credit Transfer (Bank of Ireland) | Ireland Localization |
| | SEPA Credit Transfer (HSBC) | For more information, see the help topics EMEA Localization Payment Templates and Ireland Payment Formats . |
| Isle of Man | BACSTEL - IP | |
| Italy | CBI Payments | |
| | SEPA Credit Transfer (CBI) | |
| | SEPA Credit Transfer (HSBC) | EMEA Localization For more information, see the help topic EMEA Localization Payment Templates . |
| Japan | Zengin Zengin XML | Japan Localization For more information, see the help topics Japan Localization Setup , Japan Payment Formats and Support for Japan Zengin XML Payment Format . |
| Luxembourg | ABBL VIR 2000 | |
| | SEPA Credit Transfer (Luxembourg) | |
| | SEPA Credit Transfer (ABN AMRO Bank) | EMEA Localization |
| | SEPA Credit Transfer (HSBC) | |

| Country | EFT Format | Required SuiteApps |
|--------------------|--|---|
| | | For more information, see the help topic EMEA Localization Payment Templates . |
| Malaysia | Citibank Malaysia XML Domestic Transfer | Southeast Asia Localization |
| | Citibank Malaysia XML International Transfer | |
| | Citibank Malaysia XML GIRO | |
| | Maybank Malaysia 2E-RC Domestic Transfer | |
| | Maybank Malaysia 2E-RC International Transfer | |
| Mexico | Banamex CitiDirect | Mexico Localization For more information, see the help topic Electronic Bank Payments for Mexico . |
| | Santander Mexico | |
| Netherlands | Equens – Clieop | EMEA Localization Netherlands Localization For more information, see the help topics EMEA Localization Payment Templates and Netherlands Localization . |
| | Equens – Clieop (ING Bank) | |
| | SEPA Credit Transfer (ABN AMRO) | |
| | SEPA Credit Transfer (Netherlands) | |
| | SEPA Credit Transfer (HSBC) | |
| New Zealand | ABA | |
| | ANZ (ANZ Bank) | |
| | ASB (ASB Bank) | |
| | BNZ (Bank of New Zealand) | |
| | DeskBank (WestPac Bank) | |
| Singapore | Citibank Singapore XML Domestic Transfer | Southeast Asia Localization |
| | Citibank Singapore XML International Transfer | |
| | Citibank Singapore XML GIRO | |
| | DBS - IDEAL (DBS Bank) | |
| | DBS Singapore Ideal 3.0 Universal File Format Domestic Transfer | |
| | DBS Singapore Ideal 3.0 Universal File Format International Transfer | |
| | HSBC ISO 20022 | |
| | HSBC Singapore pain.001.001.03 Low and High Value Domestic Payments | |

| Country | EFT Format | Required SuiteApps |
|-----------------------|---|--|
| | OCBC Singapore GIRO and FAST Payments | |
| | UoB - BIB-IBG (United Overseas Bank) | |
| | UOB Singapore pain.001.001.03 GIRO, FAST and Domestic Payments | |
| | JP Morgan Singapore pain.001.001.03 Low and High Value Domestic Payments | |
| | Standard Chartered Bank Singapore iPayment CSV GIRO and Domestic Payments | |
| | UOB Bulk GIRO - EFT Payments version 4.7 | |
| South Africa | Standard Bank | |
| Spain | AEB - Norma 34 | |
| | SEPA Credit Transfer (ABN AMRO Bank) | EMEA Localization |
| | SEPA Credit Transfer (HSBC) | For more information, see the help topic EMEA Localization Payment Templates . |
| Sweden | Bankgiro (SEB) | |
| | Plusgiro (SEB) | |
| | SEPA Credit Transfer (SEB) | |
| United Kingdom | BACSTEL –IP (internet service variation of BACS) | EMEA Localization |
| | BACS – Albany ALBACS-IP (Albany ePAY Bureau) | United Kingdom Localization |
| | BACS - Bank of Ireland | For more information, see the help topics EMEA Localization Payment Templates and United Kingdom Payment Formats . |
| | BACS – Bank of Scotland (Bank of Scotland PLC) | |
| | BACS (standard 18) | |
| | HSBC Faster Payments | |
| | HSBC UK CHAPS | |
| | HSBC UK BACS | |
| | HSBC BACS or Faster Payments | |
| | SVB BACS | |
| | SVB CHAPS | |
| | SEPA Credit Transfer (ABN AMRO) | |
| | SEPA Credit Transfer (HSBC) | |
| | SEPA Credit Transfer (SVB) | |

| Country | EFT Format | Required SuiteApps |
|---------------|--|--------------------|
| | SVB Faster Payments | |
| | SVB BACS or Faster Payments | |
| | HSBC UK International | |
| | Lloyds BACS | |
| | SVB BACS, MULTIBACS or Faster Payments | |
| United States | ACH CCD/PPD (NACHA) | |
| | ACH - CTX (Free Text) (NACHA) | |
| | CPA - 005 (Royal Bank of Canada) | |
| | PNC ActivePay (PNC Bank) | |

Direct Debit

| Country | Direct Debit Format | Required SuiteApps |
|-------------|--|--|
| Australia | ABA DD | |
| Belgium | SEPA Direct Debit (ABN AMRO) | EMEA Localization For more information, see the help topics EMEA Localization Payment Templates and Belgium Payment Formats . |
| France | SEPA Direct Debit (ABN AMRO) | EMEA Localization For more information, see the help topics EMEA Localization Payment Templates and France Payment Formats . |
| Germany | DTAUS DD | EMEA Localization |
| | SEPA Direct Debit (Germany) | Germany Localization For more information, see the help topics EMEA Localization Payment Templates and Germany Electronic Bank Payments . |
| Italy | CBI Collections | |
| | SEPA Direct Debit (CBI) | |
| Luxembourg | SEPA Direct Debit (ABN AMRO) | EMEA Localization For more information, see the help topic EMEA Localization Payment Templates . |
| Netherlands | SEPA Direct Debit (ABN AMRO) | EMEA Localization For more information, see the help topics EMEA Localization Payment Templates and Netherlands Localization . |
| Singapore | DBS - IDEAL DD (DBS Bank) UoB - BIB-IBG DD (United Overseas Bank) | Southeast Asia Localization |

| Country | Direct Debit Format | Required SuiteApps |
|----------------|------------------------------|--|
| Spain | SEPA Direct Debit (ABN AMRO) | EMEA Localization For more information, see the help topic EMEA Localization Payment Templates . |
| United Kingdom | BACS DD | EMEA Localization United Kingdom Localization For more information, see the help topics EMEA Localization Payment Templates and United Kingdom Payment Formats . |
| United States | ACH - PPD (NACHA) | |

i Note: To distinguish between direct debit formats with the same name as EFT formats, the direct debit formats will have the **DD** suffix.

Positive Pay

i Note: Positive Pay templates BoA/ML, RBC, and SVB - CDA are available for all countries, even without the Advanced Electronic Bank Payments License. You can also customize or create new Positive Pay file formats without a license. For information on creating Positive Pay formats, see [Creating a New Custom Payment File Template](#).

- BoA/ML (Bank of America Merrill Lynch)
- RBC (Royal Bank of Canada)
- SVB - CDA (Silicon Valley Bank - Controlled Disbursement Accounts)

Global Payment Format

- Barclays MT103
- J.P. Morgan Freeform GMT

Setting Up Electronic Bank Payments

Prerequisites

Make sure you verify the following prerequisites before you install and use Electronic Bank Payments SuiteApp:

1. If you are using the Electronic Bank Payments to send payments to vendors, employees, and customers (refunds) and receive payments from customers across the different supported countries:
 - You must have an active Advanced Electronic Bank Payments License. To know more information on how to purchase a license, please contact your NetSuite account representative.
 - Install the NetSuite SuiteApps License Client SuiteApp (Bundle ID 116144). The NetSuite SuiteApps License Client controls an account's access to the advanced Electronic Bank Payments features. Upon installation, the NetSuite SuiteApps License Client communicates with the NetSuite SuiteApps License Server to obtain active license information. For more information, see the help topic [NetSuite SuiteApps License Client Guide for Administrators](#).

2. Make sure that the following features are enabled in your account prior to installing Electronic Bank Payments:
 - Item Options
 - Custom Records
 - Client SuiteScript
 - Server SuiteScript
 - Accounting Periods
 - Advanced PDF/HTML Templates

For more information, see the help topic [Enabling Features](#).

Installing the Electronic Bank Payments SuiteApp

Installing Electronic Bank Payments

Install the following bundle if you are using the Electronic Bank Payments SuiteApp to send payments to vendors and employees, and to receive payments from customers within your company's country of operations.

Note: For OneWorld accounts, the EFT and Direct Debit formats that are available for use are limited based on the country of the parent subsidiary.

Bundle Name: **Electronic Bank Payments**

Bundle ID: 416781

Location: Production

Availability: Public

Key points when using Electronic Bank Payments:

- The NetSuite SuiteApps License Client SuiteApp (Bundle ID 116144) must be installed first before purchasing an active Advanced Electronic Bank Payments License. For more information, see the help topic [NetSuite SuiteApps License Client Guide for Administrators](#).
- Global payments support may result in additional charges. Contact your NetSuite account representative for more information on how to enable payments between banks across different countries using the Advanced Electronic Bank Payments License.

The Electronic Bank Payments SuiteApp is a managed bundle and automatically updated whenever there are updates. These issue fixes and enhancements are available after the bundle is updated in your production account. If the SuiteApp is installed in your Sandbox account, you must manually update it to get the latest version. For information on installing bundles, see the help topic [Installing a Bundle](#).

Note: For new installations of the SuiteApp, after you install the bundle, you must initialize the Electronic Payments Preference. Go to Payments > Setup > Electronic Payments Preferences. On the Electronic Payments Preference page, click **Edit** and then set the email templates for vendor and customer payments. Click **Save**.

Setting Up Roles and Permissions

The Custom EFT role is added to your account after installing the Electronic Bank Payments SuiteApp. You can assign this custom role to employees who are going to process payments using the SuiteApp.

For OneWorld accounts, you must provide access to subsidiaries to process their bill payments. On the custom role record, you can select both primary and secondary subsidiaries to allow access to their

company bank details and other information that a custom role can use for Electronic Bank Payments transactions. If no subsidiary is selected, the role has access only to the primary subsidiary, by default. For more information, see the help topic [Restricting Role Access to Subsidiaries \(OneWorld Only\)](#).

The following table shows the default permissions assigned to the Custom EFT role. If you are an Administrator, you can configure these permissions and customize the role's level of access to the Electronic Bank Payments SuiteApp. For more information, see the help topic [Customizing or Creating NetSuite Roles](#).

| | |
|---|--|
|  Important: | You must perform the following actions before granting permissions to your custom role: |
| ■ | Make sure you do not change the preferences in the Bank Details custom record. |
| ■ | Ensure the list and level of permissions on the customized role are equal to or more than the minimum required permission level. For more information, refer to the following Permissions table. |

| Permission | Subtab Type | Minimum Permission | Permission Restriction | Preferred Form |
|---------------------|--------------|--------------------|------------------------|----------------|
| Bills | Transactions | View | View | |
| Checks | Transactions | View | View | |
| Customer Payment | Transactions | View | View | |
| Customer Refund | Transactions | View | View | |
| Expense Report | Transactions | View | View | |
| Find Transaction | Transactions | View | View | |
| Invoice | Transactions | View | View | |
| Make Journal Entry | Transactions | View | View | |
| Pay Bills | Transactions | View | View | |
| Accounts | Lists | View | View | |
| Classes | Lists | View | View | |
| Currency | Lists | View | View | |
| Customers | Lists | View | View | |
| Departments | Lists | View | View | |
| Documents and Files | Lists | View | View | |
| Employees | Lists | View | View | |
| Employee Record | Lists | View | View | |
| Locations | Lists | View | View | |
| Partners | Lists | View | View | |
| Perform Search | Lists | View | View | |

| Permission | Subtab Type | Minimum Permission | Permission Restriction | Preferred Form |
|------------------------------------|---------------|--------------------|------------------------|----------------|
| Subsidiaries | Lists | View | View | |
| Track Messages | Lists | View | View | |
| Vendors | Lists | View | View | |
| Manage Accounting Periods | Setup | View | View | |
| SuiteScript Scheduling | Setup | Full | Full | |
| Approval Routing | Custom Record | View | Full | |
| Bill EFT Payment Information | Custom Record | Full | Full | Standard form |
| Company Bank Details | Custom Record | View | Edit | Custom form |
| Electronic Payments Preference | Custom Record | View | Edit | |
| EP Thread Processing Results | Custom Record | View | Full | |
| EP Queue Settings | Custom Record | View | View | |
| Bank Details | Custom Record | View | Edit | Standard form |
| Format Details | Custom Record | View | Edit | Standard form |
| Payment Aggregation | Custom Record | View | Edit | Standard form |
| Payment Batch | Custom Record | View | Edit | |
| Payment File Administration | Custom Record | Edit | Edit | Custom form |
| Payment File Format | Custom Record | View | Edit | Standard form |
| Payment Schedule | Custom Record | View | Edit | |
| Allowed Country Formats By Edition | Custom Record | View | View | |



Note: Use the Classes, Departments, and Locations permissions only if the Classes, Departments, and Locations categories are enabled in your account. Use the Track Messages permission if you want to allow the custom role to view email notifications generated by The Electronic Bank Payments SuiteApp.

You can create your own custom role based on the Custom EFT Role that came with the bundle. Users assigned with a custom role can set up the Electronic Bank Payments SuiteApp, including accessing the setup page, customizing payment formats, creating company bank details and entity bank details. By default, only Administrators have setup permissions.

The following table shows the minimum permissions required for a role to set up the Electronic Bank Payments SuiteApp:

| Permission | Subtab Type | Minimum Permission | Permission Restriction |
|------------|--------------|--------------------|------------------------|
| Add Check | Transactions | View | View |

| Permission | Subtab Type | Minimum Permission | Permission Restriction |
|-------------------------------------|---------------|--------------------|------------------------|
| Add Customer Refund | Transactions | View | View |
| Add Currency | Lists | View | View |
| Add Subsidiaries | Lists | View | View |
| Custom Record Entries | Lists | Full | |
| Employees ⁽¹⁾ | Lists | Edit | Edit |
| Customers ⁽¹⁾ | Lists | Edit | Edit |
| Partners ⁽¹⁾ | Lists | Edit | Edit |
| Vendors ⁽¹⁾ | Lists | Edit | Edit |
| Custom Record Types | Setup | View | |
| Company Bank Details ⁽¹⁾ | Custom Record | Full | |
| EP Dummy List | Custom Record | Full | |
| EP Queue Settings ⁽²⁾ | Custom Record | Full | |
| Edit Payment Batch | Custom Record | View | Edit |
| Edit Payment Schedule | Custom Record | View | Edit |
| SuiteScript | Setup | View | |

(1) Add these permissions based on the records where you want to enable the setup tasks for the role. For example, if you want to enable setting up of company bank details only, you have to add only the Company Bank Details permission.

(2) Add this permission only if you want to enable editing of the Electronic Payments Preference settings.

You can customize or edit roles to enable the processing of term discounts and credit transactions. The following table shows the minimum permissions required for a role to process these transactions:

| Permission | Subtab Type | Minimum Permission | Permission Restriction |
|---------------------------------|--------------|--------------------|------------------------|
| Credit Memo | Transactions | View | View |
| Enter Vendor Credits | Transactions | View | View |
| Employee Commission Transaction | Transactions | View | View |
| Partner Commission Transaction | Transactions | View | View |
| Customer Deposit | Transactions | View | View |
| Accounting Lists | Setup | View | View |

Multi-Language Support for the Electronic Bank Payments SuiteApp

The Electronic Bank Payments SuiteApp currently supports the following languages:

- Chinese (Simplified)

- Chinese (Traditional)
- Czech
- Danish
- Dutch
- English
- French (France)
- German
- Italian
- Japanese
- Korean
- Latin American Spanish
- Portuguese (Brazil)
- Russian
- Spanish
- Swedish
- Thai
- Turkish
- Finnish
- Norwegian
- Indonesian
- Vietnamese

Supported Language Limitations

The following fields will not be translated:

- **Payment File Template Details Fields** – Reference and Entity Reference fields of payment file formats will not be translated to your preferred language. These fields are available when creating new Company Bank Records or Entity Bank Details in a customer or vendor record.
- **Custom List Values** – All custom list values of the Electronic Bank Payments SuiteApp will not be translated in your preferred language. To view which custom lists belong to the SuiteApp, go to Customization > Lists, Records, & Fields > Lists (Administrator), set **From Bundle** filter to the installed Electronic Bank Payments bundle ID.
- **Japan Zengin Bank Fees** – All fields and custom list values related to the Japan Zengin Bank Fees feature will not be translated to your preferred language.



Important: You must enable the Multi-Language feature first from Setup > Company > Enable Features > International before installing or updating the bundle.

To set the language preference for Electronic Bank Payments:

1. Go to Setup > Company > Enable Features.
 1. Check **Multi-Language**.
 2. Click **Save**.
2. Go to Home > Set Preferences.
 1. On the **General** subtab, in the **Language** field, select your preferred language.
 2. Click **Save**.

Setting Up Payments Tab Permissions

You can configure the Payments tab to be accessible only to specific roles or users.

To set up permissions for the Payments tab:

1. Go to Customization > Centers and Tabs > Center Tabs.
2. From the Customs Center Tabs list, click the Edit link next to Payments.
3. Click the **Audience** subtab.
4. Select the users to whom you want to give access to the **Payments** tab.
5. Click **Save**.

For information about NetSuite centers, see the help topic [NetSuite Standard Centers](#).

Creating Folders in the NetSuite File Cabinet

You need to create folders in the NetSuite File Cabinet to store payment files used by the Electronic Bank Payments SuiteApp. You can create folders for each type of payment file, or create one folder to store all payment files regardless of the format used.



Important: You must not choose the **Attachments Sent** or **Attachments Received** folders as a file cabinet location, including their subfolders. Files generated from these folders cannot be properly attached to payment file administration records. For more information, see the help topic [Attaching Files to Records](#).

To create a folder in the NetSuite file cabinet:

1. Go to Documents > File > File Cabinet > New.
2. In the **Folder Name** field, enter a name for the folder to be used by the Electronic Bank Payments SuiteApp. For example, **EFT File Repository**.
3. Enter information in the optional fields as necessary. For more information, see the help topic [File Cabinet Overview](#).
4. Click **Save**. The folder that you created is now displayed in the File Cabinet Folders list.

Setting Up Bank Records

You need to set up the bank account records of the following entities before you can use the Electronic Bank Payments feature:



Note: By default, only Administrators can set up bank records for companies and entities. You can enable this set up task for any of the records, for other users assigned with the Custom EFT Role. For more information, see [Setting Up Roles and Permissions](#).

| Entity | Description |
|--------------------|--|
| Company/Subsidiary | Set up the bank account details that your company or subsidiary can use to send and receive electronic bank payments. You also need to set up bank account details that your company or subsidiary can use for Positive Pay. |
| Vendor | Set up the bank account details of each vendor to whom you want to send electronic bank payments. You can set up multiple bank accounts for each vendor. |

| Entity | Description |
|----------|---|
| Employee | Set up the bank account details of each employee to whom you want to send electronic bank payments. You can set up multiple bank accounts for each employee. |
| Customer | Set up the bank account details of each customer to whom you can send customer refund payments. You can set up several bank accounts for each customer. You also need to set up the bank account details of each customer from whom you want to receive direct debit payments. You can set up several bank accounts for each customer. |
| Partner | Set up the bank account details of each partner to whom you can send commissions. You can set up several bank accounts for each partner. |

**Note:** New record guidelines:

- When creating new records, make sure that the following options are cleared on the Entity Bank Details record type:
 - Enable Inline Editing
 - Allow Child Record Editing
- To create a record, go to Customization > List, Records, & Fields > Record Types.
- You are not recommended to change the payment file format after saving entity bank details. By doing this, the data from the previous file format fields may impact the validations and electronic payment processes resulting in errors. It is recommended to change the previous entity bank detail's status to inactive or deleted and create new entity bank details with new file formats.
- Electronic Bank Payments SuiteApp does not provide **Save and Copy** and **Make Copy** options on Entity Bank Details page in NetSuite.
- Bank Detail records are unlocked to for you to make customizations. However, NetSuite recommends you do not change the default properties of the fields in the Bank Detail record to avoid bundle update issues.
- You can track the status of a deleted, removed, or reassigned entity bank by using the **Bank Details Logs** column in the **Bank Details** subtab.

To set up the bank records for your company, subsidiaries, vendors, employees, customers, and partners, click the country-specific set up instructions below:

- [Austria Payment Formats](#)
- [Australia Payment Formats](#)
- [Brazil Payment Formats](#)
- [Belgium Payment Formats](#)
- [Canada Payment Formats](#)
- [Czech Republic Payment Formats](#)
- [France Payment Formats](#)
- [Germany Payment Formats](#)
- [Global Payment Formats](#)

- Hong Kong Payment Formats
- Hungary Payment Formats
- Ireland Payment Formats
- Isle of Man Payment Formats
- Italy Payment Formats
- Japan Payment Formats
- Luxembourg Payment Formats
- Netherlands Payment Formats
- New Zealand Payment Formats
- Singapore Payment Formats
- South Africa Payment Formats
- Spain Payment Formats
- UK Payment Formats
- U.S. Payment Formats
- Global Payment Formats

Setting Up Auto-Generated Numbers for Entity Records

Auto-Generated Numbers feature can be enabled for entity records during creation of entities based on the following parameters:

1. For entities that are created when the Auto-Generated Numbers feature is enabled:

| Description | Entity Record | Behavior in the Entity Records |
|--|-----------------------|---|
| Auto-Generated Numbers feature is enabled for entities: | DD – Invoice Payments | An auto-generated customer number is displayed in the Customer field. |
| | Customer Refunds | An auto-generated customer number is displayed in the Customer field. |
| | EFT – Bill Payments | An auto-generated partner number is displayed in the Partner field. |
| Auto-Generated Numbers feature is disabled for entities: | DD – Invoice Payments | An auto-generated number prefixed to the customer name is displayed in the Customer field. |
| | Customer Refunds | An auto-generated number prefixed to the customer name is displayed in the Customer field. |
| | EFT – Bill Payments | An auto-generated number prefixed to the Partner name is displayed in the Partner field. |

2. For entities that are created when the Auto-Generated Numbers feature is disabled:

| Description | Entity Records | Behavior in the Entity Records |
|---|-----------------------|--|
| Auto-Generated Numbers feature is enabled for entities: | DD – Invoice Payments | Customer name is displayed in the Customer field. |
| | Customer Refunds | Customer name is displayed in the Customer field. |

| | | |
|---|-----------------------|--|
| | EFT – Bill Payments | Partner name is displayed in the Partner field. |
| Auto-Generated Number feature is disabled for entities: | DD – Invoice Payments | Customer name is displayed in the Customer field. |
| | Customer Refunds | Customer name is displayed in the Customer field. |
| | EFT – Bill Payments | Partner name is displayed in the Partner field. |

For more information on setting up auto-generated numbers, see the help topic [Setting Up Auto-Generated Numbering](#)

Setting Up Payment Aggregation Methods

Aggregation defines the way bills and expenses are grouped together to create a payment record. Using payment aggregation, a payment record is created for multiple bills grouped according to the aggregation method specified.

By default, payment aggregation is done per payee (vendor or employee). For example, when you check the payment aggregation box on the EFT - Bill Payments form without selecting a payment aggregation method, payment records are created for each vendor or employee included in the Select Transactions sublist.

If you check the payment aggregation box and select a specific payment aggregation method, payments are grouped based on the method within each vendor or employee. For example, if you created a custom field called Purchase Contract and tagged each invoice to a specific Purchase Contract value, the payments are grouped based on this field value.

Payment Aggregation does not affect the **Status Summary** field of a Payment File Administration (PFA) record. The value of this field is based on the total number of transactions marked and paid when processing the PFA record.

Note: The maximum number of transactions to be processed for payment per batch, is 5000 or less, depending on the custom template setup. Regardless of whether payment transactions to be created during processing are aggregated or not, you cannot exceed the maximum number of transactions.

To set up payment aggregation methods:

1. Go to Payments > Setup > Payment Aggregation > New.
2. In the **Name** field, enter a name for this payment aggregation method.
3. In the **Transaction Field ID** field, enter the internal ID of the field that you want use as the basis for the aggregation method. The fields that can be used for aggregation are found on the vendor bill and expense report forms.

For example, if you want to aggregate payments by due date, enter the internal ID of the **Due Date** field:

duedate

Note: For aggregation method, you can only use a field that is available for all four types of entities (employee, customer, vendor, or partner); otherwise, an error will be generated because the aggregation method is invalid.

For information on locating internal IDs of fields, see the help topic [How to Find a Field's Internal ID](#)

4. Check the **Inactive** box to make this payment aggregation method inactive.

Importing Electronic Bank Payments Data

You can transfer electronic bank payments data such as your entity bank details (vendors, employees, customers) in CSV format into NetSuite using the Import Assistant.

Before you attempt to import data with the Import Assistant, you need to set up CSV files and review their formatting carefully to avoid errors that prevent import and to ensure that data is imported with correct values. For help preparing files for CSV import, see the help topic [Guidelines for CSV Import Files](#).



Important: Make sure that the Run Server SuiteScript and Trigger Workflows preference is enabled in your account. For more information, see the help topic [Setting CSV Import Preferences](#).

When importing entity bank details, do the following first:

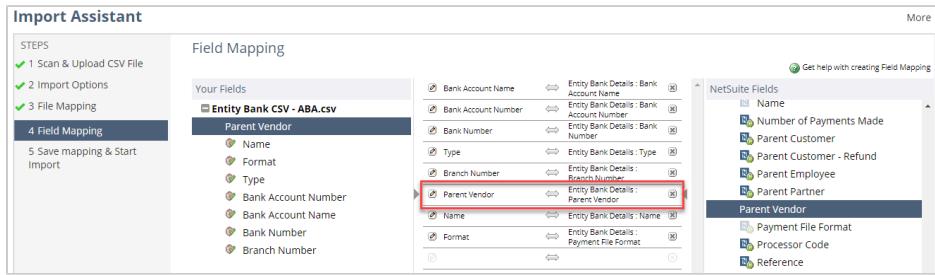
- On the **Bank Payment Details** tab of the vendor's record, make sure the **EFT Bill Payment** option is checked.
 - Get the internal ID of the parent entity and payment file format. For information on locating internal IDs, see the help topic [How to Find a Field's Internal ID](#)
- Refer to the following options for parent entity:
- **Parent Customer** - Use this field for customer payments through direct debit.
 - **Parent Customer-Refund** - Use this field for customer refunds through EFT.
 - **Parent Employee** - Use this field for employee payments through EFT.
 - **Parent Vendor** - Use this field for vendor payments through EFT.
- On your CSV file, enter the internal ID in the column for the parent entity or format. Refer to the table following for the list of other fields or columns that you should include in your CSV file.



Note: After completing your CSV file and entity record settings, you can upload the file using the Import Assistant. If you are using a role with import CSV file permission, you can access the Import Assistant at Setup > Import/Export > Import Tasks > Import CSV Records.

To import entity bank details with the Import Assistant:

1. On the Scan & Upload CSV File page, do the following:
 1. In the **Import Type** field, select **Custom Records**.
 2. In the **Record Type** field, select **Entity Bank Details**.
 3. Click **Browse** to locate and select your CSV file.
2. On the Import Options page, do the following:
 1. Select the Data Handling option: **Add**, **Update**, or **Add or Update**.
 2. Expand **Advanced Options** to display additional settings.
 3. In the **Custom Form** field, select **Standard Entity Bank Details Form**.
3. On the Field Mapping page, do the following for the fields for format and parent entity:
 1. In the center pane, click the pencil icon next to the field name.



2. On the popup, in the **Choose Reference Type** field, select **Internal ID** to associate the specific entity or format with the entity bank details.

Note: When mapping entities and payment file formats, it is best to use Internal ID as your reference type. If you use Name as reference type, for example, formats with the same name might cause records to be mapped only to one format.

3. Click **Done**.

Other fields mapped from your CSV file to NetSuite fields are automatically displayed in the center pane. For more information, see the help topic [Step Four Field Mapping](#).

4. On the Save Mapping & Start Import page, in the **Import Map Name**, enter a name for the import map to save the settings.
5. Click **Save & Run**.

The fields that can be imported into NetSuite for each payment file format are listed in the following table. If you use the fields that are not listed here, the system may display an error or may not work properly.

Vendor, Employee, and Customer Bank Details

| Payment File Format | Field | Required |
|---|----------------------------|----------|
| SEPA Credit Transfer (Austria AP) | IBAN | Yes |
| SEPA Credit Transfer Pain.001.001.02 (Austria AP) | BIC | Yes |
| ABA (Australia AP) | Bank Account Number | Yes |
| ABA DD (Australia AR) | Bank Account Name | Yes |
| | BSB Number (Bank) | Yes |
| | BSB Number (Branch) | No |
| Banamex CitiDirect | Transaction Code | Yes |
| | Third Party Bank Number | Yes |
| | Account Type CR | Yes |
| | Third Party Credit Date | Yes |
| | Third Party Account Number | Yes |
| BACS | Account Number | Yes |
| BACS-Albany ALBACS-IP | Account Name | Yes |
| BACSTEL-IP | | |

| Payment File Format | Field | Required |
|----------------------------|-------------------------------|-----------------|
| | Sort Code | Yes |
| BACS-Bank of Ireland | Account Number | Yes |
| | Sort Code | Yes |
| CIRI-FBF | Account Number | Yes |
| | Account Name | Yes |
| CNAB 240 (Brazil AP) | Payee Account Number | Yes |
| | Payee Branch Number | Yes |
| | Payee Registration / Tax Type | Yes |
| | Payee Account Verif. Dig. | No |
| | Payee Verification Digit | No |
| | Payee Bank | Yes |
| | Street Name | Yes |
| | Apt, Suite, Building Number | No |
| | Apt, Suite, Building Name | No |
| | City Name | No |
| | State | No |
| | ZIP | No |
| CPA-005 (Canada AP) | Account Number | Yes |
| | Financial Institution Number | Yes |
| | Branch Transit Number | Yes |
| CFONB (Cash Transfer) | Bank Account Number | Yes |
| | Bank Number | Yes |
| | Bank Name | Yes |
| | Branch Number | Yes |
| DTAUS (Germany AP) | Bank Account Number | Yes |
| DTAUS DD (Germany AR) | Bank Number | Yes |
| | IBAN | No |
| DTAZV | Bank Account Number | No |
| | Bank Name | Yes |
| | Payment Description | Yes |
| | IBAN | No |
| | Company Country Code | Yes |

| Payment File Format | Field | Required |
|--|------------------------------------|---|
| | Transfer Fee Code | Yes |
| | Bank BIC | Yes |
| Equens-ClieOp Equens-ClieOp (ING Bank) (Netherlands AP) | Account Number | Yes |
| | Bank Account Number (if using ING) | |
| | Bank Account Payment Description | Yes |
| FR International CFONB320 | Bank Account Number | Yes, if IBAN is not filled. |
| | Bank Number | Yes, if IBAN is not filled. |
| | Bank Name | Yes |
| | Economic Reason Code | No |
| | IBAN | Yes, if Bank Account Number is not filled. |
| | Country | Yes, if the IBAN field, which includes a country code, is not filled. |
| | BIC | Yes, if IBAN is filled. |
| FR International ISO20022 | Bank Account Number | Yes, if IBAN is not filled. |
| | Bank Number | Yes, if IBAN is not filled. |
| | Bank Name | Yes |
| | IBAN | Yes, if Bank Account Number is not filled. |
| | Country | Yes, if the IBAN field, which includes a country code, is not filled. |
| | SWIFT Code/BIC | Yes, if IBAN is filled. |
| HSBC UK BACS and Faster | Country | Yes |
| | Account Number | Yes |
| | Sort Code | Yes |
| HSBC Faster Payments | Country | Yes |
| | Account Number | Yes |
| | Sort Code | Yes |
| HSBC UK BACS | Country | Yes |
| | Account Number | Yes |
| | Sort Code | Yes |
| HSBC UK CHAPS | Country | Yes |

| Payment File Format | Field | Required |
|--|----------------------------|---|
| | Account Number | Yes |
| | Sort Code | Yes |
| Santander Mexico | Bank Code | Yes |
| | Bank Account | Yes |
| | Vendor Account Type | Yes |
| SEPA Direct Debit (ABN AMRO) | BIC | Yes |
| | IBAN | Yes |
| | Billing Sequence Type | Yes |
| | Reference Mandate | Yes |
| | Date of Reference Mandate | Yes |
| | Reference Amended | Yes |
| | Remittance Message | Yes |
| | Original Reference Mandate | No |
| | Original Debtor IBAN | No |
| | Original Creditor ID | No |
| | Original Creditor Name | No |
| | Electronic Signature | No |
| SEPA Direct Debit (Germany) | BIC | Yes |
| | IBAN | Yes |
| | Billing Sequence Type | Yes |
| | Reference Mandate | Yes |
| | Date of Reference Mandate | Yes |
| | Reference Amended | Yes |
| SEPA Credit Transfer (ABN AMRO) | BIC | Yes |
| | IBAN | Yes |
| SEPA Credit Transfer (Bank of Ireland) | IBAN | Yes |
| | BIC | No |
| SEPA Credit Transfer (Febelfin) | Bank Account Number | Yes, if IBAN is not filled |
| | Bank Account Name | Yes |
| | IBAN | Yes, if Bank Account Number is not filled |
| | BIC | Yes, if IBAN is not filled |

| Payment File Format | Field | Required |
|---|----------------------------------|--|
| SEPA Credit Transfer (France) | IBAN | Yes |
| | BIC | Yes |
| SEPA Credit Transfer (Germany) | IBAN | Yes |
| | BIC | Yes |
| SEPA Credit Transfer (HSBC) | IBAN | Yes |
| | Swift Code/BIC | Yes |
| SEPA Credit Transfer (Netherlands) | IBAN | Yes, if Bank Account Number is not filled. |
| | BIC | Yes, if IBAN is filled. |
| | Bank Account Number | Yes, if IBAN is filled |
| | Bank Account Payment Description | Yes |
| SEPA Credit Transfer (SVB) | Bank's Country | Yes |
| | IBAN | Yes |
| | BIC | Yes |
| SVB BACS | Bank's Country | Yes |
| | Account Number | Yes |
| | Sort Code | Yes |
| SVB BACS or Faster Payments | Bank's Country | Yes |
| | Account Number | Yes |
| | Sort Code | Yes |
| SVB CHAPS | Bank's Country | Yes |
| | Account Number | Yes |
| | Sort Code | Yes |
| SVB Faster Payments | Bank's Country | Yes |
| | Account Number | Yes |
| | Sort Code | Yes |
| Raiffeisen Domestic Transfer (Hungary AP) | Bank Account Number | No |
| | Bank Number | No |
| | Branch Number | No |
| | Account Number | Yes |
| CBI Payments (Italy AP) | Account Number | No |
| CBI Collections (Italy AR) | Bank Number | No |

| Payment File Format | Field | Required |
|---|--|----------|
| | Branch Number | No |
| | IBAN | Yes |
| | Country Code | No |
| | IBAN Check Digits | No |
| | Country Check | No |
| Zengin (Japan) Zengin XML (Japan) | Bank Account Number | Yes |
| | Bank Account Name | Yes |
| | Bank Number | Yes |
| | Bank Name | No |
| | Branch Number | Yes |
| | Branch Name | No |
| | Account Type | Yes |
| | Customer Code | No |
| ABBL VIR 2000 (Luxembourg AP) | IBAN | Yes |
| | BIC | Yes |
| Citibank Malaysia XML Domestic Transfer Citibank Malaysia XML International Transfer Citibank Malaysia XML GIRO | Required fields are not identified. The Southeast Asia Localization SuiteApp has a consolidated approach to filling the electronic fund transfer fields. | |
| Maybank Malaysia 2E-RC Domestic Transfer Maybank Malaysia 2E-RC International Transfer | Required fields are not identified. The Southeast Asia Localization SuiteApp has a consolidated approach to filling the electronic fund transfer fields. | |
| ANZ (New Zealand AP) | Account Number (15 – 16 digits) | Yes |
| | Payment Description | No |
| ASB (New Zealand AP) | Unique Account Number | No |
| | Bank Account Name | No |
| | Bank Number | No |
| | Branch Number | No |
| | Bank Suffix | No |
| | Account Number (15 – 16 digits) | Yes |
| | Payment Description | No |
| BNZ (New Zealand AP) | Bank Account Number (15 – 16 digits) | Yes |
| | Bank Account Name | Yes |

| Payment File Format | Field | Required |
|---|--|----------|
| | Payment Reference (maximum of 12 characters) | Yes |
| | Payment Code | No |
| | Payment Description | No |
| Westpac — Deskbanks | Unique Account Number | No |
| | Bank Number | No |
| | Branch Number | No |
| | Bank Suffix | No |
| | Account Number | Yes |
| | Payment Description | No |
| Citibank Singapore XML Domestic Transfer Citibank Singapore XML International Transfer Citibank Singapore XML GIRO | Required fields are not identified. The Southeast Asia Localization SuiteApp has a consolidated approach to filling the electronic fund transfer fields. | |
| | Required fields are not identified. The Southeast Asia Localization SuiteApp has a consolidated approach to filling the electronic fund transfer fields. | |
| | Required fields are not identified. The Southeast Asia Localization SuiteApp has a consolidated approach to filling the electronic fund transfer fields. | |
| DBS – IDEAL specifications of DBS Bank Limited DBS Singapore Ideal 3.0 Universal File Format Domestic Transfer DBS Singapore Ideal 3.0 Universal File Format International Transfer | Required fields are not identified. The Southeast Asia Localization SuiteApp has a consolidated approach to filling the electronic fund transfer fields. | |
| | Required fields are not identified. The Southeast Asia Localization SuiteApp has a consolidated approach to filling the electronic fund transfer fields. | |
| | Required fields are not identified. The Southeast Asia Localization SuiteApp has a consolidated approach to filling the electronic fund transfer fields. | |
| HSBC Singapore pain.001.001.03 Low and High Value Domestic Payments | Required fields are not identified. The Southeast Asia Localization SuiteApp has a consolidated approach to filling the electronic fund transfer fields. | |
| ISO 20022 of HSBC | Required fields are not identified. The Southeast Asia Localization SuiteApp has a consolidated approach to filling the electronic fund transfer fields. | |
| JP Morgan Singapore pain.001.001.03 Low and High Value Domestic Payments | Required fields are not identified. The Southeast Asia Localization SuiteApp has a consolidated approach to filling the electronic fund transfer fields. | |
| OCBC Singapore GIRO and FAST Payments | Required fields are not identified. The Southeast Asia Localization SuiteApp has a consolidated approach to filling the electronic fund transfer fields. | |
| Standard Chartered Bank Singapore iPayment CSV GIRO and Domestic Payments | Required fields are not identified. The Southeast Asia Localization SuiteApp has a consolidated approach to filling the electronic fund transfer fields. | |
| UOB – BIB-IBG specifications of United Overseas Bank Limited UOB Singapore pain.001.001.03 GIRO, FAST, and Domestic Payments | Required fields are not identified. The Southeast Asia Localization SuiteApp has a consolidated approach to filling the electronic fund transfer fields. | |
| | Required fields are not identified. The Southeast Asia Localization SuiteApp has a consolidated approach to filling the direct debit fields. | |
| DBS-IDEAL DD (DBS Bank) UOB – BIB-IBG DD (United Overseas Bank) | Required fields are not identified. The Southeast Asia Localization SuiteApp has a consolidated approach to filling the direct debit fields. | |

| Payment File Format | Field | Required |
|--|---------------------|----------|
| Standard Bank (South Africa AP) | Bank Account Number | Yes |
| | Branch Number | Yes |
| | entityState | No |
| | entityCountry | No |
| | entityCountryName | No |
| AEB-Norma 34 (Spain AP) | Bank Account Number | No |
| | Bank Number | No |
| | Branch Number | No |
| | IBAN | Yes |
| | Country Code | No |
| | IBAN Check Digits | No |
| ACH CCD/PPD ACH-CTX (Free Text) (US AP) | Country Check | No |
| | Account Number | Yes |
| | Bank Number | Yes |
| | Country Check | No |
| | Bank Code | No |
| Bankgiro (SEB) | Processor Code | No |
| | Bankgiro Number | Yes |
| Plusgiro (SEB) | Bank Fee Code | Yes |
| SEPA Credit Transfer (SEB) | IBAN | Yes |
| | Street Address | Yes |
| | Building Number | Yes |
| | City/Town | Yes |
| | Post Code | Yes |
| | Country | Yes |
| | Swift Code/BIC | Yes |

Setting Up Multiple Script Queues or Processors to Generate Payment File Formats

You can use multiple script queues or processors to divide processing of the script used by the Electronic Bank Payments SuiteApp for generating payment files.



Note: Multiple script queues or processors for generating payment file formats require an active Advanced Electronic Bank Payments License and the NetSuite SuiteApps License Client installed in the account.

Starting from the 2019.1 release of the Electronic Bank Payments SuiteApp, new scripts will be used for the following processes:

- Bill Payment Processing
- Invoice Payment Processing
- EFT and DD Instant Bank File Generation
- Removed Unprocessed Transactions from PFA records
- Rollback, Reversal, Recreate File, Email Notification of PFA records. This only includes PFA records that are created from processes that uses new scripts.

Old scripts, created with SuiteScript 1.0, will still be used for the following processes:

- Batch Payment Processing
- Customer Refund Processing
- Positive Pay File Generation

Complete the following tasks to set up the Electronic Bank Payments SuiteApp to run multiple script queues or processors to generate payment file formats:

- [Defining a New Deployment for the Electronic Bank Payment Processing Scripts](#)
- [Setting Up Multiple Queues for Payment Processing in the Electronic Payments Preferences](#)
- [Migrating Script Deployments to Use SuiteCloud Processors](#)

Defining a New Deployment for the Electronic Bank Payment Processing Scripts

You can define multiple script deployments for scheduled scripts and on demand batch processing of Payment File Administration records, using the same queue assigned for payment processing in a particular subsidiary. It is advisable that you use queues that are dedicated to Electronic Bank Payments Processing.

To define a new deployment for Electronic Bank Payments processing scripts:

1. Go to Customization > Scripting > Scripts (Administrator).
2. Create multiple script deployments for each of the following script queues that you dedicate to Electronic Bank Payments processing:
 - EP Script Scheduler
 - EP Transaction Marker
 - EP Payment Processor
 - Payment File Generation SS
 - EP Rollback MR
 - EP Reverse Payments MR
 - EP Email Notification MR
 - Payment to Admin Linker MR

- EP Failed Transaction Unlinker
 - Generic Payment Processing
 - Generic Payment Record Processing
 - Generic Payment Notification
 - Generic Payment Reversals
 - Generic Payment Rollback
 - On Demand Batch Processing (8859_payment_batch_on_demand)
3. Click the View link next to the script record.
 4. Click **Deploy Script**.
 5. Complete the following fields on the New Script Deployment page:

| Field | Description |
|---|--|
| Title | Enter a name for the new script deployment definition. |
| ID | Enter a unique ID for the new script deployment definition. |
| Priority | Select how urgently this script should be processed relative to other map/reduce and scheduled scripts that have been submitted. This value is assigned to each job associated with the script deployment. For more information, see the help topic Priority . |
| <div style="border: 1px solid #f0ad8e; padding: 5px; margin-bottom: 10px;"> ! Important: You must understand SuiteCloud Processors before you change this setting. For details, see the help topic SuiteCloud Processors Priority Levels. </div> | |
| Concurrency Limit | Set the number of SuiteCloud Processors that can be used to process the jobs associated with the script deployment. For more details on this field, see the help topic Concurrency Limit . |
| <div style="border: 1px solid #5bc0de; padding: 10px; background-color: #e6f2ff;"> i Note: For accounts without SuiteCloud Plus License, you can set the Concurrency Limit to 2. This enables the use of the extra processor to double the processing bandwidth for your map/reduce scripts. For more information, see SuiteAnswers support article Electronic Bank Payments: Improve Payment Batch Processing and Payment File Generation Performance by Increasing the Concurrency Limit, ID 81974. </div> | |

6. Click **Save**.

New Deployments are added to the list on the **Deployments** subtab of the script record from which it was created.

Setting Up Multiple Queues for Payment Processing in the Electronic Payments Preferences

After creating the deployment definitions, you must set them up by entering the script deployment ID for each payment processing script that you want to run concurrently.

i **Note:** If you have existing multiple queues, the new column fields for these queues will be left blank initially. The default SuiteScript 2.0 scripts will be used until you have allocated your own scripts.

[To set up the deployment definitions:](#)

1. Go to Payments > Setup > Electronic Payments Preferences.
2. Click **Edit**.
3. On the **Queue Management** subtab, complete the following fields:

| Field | Description |
|--------------------------------------|---|
| Subsidiary | Select the subsidiaries that are going to share the same script queues. Leave this field blank to share the script queue with subsidiaries that do not have any script queue setting. Shared queues among subsidiaries results to queuing for payment files submitted by these subsidiaries. |
| Scheduler (New) | Enter the script deployment ID for Payment Scheduler. Applicable to new PFAs created using EFT and DD formats for Regular Payment Processing and PFAs using Instant Bank File Generation. |
| Transaction Marking (New) | Enter the script deployment ID for Transaction Marking. For script deployments that are still using queues, make sure that the script queue is the same as the script queue in Scheduler (New). Applicable to new PFAs created using EFT and DD formats for Regular Payment Processing. |
| Payment Processing (New) | Enter the script deployment ID for Payment Processing. For script deployments that are still using queues, make sure that the script queue is the same as the script queue in Transaction Marking (New). Applicable to new PFAs created using EFT and DD formats for Regular Payment Processing. |
| Bank File Creation (New) | Enter the script deployment ID for Bank File Creation. For script deployments that are still using queues, make sure that the script queue is the same as the script queue in Payment Processing (New). Applicable to new PFAs created using EFT and DD formats for Regular Payment Processing and PFAs using Instant Bank File Generation. |
| Rollback (New) | Enter the script deployment ID for Rollback. For script deployments that are still using queues, make sure that the script queue is the same as the script queue in Bank file Creation (New). Applicable to new PFAs created using EFT and DD formats for Regular Payment Processing. |
| Reversal (New) | Enter the script deployment ID for Reversal. For script deployments that are still using queues, make sure that the script queue is the same as the script queue in Rollback (New). Applicable to new PFAs created using EFT and DD formats for Regular Payment Processing and PFAs using Instant Bank File Generation. |
| Notification (New) | Enter the script deployment ID for Notification. For script deployments that are still using queues, make sure that the script queue is the same as the script queue in Reversal (New). Applicable to new PFAs created using EFT and DD formats for Regular Payment Processing and PFAs using Instant Bank File Generation. |
| Instant Payment Processing (New) | Enter the script deployment ID for Instant Payment Processing. For script deployments that are still using queues, make sure that the script queue is the same as the script queue in Notification (New). Applicable to new PFAs created using EFT and DD formats Instant Bank File Generation. |
| Remove Unprocessed Transaction (New) | Enter the script deployment ID for Remove Unprocessed Transaction. For script deployments that are still using queues, make sure that the script queue is the same as the script queue in Instant Payment Processing (New). Applicable to new PFAs created using EFT and DD formats for Regular Payment Processing. |
| Parent Deployment (Old) | Enter the script deployment ID for Generic Payment Processing. The script queue for this deployment must be different from the queue number that was set up for the Generic Payment Processing deployment. Applicable to Customer Refunds and Positive Pay format. |
| Payment Creator Deployment (Old) | Select the script deployment ID for Generic Payment Record Processing. Applicable to Customer Refunds and Positive Pay format. |

| Field | Description |
|-----------------------------------|--|
| | <p>Note: To use multi-threading and to optimize usage of the queues, select multiple script deployment IDs and make sure that at least one of the script deployments has the same script queue as the Parent Deployment. This is only applicable to script deployments that are still using queues.</p> |
| Rollback Deployment (Old) | Enter the script deployment ID for Generic Payment Rollback. Make sure that the script queue is the same as the script queue in Parent Deployment. Applicable to Batch Payment, Customer Refund, and Positive Pay processing. |
| Reversal Deployment (Old) | Enter the script deployment ID for Generic Payment Reversals. Make sure that the script queue is the same as the script queue in Parent Deployment. Applicable to Batch Payment, Customer Refund, and Positive Pay processing. |
| Notification Deployment (Old) | Enter the script deployment ID for Generic Payment Notification. Make sure that the script queue is the same as the script queue in Parent Deployment. Applicable to Batch Payment, Customer Refund, and Positive Pay processing. |
| Batch Processing Deployment (Old) | Enter the script deployment ID for On Demand Batch Processing. Make sure that the script queue is the same as the script queue in Parent Deployment. Applicable to Batch Payment, Customer Refund, and Positive Pay processing. |

Note: You must complete all the fields.

4. Click **Add**.
5. Repeat steps 2 and 3 to add more script queue settings for other subsidiaries.
6. Click **Save**.

Migrating Script Deployments to Use SuiteCloud Processors

As of 2017.2, the SuiteCloud Processors feature supports a new system based on script processors rather than queues. It is now possible to change script deployments to use processors instead of queues. With this feature, even queue-based processing runs on processors on the back end. For more information about this feature, see the help topic [SuiteCloud Processors](#). You can increase the number of queues or processors available to your account by purchasing SuiteCloud Plus licenses. For information, see the help topic [SuiteCloud Plus Settings](#).

You can configure the Electronic Payments Queue Management to use script deployments configured for SuiteCloud Processors. The SuiteCloud Processors will automatically divide processing of the script used by the Electronic Bank Payments SuiteApp for generating payment files.

Map/Reduce script deployments for Electronic Bank Payments already use the SuiteCloud Processors by default. However, if you have existing custom Scheduled Script deployments, you have control over whether to stop using queues by clicking the **Remove Queue** button. After you select this option, the deployment no longer uses a queue **and cannot revert back to using a queue**. For more information, see the help topic [Scheduled Script Deployments that Continue to Use Queues](#).



Important: You should perform and test these changes in your Sandbox or Release Preview account before implementing them in your Production account.

To migrate a script deployment to use SuiteCloud Processors:

1. Go to Customization > Scripting > Scripts (Administrator).
2. Click **Edit** next to the script deployment record you want to migrate.
3. Click **Remove Queue**.

4. Click **Save**.
5. Run and test your usual business process with electronic payments.

Recommendations and Considerations when Migrating Script Deployments to Use SuiteCloud Processors

- Convert script deployments one at a time.
- The Application Performance Management SuiteApp (Bundle ID 67350) can be used to monitor the performance of the script deployments. For more information, see the help topic [Application Performance Management \(APM\)](#).
- For subsidiaries that require high priority processing, you can assign the Priority Level of the script deployments to High. For more information, see the help topic [SuiteCloud Processors Priority Levels](#).

Best Practices in Setting Up Queue Management

In setting up Queue Management, be guided by the following recommendations:

- Make sure declared script deployments in a row is in the same queue.
- Subsidiaries should not be sharing the same queue. This means that a queue will only run the processes of a particular subsidiary, which will be more efficient.
- Avoid declaring blank value in the subsidiary column.
- Assign the Scheduler script deployment value to the least used queue.

Limitations of Scheduled Script Settings

Consider the following limitations of scheduled script settings:

- If a row with blank subsidiary value is declared, deployments will not be used.
- If a row has all subsidiaries declared, the default row will not be used.

Setting Up Multi-Currency Payments Processing

The Electronic Bank Payments SuiteApp enables you to process multi-currency payments to suppliers and employees, to issue multi-currency customer refunds, and to receive multi-currency customer payments across the globe in a single payment run that uses a single bank account.

To process multi-currency transactions, you need to use a payment format that has a multi-currency option enabled. Examples are J.P. Morgan Freeform GMT and ABBL VIR 2000. Alternatively, you can create a new payment file format and enable its multi-currency options. In addition, you must use a bank account that has been set up to use the new multi-currency file format.

You can process multi-currency payment transactions only if your bank currency matches with your account's base currency. If the bank currency and account's base currency do not match then multi-currency transactions are not available to process on the Payment Processing page.



Note: The Advanced Electronic Bank Payments License and the NetSuite SuiteApps License Client SuiteApp are required if you want to edit and create custom EFT and Direct Debit formats.

To create a new multi-currency payment file format:

1. Go to Payments > Setup > Payment File Templates > New.
2. In the **Name** field, enter a name for this multi-currency payment file format.

3. In the **Payment File Type** field, select one of the following:
 - **EFT** – used for vendor payments
 - **DD** – used for customer payments
4. In the **Country** field, enter the name of the country.
5. In the **Currency** field, select the currencies that you want to include in a single payment run when processing payments using the new payment file format. To select all available currencies, check the **Include All Currencies** box.
6. Configure the following fields:
 - **Reference Fields** – Enter custom fields you want to be visible on the Company Bank Details record.
 - **Entity Reference Fields** – Enter custom fields you want to be visible on the Entity Bank Details record.
 - **Field Validator** – Configure the validation for the **Company Bank Details** fields and **Entity Bank Detail** fields. You can validate a field by length or type. You can also use EP validation types such as BIC, Routing Number and IBAN. For more information, see [Adding Field Validations to Custom Payment File Templates](#).
7. In the **Maximum Lines** field, enter the maximum number of transactions that can be processed using this template.



Note: A limit of 5,000 transactions can be processed in a single payment run.

8. To automatically update the Entity Bank Details when payments are created in this format, check the **Update Entity Bank Details** box.
9. In the **Bank File Template** field, enter the template body using FreeMarker syntax. If the SuiteTax feature is provisioned in your account, enter the template body in the **SuiteTax Bank File Template** field.



Important: The Bank File Template field will be deprecated soon. In preparation for this change, we recommend adding your template body in the SuiteTax Bank File Template field. For more information, see the [Payment File Template Changes in NetSuite Electronic Bank Payments 2019.1](#).

For more information about using the FreeMarker syntax on your custom templates, see [Working with Advanced Templates](#). When using advanced templates, take note of the specific words that must not be used for your custom variables and function names. See the complete list of words in the topic, [Reserved Words](#).

10. In the **Output File Extension** field, enter the file extension to use for the output payment file. For example, **txt**, **csv**, or **aba**.
11. In the **Output File Encoding** field, select the character encoding type to use for the output payment file.
12. Click **Save**.

Before you can use the new payment file format to process multi-currency transactions, you must set up the company bank account records you want to use for sending and receiving electronic bank payments.



Note: For the multi-currency template to work, you must choose a company G/L bank account that uses the subsidiary base currency.

For more information about setting up bank details for electronic bank payments processing, refer to the Setting Up Bank Company Records topic for your country.

Adding the Payment Batch Processing Portlet

Add the Payment Batch Processing portlet to your dashboard to process payments in batches. For more information, see [Processing Payments](#).

To add the Payment Batch Processing portlet:

1. Go to Payments > Payments Overview.
2. Click the Personalize Dashboard link at the top right corner of the page.
3. In the Add Content panel on the left, drag and drop the Custom Portlet to a specific location.
4. Put your cursor over the dropdown arrow in the portlet, and click **Set Up**.
5. In the **Source** field, select **Payment Batch Processing Portlet SS2**.
6. Click **Save**.

Electronic Bank Payments Error Codes

- [Company Bank Details](#)
- [Electronic Payments Preferences](#)
- [Entity Bank Details](#)
- [Instant Electronic Bank Payment File](#)
- [Payment File Administration Processing](#)
- [Payment Batches](#)
- [Payment File Formats](#)

Company Bank Details

| Error Code | Error Message | Description / Recommended Action |
|------------------------------|--|--|
| EP_00039 | You must complete the approval routing setup process for this bank record. To do so, follow the instructions at Payments > Setup > Bank Details. | If Approval Routing is enabled for Electronic Bank Payments, this error occurs when Approval Routing is not properly set up in the bank details record. You need to properly set up the approval routing process by going to Payments > Setup > Bank Details. |
| EP_00047 | Error encountered while adding field with id: {FIELD_ID} to the form. | This error is due to a missing id, label, incorrect field value, etc. This is an internal error. Contact Customer Support and provide details such as the error code and the error message found in the script execution log. |
| custrecord_8858_process_user | You entered an invalid field value 108 for the following field: custrecord_8858_process_user | This error occurs, when a user does not have access to the subsidiary of the company bank account and still submits the bank file for generation. |

Electronic Payments Encryption Suitelet

| Error Message | Description Or Recommended Action |
|--|---|
| EP_ENCRYPTION_MISSING_PARAMETER | This error is displayed when the required parameters are missing for the request. |
| Missing iv | This error is displayed when the cipherText provided for decryption does not contain initialization space vector (v). |
| No GUID | This error is displayed when the GUID value is missing. |
| AN_ERROR_OCCURRED_WHILE_DECRYPT_PASSWORDGUID | This error is displayed when the script using the GUID is not mentioned in the restricted script IDs. |
| EP_ENCRYPTION_ERROR | This error is displayed when the request is processed. |

Electronic Payments Preferences

| Error Code | Error Message | Description / Recommended Action |
|------------|--|---|
| EP_00037 | Email Template Folder missing EP_START_TIME_NULL | No email template folder was found for Electronic Bank Payments SuiteApp. This is an internal error. Contact Customer Support and provide details such as the error code and the error message found in the script execution log. |
| EP_00038 | Duplicate email template folders exist. | Multiple email template folders exist in your File Cabinet for Electronic Bank Payments SuiteApp. 1. Check which folder needs to hold your email templates. This is usually the folder where your custom email templates are stored. 2. Delete or rename the duplicate folders. |
| EP_00048 | Email notification was not sent. Please go to Payments > Setup > Electronic Payments Preferences and check your email template settings. | Sending email notification failed due to an error in the email template used. Check your email template for any errors. For reference, see Help topic Sending Payment Notifications . |
| EP_00049 | Email notification was sent but not all items were successfully processed. | Go through the failed transactions and check for points of failure, for example: Invalid email, no subject, incorrect template. |
| EP_00057 | Priority can only be changed during Queued status. | Editing the priority other than queued status. You must wait for the queued status before changing its priority. |
| EP_00061 | You may not disable EFT Payment Batch Approval Routing preference because you have at least one payment batch in Pending Approval | You need to process any pending payment batches before disabling the EFT Payment Batch Approval Routing preference. |

| Error Code | Error Message | Description / Recommended Action |
|------------|---|---|
| | status. Please approve or reject all payment batches if you would like to disable this preference. | |
| EP_00062 | Deployments in the current queue setting are currently in progress. Please wait for them to finish before saving an update: | You must wait for the current deployment to finish processing before updating a record. |
| EP_00063 | Subsidiary for default setting may not be set. | The Default queue management setting is used in case no setting record matches a specific subsidiary filter. Assigning the default setting to a subsidiary is not allowed. |
| EP_00064 | Parent deployment {value} is invalid. | Enter a valid script deployment record. |
| EP_00065 | Parent Deployment {value} is selected more than once. | You must select another deployment value, if there is none, create a new deployment record. |
| EP_00066 | Parent Deployment {value} is reserved for the default setting. | You must select another deployment value, if there is none, create a new deployment record. |
| EP_00067 | Parent Deployment may not be blank. | Parent Deployment value is missing. |
| EP_00068 | Payment creator deployment {value} is invalid. | Payment creator deployment is assigned to the incorrect column. |
| EP_00069 | Payment Creator Deployment {value} is selected more than once. | Using a Payment Creator Deployment that is already assigned. |
| EP_00070 | Payment Creator Deployment {value} is reserved for the default setting. | Currently selected Payment Creator deployment value cannot be used. |
| EP_00071 | Payment Creator Deployment may not be blank. | Payment Creator deployment value is missing. |
| EP_00073 | Deployments setup on lines {value} are using the same queue {value2}. You may need to update your script deployments. | This error occurs when you are adding a new deployment line on the same queue that is already used by a different line. You must assign the new deployment line to a different queue. If the account is provisioned only for one queue, contact your Account Manager to inquire about Multiple Queues feature. |
| EP_00075 | Inline editing of Payment File Format record is not allowed. | Direct List Editing (DLE) of Payment File Format record is not allowed. |
| EP_00076 | Unable to create data object without request parameters. | This is an internal error. Contact Customer Support and provide details such as the error code and the error message found in the script execution log. |
| EP_00077 | Unable to create data object without entities. | This is an internal error. Contact Customer Support and provide details such as the error code and the error message found in the script execution log. |

| Error Code | Error Message | Description / Recommended Action |
|-------------------------|--|---|
| EP_00078 | Unable to create data object without start time. | This is an internal error. Contact Customer Support and provide details such as the error code and the error message found in the script execution log. |
| EP_00079 | Please enter value(s) for: Priority Queue | Priority Queue value is missing. You need to enter a value for Priority Queue. |
| EP_00080 | No Advanced Template found. | There were no templates found during CSV import. Make sure to add a value for Advanced Template when importing. |
| EP_00081 | deployment {value} is invalid. | Deployment is either not existing or not a valid value. You must select another deployment value. |
| EP_00082 | Deployment {value} is selected more than once. | Deployment can only be used once per line. |
| EP_00083 | Deployment {value} is reserved for the default setting. | Currently selected deployment value cannot be used. Deployment can only be used once per line. |
| EP_00084 | Deployment may not be blank. | You must enter a Deployment value. |
| EP_00085 | Deployment {value} should be on queue {value2}. | Incorrect deployment assignment. You must transfer the deployment to the correct queue. |
| EP_00086 | You do not have permission to Edit this Payment Batch. | Permission error. Contact your account administrator. |
| EP_00087 | Copying or creating new Electronic Payments Preference record is not allowed. | Multiple Electronic Payments Preference record is not allowed. |
| EP_00088 | This record cannot be deleted because it has dependent records. | You need to delete the dependent or child records first. |
| EP_00089 | Cannot retrieve/recreate EP preferences. | Uninstall and reinstall the bundle. If the problem persists, contact Customer Support. |
| EP_00092 | Unable to start payment processing after Rollback. | Unable to start the Rollback process due to specific errors. You need to check the error logs to find out what caused the failure and fix it. |
| EP_00128 | Creating and customizing payment file templates require an active license and the NetSuite SuiteApps License Client SuiteApp installed in your account. If you would like to purchase the license, please contact your NetSuite account manager. | You don't have the Advanced Electronic Bank Payments License, or it is already expired. Contact your NetSuite Account Manager to purchase or renew your license. |
| INSUFFICIENT_PERMISSION | Permission Violation: You need the Lists >Documents and Files permission to access this page. | For script deployment customdeploy_8858_translation_service_su, Execute As Role field must be set to Administrator. |

Entity Bank Details

| Error Code | Error Message | Description / Recommended Action |
|------------|---|--|
| EP_00018 | Entity record creation have issues. See error logs for more details. | This error occurs during the building of the payment file and the entity (vendor, employee, or customer) does not have a corresponding entity bank. Create an entity bank record where the error occurred. |
| EP_0020 | Retrieving bank details failed for the entities for the following entities: {MISSING_ENTITIES} | This error occurs when you try to build the payment files and the entity is inactive (vendor, employee, or customer) does not have the corresponding entity bank details. |
| EP_00093 | Create new Entity Bank Details from the {value} version of this record. Vendor ID: {value2} | This error occurs when you are trying to create Entity Bank Details from a vendor record when there is partner record. Disable the partner record first before creating an entity bank record for the vendor. |
| EP_00094 | The International Bank Account Number (IBAN) you entered is not valid. Please enter a valid IBAN for Italy. | Enter a correct IBAN value. |
| EP_00095 | BIC is invalid. | Enter the correct BIC value. |
| EP_00096 | IBAN code is invalid. | Enter the correct IBAN code. |
| EP_00097 | Routing number is invalid. | Enter the correct Routing Number. |
| EP_00098 | BBAN code is invalid. | Enter the correct BBAN code. |
| EP_00099 | Payment Description is invalid. | Enter the correct Payment Description. |
| EP_000100 | Account Number is invalid. | Enter the correct Account Number. |
| EP_000101 | Payment Reference is invalid. | Enter the correct Payment Reference. |
| EP_000102 | Payment Code is invalid. | Enter the correct Payment Code. |
| EP_000103 | BIC is missing. | Provide the BIC value. |
| EP_000104 | IBAN code is missing. | Provide the IBAN code value. |
| EP_000105 | Account Number is missing. | Provide the Account Number. |
| EP_000106 | Bank code is missing. | Provide the Bank Code value. |
| EP_000107 | Branch number is missing. | Provide the Branch Number. |
| EP_000108 | Bank name is missing. | Provide the Bank Name. |

Instant Electronic Bank Payment File

| Error Code | Error Message | Description / Recommended Action |
|------------|---|---|
| EP_00001 | Verify that the saved search Transaction filter has been set to Bill/Customer Payment only. | This error occurs when the transaction saved search does not match with the record's search type when generating instant payment files via Payments > Bank File Generation. |

| Error Code | Error Message | Description / Recommended Action |
|------------|--|---|
| | Click the Edit Search link if you want to review the filtering criteria. | Make sure that the selected Transaction Saved Search is of Type = Bill Payment for EFT and Type = Payment for Direct Debit |
| EP_00002 | Click the Edit Search link if you want to review the filtering criteria or you may select another saved search. | When an error is encountered while loading the Transaction saved search record via its ID. Edit the selected transaction saved search and add the necessary filters to return expected results. Please refer to Help topic Defining Transaction Saved Searches for Electronic Bank Payment for guidance in customizing your saved search. |
| EP_00003 | There are no transactions retrieved using this saved search. Click the Edit Search link if you want to review the filtering criteria. You may also select another saved search or verify that transactions have been tagged for electronic payment. | This error occurs when the selected transaction saved search when generating instant payment files returns zero result. Edit the selected transaction saved search and add the necessary filters to return expected results. Please refer to Help topic Defining Transaction Saved Searches for Electronic Bank Payment for guidance in customizing your saved search. |
| EP_00004 | There are missing or incorrect filters in this saved search. Click the Edit Search link if you want to review the filtering criteria. For more information, see the Defining Transaction Saved Searches for Electronic Payment topic in the Help Center. | This usually happens when the default Bill or Customer Payment Transaction for EP saved search selected under Payments > Bank File Generation > Generate Bill Payment / Customer Payment File has missing requirements. There are some required search criteria that needs to be validated before processing; see Defining Transaction Saved Searches for Electronic Bank Payment topic in Help Center to identify which criteria needs to be added. |
| EP_00005 | You must select the company bank account first before selecting the transaction saved search. | This usually happens when the company bank record is deleted while loading the Payment File Generation suitelet. Refresh the Suitelet to resolve the problem. |
| EP_00009 | There are no transactions retrieved using the saved search. | May occur if the saved search selected by the user returns no result. Edit the selected transaction saved search and add the necessary filters to return expected results. Please refer to Help topic Defining Transaction Saved Searches for Electronic Bank Payment for guidance in customizing your saved search. |

Payment File Administration Processing

| Error Code | Error Message | Description / Recommended Action |
|------------|---|---|
| EP_00007 | Another process is queued for the same GL bank account and payment file format. Try again after the first process has been completed. | Payment File Administration (PFA) can only process records with same GL bank account and file format one at a time. Allow the current queue process to finish first, then try again. |

| Error Code | Error Message | Description / Recommended Action |
|------------|--|--|
| EP_00017 | An error has occurred during payment file creation. | <p>Check the following:</p> <ol style="list-style-type: none"> 1. If exceeds time limit, try to generate with a smaller number. 2. Check the template for any errors. 3. Check for errors in any scripts attached to the entity, transactions, company, bank, and PFA. |
| EP_00023 | An error occurred while creating the Payment File Administration record. | <p>This happens when an error occurred during the creation of payment record for a transaction.</p> <p>Check individual payments and see why the creation of the payment file failed.</p> |
| EP_00046 | Error in retrieving the entities {ENTITIES_ID}. Verify that the following entity records are active and set up for electronic payment. | <p>Error in the Payment File creation due to an invalid bank entity record.</p> <p>Check the entity of the transactions created if they are existing and active.</p> |
| EP_00059 | Unable to call parent process to recreate payment file. Scheduled script status: | <p>Retrieving data. Wait a few seconds and try to cut or copy again.</p> <p>Wait for the ongoing process to finish before starting a new one.</p> |
| EP_00109 | An error occurred when reversing payments. See logs for more details. | <p>You must make sure that the discount accounts are set to the following default values when reversing a payment file administration with discount payments:</p> <ul style="list-style-type: none"> ■ Purchase Discount Account – Purchase Discounts ■ Sales Discount Account – Sales Discounts |

Payment Batches

| Error Code | Error Message | Description / Recommended Action |
|------------|--|--|
| EP_00015 | Failed to create payment transactions for all records in the Unprocessed Transactions list. See logs for more details. | <p>Check the execution log of the script deployment EP Payment Processor to identify what caused the payment creation failure. Go to Customization > Scripting > Script Deployments > EP Payment Processor > Execution Log subtab.</p> |
| EP_00016 | View the list of unprocessed transactions. | <p>This error occurs when selecting an invalid Aggregation type when processing Bill or Invoice payments.</p> <p>You must check the individual unprocessed transactions to identify what caused the error.</p> |
| EP_00019 | Aggregation method not found on the payment transactions: Internal ID <transactioncolumn> | <p>This error occurs when selecting an invalid Aggregation type when processing Bill or Invoice payments.</p> <p>Go to Payments > Setup > Payment Aggregation and edit the Aggregation type. Make sure the Transaction Field ID value can be found on the vendor bill and expense report form.</p> |
| EP_00028 | Error occurred during marking payments for processing. See logs for more details. | <p>This error occurs when the PFA information is incomplete, for example: missing payment list, or if the payment type is not supported or missing.</p> |

| Error Code | Error Message | Description / Recommended Action |
|------------|--|---|
| EP_00029 | Not all transactions were paid. Number of unprocessed transactions: {NUMBER_OF_TXNS} | Check the batch transactions if they all have the information needed to be processed. |
| EP_00052 | Payment Batch is being updated. | This error occurs during bulk payment processing. Check each unprocessed transactions to identify the cause of the error. |
| EP_00058 | Permission Violation: You need a higher permission for Payment Batch record to access this page. | Modifying a batch process while the current batch is still updating. You must wait for the batch to finish its current process before processing or editing a new one. |

Payment File Formats

| Error Code | Error Message | Description / Recommended Action |
|------------|---|---|
| EP_00012 | The FreeMarker length exceeds the maximum allowed length {value} characters | This error occurs when the FreeMarker template is too long. Go to Payments > Setup > Payment File Templates > edit the template in use and review the Advanced Template field. |
| EP_00013 | FreeMarker errors were found in the custom payment file template. See error details here. For information, see the Working with Advanced Templates topic in the Help Center | This issue occurs if the Payment File Template contains FreeMarker syntax errors that needs to be corrected. Go to Payments > Setup > Payment File Templates > edit the template in use and review the Advanced Template field. Check if you are using valid FreeMarker syntax, see the Working with Advanced Templates topic in the Help Center for guidance. |
| EP_00024 | The payment file template of this batch cannot be used because the Advanced Electronic Bank Payments license is expired. Contact your NetSuite account manager to renew your license. | This error occurs when your Advanced Electronic Bank Payments License has expired. You must have the Advanced Electronic Bank Payments license or renew if it is already expired. The NetSuite SuiteApps License Client SuiteApp is also required to validate your license. |
| EP_00031 | A FreeMarker Template Library file with the same name already exists. Every library file must have a unique name. | This error occurs when you are attempting to save a FreeMarker Template file name that already exist. You must enter a unique file name for every new FreeMarker template created. |
| EP_00054 | A Payment File Format with the same name already exists. You must enter a unique name for each record you create. | Renaming or creating a file format where name is already used by another Payment File Format. You must enter a unique name for each file format record. |
| EP_00055 | Editing a native Payment File Format is not allowed. You need to save this format with a different name. | You must rename the Payment File Format record to other than its default name. |

| Error Code | Error Message | Description / Recommended Action |
|------------|---|--|
| EP_00056 | Setting the Payment File Format as native is not allowed. | This error occurs when you enable the Native Format checkbox when editing a payment file format record. You must uncheck the field before saving. |

Setting Up Approval Routing for Payment Batches

You can define the approval process and select users who can review, approve, edit, or reject payment batches.

You can establish an approval hierarchy chain by setting up multiple approvers with ascending approval limits. Based on the approval hierarchy, payment transactions are routed for approval until they reach the approver with a limit that can cover the amount for approval. For example, you submit a transaction with an amount for approval of 1,300. The payment approval limits are set up as follows:

| Level | Payment Approver | Payment Approval Limit |
|---------|------------------|------------------------|
| Level 1 | Approver 1 | 1,000 |
| Level 2 | Approver 2 | 2,500 |
| Level 3 | Approver 3 | (blank) |

The payment transaction is routed for approval to Approver 1, and then to Approver 2. Approval from the last approver is not needed because Approver 2 has sufficient limit to approve the payment amount.

To set up approval routing for payment batches:

1. Go to Payments > Setup > Electronic Payments Preferences.
2. Click **Edit**.
3. On the **General Preference** subtab, check the **EFT Payment Batch Approval Routing** box.
4. Click **Save**.
5. Click **OK** in the popup window.

To set approval routing details for company bank records:

1. Go to Payments > Setup > Bank Details.
2. Click the Edit link next to the company bank record that you want to set up.
3. Complete the following fields on the **Approval Routing** subtab.

| Field | Description |
|---------------|---|
| Approval Type | Select how approval routing should be triggered: <ul style="list-style-type: none"> ■ Bill Payment – payment amount limit for each bill in a batch ■ Vendor Payment – payment amount limit for each vendor in a batch ■ Batch Payment – total payment amount limit of a batch payment <p>The approval type is the basis for determining the value in the Amount for Approval field on the Bill Payment Batch page. For more information, see Processing Bills and Expenses in Batches.</p> |

| Field | Description |
|------------------------|--|
| Payment Limit | Enter the maximum amount that a bill payment, vendor payment, or batch payment can be processed without approval. If the payment exceeds this amount, it is automatically routed for approval. |
| Level | Set the approval level for each payment approver. Start with the level 1 approver. |
| | <p>Note: You can select multiple approvers for one level, but only one approver is required to approve. Once an employee is selected as an approver for a level, you cannot select the same employee as an approver for another level higher than the previous one.</p> |
| Payment Approver | Select the payment approver for each approval level. |
| | <p>Note: The selected approver will receive email notification whenever there is a payment batch that requires their approval.</p> |
| Payment Approval Limit | Enter the maximum amount that a payment approver can approve for a bill payment, vendor payment, or batch payment. |
| | <p>Note: If you leave this field blank, the approver can approve any amount. When setting up an approval hierarchy, the limit of the last approver must be left blank.</p> |

- Click **Save**.

Setting Up NACHA 2021 Data Security Rules

You can enable NACHA 2021 Data Security rules to do the following:

- Store the account number of Automated Clearing House (ACH) in encrypted form so that users cannot view the account number.
- Hide the **Account Number** field in view mode on the Company Bank Details and Entity Bank Details pages. The data entered in this field is stored in an encrypted form.

Note: As per NACHA, the last date for enabling the NACHA Rules is on June 30, 2021. You can enable the rules on or before June 30, 2021 in NetSuite.

Important: You cannot update Format Details record due to NACHA 2021 data security rules. The record can be updated only from Company Bank Details page.

To enable NACHA 2021 rules:

- Go to Payments > Setup > Electronic Payments Preferences
- Click **Edit**.
- On the **General Preferences** subtab, check the **Apply NACHA Rules** box.
You can enable the **Apply NACHA Rules** box only in Administrator role.
- Click **Save**.
- Click **OK** in the popup window.

6. On the Encryption Details Form, enter a 16 digit secret key in the **Encryption Secret Key** field.

After setting up the secret key, the system uses the key to encrypt or decrypt the ACH account numbers.

7. Click **Save**.

After saving, all the ACH native templates and ACH account numbers on the Company Bank and Entity Bank Details pages will be encrypted and stored in the database.

If you are using custom templates, make sure you check the **Encrypt Account Number** and **Hide Account Number** boxes on each ACH custom template. Next, perform a dummy edit of the company bank and entity bank details on the custom template. To do this, open the Company Bank Details page in edit mode and click **Save** to ensure the account numbers are encrypted for custom templates. You must follow the same procedure for entity bank details on the Entity Bank Details page.

To configure the ACH Encryption after enabling the NACHA 2021 rules, you must perform the following actions:

- You must disable the edit permission of the ACH payment encrypted files to prevent them from being edited as they are stored in the file cabinet. For more information on disabling the permissions, see the SuiteAnswers support article [Role Able to Access Restricted Files via 'Attach File' Column or via File URL](#), ID 34568.
- To get the decrypted account number, first you must check the **Encrypt Account Number** box on the custom template. Then replace the account number in the Account Number field on the custom ACH Bank File format template. Follow the same process for all custom ACH templates.

When you enable the **Encrypt Account Number** box, you must make sure you the following fields are added in their respective custom templates.

| Field Type | Field Name | Field ID | Required |
|-------------------------|---------------------|--------------------------------|----------|
| Reference Fields | Account Number | custrecord_2663_acct_num | No |
| Entity Reference Fields | Bank Account Number | custrecord_2663_entity_acct_no | No |

- The existing variable ebanks still holds all the values of the Entity Bank Details record. But, to get the decrypted account number, you must replace the value with ebanks_accountnums.list variable which will provide a list of account numbers in decrypted form. Replace the existing value with the new value ebankAccNum.custrecord_2663_entity_acct_no.

Example 1. Example:

```

1  <#assign ebank = ebanks[payment_index]>
2  <#assign ebankAccNum = ebank_accountnums.list[payment_index]>
3  ${setLength(ebankAccNum.custrecord_2663_entity_acct_no,17)}           =>> Will print decrypted account number.
4  ${setLength(ebank.custrecord_2663_entity_acct_no,17)}                 =>> It will print encrypted account number(as
   stored in DB)

```



Note: You must note the following information for ACH account number encryption:

- ACH account numbers are not displayed in saved searches or reports.
- You cannot preview a decrypted file. To view the file, download the decrypted file into your local machine by using the **Download Decrypted File** hyperlink on the Payment File Administration page.

To download the decrypted file:

1. Go to Payments > Payments Processing > Payment File Administration.
 2. Click **Edit** next to a PFA record.
 3. On the Payment File Administration record, click the Download hyperlink in the **Download Decrypted File** field.
 4. To save the decrypted file into your local machine, click **Save**.
- If you are using any third-party integration for file transfer, first download the file locally. Then, transfer the file again by uploading it into the file cabinet or any other location as required.
 - NACHA changes does not apply to old PFAs unless they are recreated or reprocessed, however, the account numbers are still not encrypted.



Important: NetSuite is not responsible for any data breach after the files are downloaded into the local machine. The responsibility of securing the payment files depends entirely on the users or accounts.

Using the Encryption for Account Numbers

After you enable the NACHA 2021 rules and configure the ACH payment file encryption, account numbers of company bank and entity bank details are stored in encrypted form. This action can break any existing scripts, workflows or account number fields in use. In such scenarios, you can get access to the decrypted account numbers from the Encryption Details page. for the following fields in the custom records with account numbers.

| Field Name | Page | Script ID | Account Number Field |
|----------------|---------------------------|---------------------------------------|--------------------------------|
| Format Details | Company Bank Details page | customrecord_2663_format_details | custrecord_2663_entity_acct_no |
| Bank Details | Entity Bank Details page | customrecord_2663_entity_bank_details | custrecord_2663_entity_acct_no |

To access the decrypted account numbers, you must send an HTTP POST request with the required parameters from the Encryption Details page. The script can be run from any scheduled, UE, or MR scripts.

Electronic Payments Encryption Suitelet Details:

| | |
|----------------------|--|
| Name of the Suitelet | EP Encryption Suitelet |
| Script ID | customscript_15152_encryption_suitelet |
| Deployment ID | customdeploy_15152_encryption_suitelet |

| | |
|------------------------------|---------------------|
| Mandatory Request Parameters | action, actionInput |
|------------------------------|---------------------|

Parameter Request Details:

| Parameter Name | Description | Required Parameters | Information |
|----------------|--|---------------------|---|
| action | This parameter is the action performed by the Suitelet. It supports only encryption or decryption. | Yes | Values: <ul style="list-style-type: none">■ action – For encrypting a plain text■ decrypt – For decrypting a cipher text. |
| actionInput | This parameter is a payload of the request on which the action is performed. | Yes | You must provide plain text for encryption. For decryption, you must provide the string form of cipher text. Example: <code>{iv : dlfj123, ciphertext : kiuQTxCVioeX}</code> |
| featureKey | This parameter retrieves the GUID secret key from the Encryption Details record. | No | If no value is provided for this parameter, the system uses the NACHA key. |
| algorithm | This parameter provides string value for supported encryption algorithms. | No | The default value for Default is AES. It currently supports algorithms available from crypto.EncryptionAlg of N/crypto module. |
| inputEncoding | Encoding of actionInput | No | Default values of this parameter are: <ul style="list-style-type: none">■ For encryption requests – UTF_8■ For decryption requests – HEX For more information on encoding support is available at N/encode.encode.Encoding enum |
| outputEncoding | This parameter encodes the output generated in response | No | Default values: <ul style="list-style-type: none">■ For encryption requests – HEX■ For decryption requests – UTF_8 For more information on encoding support is available at N/encode.encode.Encoding enum |
| padding | This parameter is used to set the padding parameter in crypto.createCipher and crypto.createDecipher | No | Default value – PKCS5Padding Supported value – crypto.Padding enum |

i Note: GUID value is retrieved using the GUID secret key. GUID is stored in the Encryption Details record with a unique key. If no secret key is provided, the default NACHA key is taken for encryption/decryption.

NACHA secret key is used to get the default GUID value. A sample string is first encrypted, then the cipherPayload form is displayed with IV and Ciphertext values. This output is again fed as input for the

decryption request and the result becomes plain text. The following script demonstrates the usage of encryption suitelet for encryption and decryption.

```

1  /**
2  *
3  *
4  * @NApiVersion 2.x
5  * @NScriptType ScheduledScript
6  */
7 define(['N/url','N/https'],
8
9 function(url, https) {
10
11     function execute(context){
12
13         try{
14             var scriptID = 'customscript_15152_encryption_suitelet';
15             var deploymentID = 'customdeploy_15152_encryption_suitelet';
16
17             var encryptParameters = {
18                 action : 'encrypt',
19                 actionInput : '12345678901234567890',
20                 featureKey : 'NACHA' //can be blank for NACHA
21             };
22
23             var suiteletURL = url.resolveScript({
24                scriptId: scriptID,
25                 deploymentId: deploymentID,
26                 returnExternalUrl : true
27             });
28
29             var response = https.post({
30                 url: suiteletURL,
31                 body: encryptParameters
32             });
33             log.debug('Encryption Response',response.body);//response.body.toString()
34
35             var encryptedObj = JSON.parse(response.body);
36
37             //Try decrypting
38             var decryptParameters = {
39                 action : 'decrypt',
40                 actionInput : encryptedObj.actionOutput,
41                 featureKey : 'NACHA'
42             };

```

Migrating ACH Bank Details to Electronic Bank Payments

ACH bank details can be migrated from the ACH subtab in Electronic Bank Payments by using the ACH EP Migration MR Script. You can migrate ACH bank details for the following records:

- Customer
- Employee
- Vendor

Only a user with an Administrator role can deploy the migration script and migrate the ACH bank data.



Note: Migrating the ACH bank details does not delete or modify the data from the existing ACH subtab. A Bank Detail record is created in the Bank Payment Details subtab and is used for processing payments from Electronic Bank Payments.

To migrate ACH Bank Details using the ACH EP Migration MR script:

1. Go to Customization > Scripts > Script Deployments.

2. Click the **Edit** link of any one of the following scripts based on the type of record you want to migrate:
 - **For Customers** – Click the **Edit** link of customdeploy_ach_ep_migration_mr_cus script deployment.
 - **For Employees** – Click the **Edit** link of customdeploy_ach_ep_migration_mr_emp script deployment.
 - **For Vendors** – Click the **Edit** link of customdeploy_ach_ep_migration_mr_ven script deployment.
3. On the Script Deployment page, select the required status from the **Priority** list, and then select a value from the **Concurrency Limit** list.
4. Click **Save and Execute**.

Guidelines on ACH Bank Details Migration to Electronic Bank Payments

The following are the important guidelines for ACH bank details migration:

- By default, all bank details are created with the following templates:
 - **For Vendor and Employee Records** – ACH CCD/PPD template.
 - **For Customer Records** – ACH-PPD template.
 If required, you can also modify the templates after the bank details are created.
- If multiple banks are associated with a vendor, then the active bank is set as a primary bank in the Bank Payment Details subtab. The other banks become secondary and inactive.
- You cannot migrate bank details if their Bank Detail records are already listed in the Bank Payment Details subtab.
- If employees have multiple active ACH bank records, then only one bank is set to primary, and the other banks are set to secondary.



Note: Note: The ACH Migration MR script is only used in migrating bank details from the ACH subtab to the Bank Payment Details subtab. For processing payments from Electronic Bank Payments, see the help topic [Processing Payments](#).

Electronic Bank Payments Limitations

Read the following topics to know the current limitations of the Electronic Bank Payments SuiteApp.

General limitations of the Electronic Bank Payments SuiteApp:

- The Electronic Bank Payments supports the Multi-Language feature except for the following fields:
 - Payment File Template Details fields
 - Custom List values
- The Electronic Bank Payments only supports FreeMarker syntax when creating payment file templates. To learn about FreeMarker, see [FreeMarker.org](#).
- When viewing the system notes of payment files, note that whoever triggers the priority queue first will be identified as the owner of the succeeding processes. For more information, see help topic [Viewing Electronic Bank Payment Details](#).
- [Processing Payments](#).
- [Limitations and Considerations for Instant Electronic Bank Payment File Creation](#).
- [Electronic Bank Payments API](#).

Payment File Template Request



Important: This feature is currently available only for localization SuiteApps that uses Electronic Bank Payments.

The Electronic Bank Payments SuiteApp supports EFT, Direct Debit, and Positive Pay payment file formats created by localized SuiteApps.

When a localized SuiteApp is installed or uninstalled from an account with an existing Electronic Bank Payment SuiteApp, it sends a template request. The template request contains data required for the localized SuiteApp to create, update, or deactivate country-specific payment file format to use for electronic payments.

The Electronic Bank Payments SuiteApp then creates a Payment File Template Request record to track this request and receive the data sent by the localized SuiteApp.

The table below describes how localized payment file formats are created or updated based on the localized SuiteApp action.

| Localized SuiteApp | Payment File Format |
|--------------------|--|
| Install | This action will create new localized payment file format records. |
| Update | This action will update existing localized payment file format records. |
| Uninstall | This action will set existing localized payment file format records to inactive. |
| Reinstall | This action will set existing localized payment file format records to active. |



Note: Access to this record is available only to Administrators of the account.

To view a Payment File Template Request:

1. Go to Payments > Setup > Payment File Template Requests.
2. Look for the payment file template request record you want to see and click the **View** link for it.
3. The following table shows the fields available on the Payment File Template Request record.

| Field | Description |
|---------------|--|
| Date Created | This is a system-generated field that marks the date when the request was created in NetSuite. |
| Last Modified | This is a system-generated field that marks the last time the request was modified in NetSuite. |
| Status | This field displays the status of the payment template request. <ul style="list-style-type: none"> ■ Passed – This status indicates that the payment file template request is successful. ■ Failed – This status is displayed when the payment file template request has not been generated successfully due to errors encountered while processing. |
| Requester | This field displays the name of the Suiteapp requesting the payment templates. |
| Raw Request | This field displays the payment template's parameters requested by the localized SuiteApp. |
| Raw Response | This field displays the result of the payment template request. If the status of the request fails, the result will include the error details. |



Note: Editing or creating record of type Payment File Template Request is not allowed in the NetSuite user interface.

Localized Payment File Format

The Electronic Bank Payments SuiteApp displays the localized payment file formats created via the payment file template request. You can use the localized file formats for payments, receivables, and Positive Pay transactions.

In general, a localized payment file format has the same behavior as the standard or native payment file format. It cannot be modified and can only be used based on the country of operation and template setting. To create a custom template, see [Creating Custom Payment File Templates](#).

To identify which payment file format is localized:

1. Go to Payments > Setup > Payment File Templates.
 2. On the Payment File Format List page, click **View** to open a payment file format record from the list.
 3. Look for the **From Localization SuiteApp** checkbox. If this box is checked, this means that the payment file format record was created by a localized SuiteApp.
- The **From Localization SuiteApp** is a read-only field in both edit and view mode.

Same with the standard and custom payment file formats, you must set up the relevant bank details and other information that the system requires for localized payment file formats. For information about setting up bank records for your company, vendors, employees, customers, and partners, see the Payment Formats topic for your country.

Payment File Templates Ownership Transfer to Localization SuiteApps

The Electronic Bank Payments SuiteApp supports the following changes for the payment templates in NetSuite 2020.1 release:

- Ownership of 61 native templates that were previously managed by the Electronic Bank Payments SuiteApp are transferred to country-specific localization SuiteApps.
- The **From Localization SuiteApp** field in the Template File is marked during the installation of a localization SuiteApp. The installation marker confirms that the template is localized.

Ownership of these native templates are transferred to the Localization SuiteApps to do the following:

- Enable better access to the country specific localization SuiteApps based on their customers or banks specific to their country or region.
- Reduce the dependency on Electronic Bank Payments SuiteApp for supporting the native templates.

This change affects the following:

- Accounts that use native payment file templates.
- Accounts with Localization SuiteApp installed or planning to install one.

Guidelines for Payment File Templates Ownership Transfer to Localization SuiteApps

- If you install the Electronic Bank Payment SuiteApp, all the native templates are installed based on the account's base country of operation.

- If you install or update a Localization SuiteApp in an account with Electronic Bank Payments SuiteApp, only the templates belonging to that country or region are marked as localized.
- For the localized templates, the Localization SuiteApps support updates, issues, or both based on the specific country or region.
- For the native templates that are not localized yet, Electronic Bank Payment SuiteApp continues to support them.

Japan Zengin Bank Fee Calculation

i Note: Zengin Bank Fee Calculation feature for Electronic Bank Payments SuiteApp is available for bank accounts only if it uses the native Zengin payment file template format. This feature does not support custom Zengin payment file format.

In Japan, it is common for customers to send payment through electronic fund transfer to their supplier's bank. The customer's bank charges a fee to complete the transfer, and the customer and vendor negotiate who will pay the fee.

The Electronic Bank Payments SuiteApp enables you to set up your Zengin bank fee schedule, calculate the appropriate bank fee for your payment transactions, and generate the payment file that contains instructions for facilitating electronic fund transfers between bank accounts with the appropriate bank fee applied.

The bank transfer fee can be paid by any of the following:

- **Vendor** – If the supplier or vendor will pay the bank fee, the full amount of the bill less the bank fee is requested for transfer and reflected on the payment file.
- **Company** – If the company will pay the bank fee, the full amount of the bill is requested for transfer and reflected on the payment file.

The bank fee is automatically calculated every time you process a bill payment transaction. The fee is then reflected in the Bank Fee field under the EFT subtab of a bill payment record. You can instantly generate payment files from payment transactions that have been tagged for electronic bank payment, where the total amount requested for transfer will depend whether the company or vendor pays the transfer fee.

Setting Up Vendor Records for Zengin Bank Fee Calculation

You can set up Zengin Bank Fee Calculation for any existing vendor record. For more information on adding a vendor, see the help topic [Creating a Vendor Record](#).

To set up a vendor record for Zengin bank fee calculation:

1. Go to Lists > Relationships > Vendors.
2. Click the **Edit** link next to the name of the vendor.
3. On the **Bank Payment Details** subtab, check the box for the following options:
 - EFT Bill Payment
 - Vendor Bank Fees

i Note: Vendor Bank Fees checkbox can only be enabled in conjunction with EFT Bill Payment field.

Leave the **Vendor Bank Fees** field unchecked if the bank transfer fee will be paid by the company.

4. Click **Save**.

Refer to the following topics for more information about using the bank fee calculation feature in Electronic Bank Payments SuiteApp:

- [Setting Up Zengin Bank Fee Schedule](#)
- [Importing of Zengin Bank Fee Schedule](#)
- [Calculating Zengin Bank Fee when Processing Bill Payments](#)

Limitations and Considerations for Zengin Bank Fee Calculation

- Bank transfer fee can only be calculated for payment transactions if the company account and vendor bank account uses a Zengin payment file template.
- Importing of bill payment transactions that calculate bank fees via CSV is not yet supported.
- In Japan, the bank transfer fee for payment transactions of employees, partners, and customers is by default paid by the company.
- Japan Zengin Bank Fees feature is only available for single currency accounts that use Japanese Yen. This feature does not support Multi-Currency.
- When importing bill payment transactions via CSV import, make sure that the Run Server SuiteScript and Trigger Workflows preference is enabled in your account. This preference is required so that correct bank fee is calculated during import. For more information about this preference, see the help topic [Setting CSV Import Preferences](#).

Setting Up Zengin Bank Fee Schedule

To ensure that the correct bank fee will be calculated, you must set up a bank fee schedule and assign it to the company bank account you will be using for electronic payments.

Electronic Bank Payments SuiteApp calculates bank fee based on three bank charge categories:

- **Same Bank and Same Branch** – Customer's bank account and vendor's bank account are both located in the same branch of the same bank.
- **Same Bank and Different Branch** – Customer's bank account and vendor's bank account are both located in the same bank but in different branches.
- **Different Bank** – Customer's bank account and vendor's bank account are in different banks.

Creating a Zengin Bank Fee Schedule

Follow this procedure to create a bank fee schedule.

To create a Zengin Bank Fee Schedule:

1. Go to Payments > Setup > Zengin Bank Fee Schedule > New.
2. On the Zengin Bank Fee Schedule page, enter a **Schedule Name**.
3. On the **Bank Fee Matrix** subtab, enter the amount bracket and fee for each bank charge category based on your bank's negotiated rates. Before entering your bank fee matrix, make sure to consider the following:
 - The first amount range must start from zero.
 - You can enter a maximum of three bank line amounts for every bank fee schedule record.
 - Amount and bank fee cannot be a negative value.
4. Click **Save**.

In this example, each bank charge category has a designated amount range and transfer fee:

The screenshot shows the 'Zengin Bank Fee Schedule' page in NetSuite. At the top, there are buttons for 'Edit', 'Back', 'Actions', and search functions. Below this, the 'SCHEDULE NAME' is set to 'Zengin Bank Fee'. The main area is a 'Bank Fee Matrix' table with columns for 'AMOUNT', 'SAME BANK AND SAME BRANCH', 'SAME BANK AND DIFFERENT BRANCH', and 'DIFFERENT BANK'. The data rows are as follows:

| AMOUNT | SAME BANK AND SAME BRANCH | SAME BANK AND DIFFERENT BRANCH | DIFFERENT BANK |
|--------|---------------------------|--------------------------------|----------------|
| 0 | 100 | 200 | 300 |
| 500 | 100 | 200 | 300 |
| 1,000 | 100 | 200 | 300 |

To create multiple bank fee schedule records, see help topic [Importing of Zengin Bank Fee Schedule](#).

Assigning a Zengin Bank Fee Schedule to a Company Bank Account

After the bank fee schedule record is created, you must assign the schedule to a company bank account that will be associated with your payment transactions.

To assign a bank fee schedule:

1. Go to Payments > Setup > Bank Details.
 2. Click the **Edit** link next to the name of the company bank account you want to associate a bank fee schedule with.
- Note:** Zengin bank fee calculation only supports bank accounts that use Zengin EFT payment file template.
3. In the **Zengin Bank Fee Schedule** field, select the bank fee schedule you want to associate to the company bank account.
 4. Click **Save**.

Importing of Zengin Bank Fee Schedule

You can transfer bank fee schedules in CSV format into NetSuite using the Import Assistant.

Before you attempt to import data with the Import Assistant, you need to set up CSV files and review the formatting noted in the section below carefully to avoid errors and ensure that data is imported with correct values. For help preparing files for CSV import, see the help topic [Guidelines for CSV Import Files](#).



Important: Make sure that the Run Server SuiteScript and Trigger Workflows preference is enabled in your account. For more information, see the help topic [Setting CSV Import Preferences](#).

On your CSV file, enter the bank matrix using the sample format below:

```
[  
[0 |100|200|300] |  
[500 |100|200|300] |  
[1000|100|200|300]  
]
```

The matrix must be enclosed in a bracket and every subgroup in the matrix must be followed by a pipe (|) delimiter. The subgroup enclosed in brackets represent the line amounts on the bank fee matrix.

Note: Maximum of three rows or subgroups are only allowed when creating a bank fee matrix.

In this example, in the first subgroup:

[0|100|200|300]

- 0 represents the start of the first amount range.
- 100 represents the bank fee for Same Bank and Same Branch.
- 200 represents the bank fee for Same Bank and Different Branch.
- 300 represents the bank for Different Bank.

In the second subgroup:

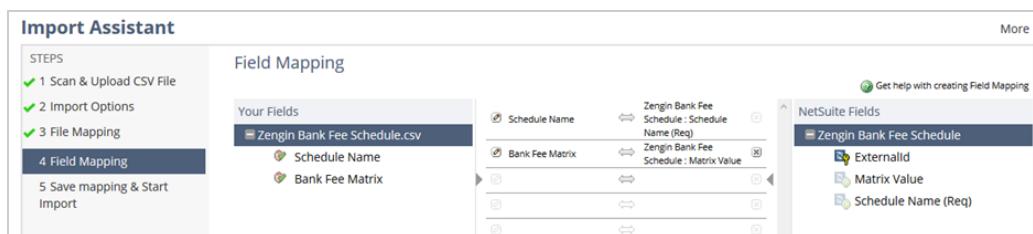
[500 |100|200|300]

- 500 represents the start of the second amount range.
- 100 represents the bank fee for Same Bank and Same Branch.
- 200 represents the bank fee for Same Bank and Different Branch.
- 300 represents the bank for Different Bank.

After completing your CSV file, you can upload the file using the Import Assistant. If you are using a role with import CSV file permission, you can access the Import Assistant at Setup > Import/Export > Import Tasks > Import CSV Records.

To import Zengin Bank Fee Schedule with the Import Assistant:

1. On the Scan & Upload CSV File page, do the following:
 1. In the **Import Type** field, select **Custom Records**.
 2. In the **Record Type** field, select **Zengin Bank Fee Schedule**.
 3. In the **CSV Column Delimiter**, select **Comma**.
 4. Click the **Browse** to locate and select your CSV file.
2. On the Import Options page, do the following:
 1. Select the Data Handling option: **Add**, **Update**, or **Add or Update**.
 2. Expand **Advanced Options** to display additional settings.
 3. In the **Custom Form** field, select **Custom Bank Fee Schedule Form**.
3. On the Field Mapping page, fields mapped from your CSV file to NetSuite fields are automatically displayed in the center pane:



4. On the Save Mapping & Start Import page, in the **Import Map Name**, enter a name for the import map to save the settings.
5. Click **Save & Run**.

Creating or Customizing Roles to Use Japan Zengin Bank Fee Feature

Users assigned with a custom accounting role are required to add the following permissions for bank fees to be calculated when processing bill payments via Transactions > Payables > Pay Single Vendor.

The following table shows the minimum permissions required for a role to use the Japan Zengin Bank Fee feature of Electronic Bank Payments SuiteApp. For more information, see the help topic [Customizing or Creating NetSuite Roles](#).



Important: Be careful when granting permissions to your custom roles. Make sure that you do not change the preferences in the Entity Bank Details custom record.

| Permission | Subtab Type | Minimum Permission |
|---|---------------|--------------------|
| Employees | Lists | View |
| Customers | Lists | View |
| Partners | Lists | View |
| Vendors | Lists | View |
| Custom Record Entries | Lists | View |
| Warning: This permission is not restricted to the Japan Zengin Bank Fees feature. Adding this permission will also provide access to other custom record entries where access type is set to Require Custom Record Entries Permission. For more information, see the help topic Setting Permissions for a Custom Record Type . | | |
| Company Bank Details | Custom Record | View |
| Entity Bank Details | Custom Record | View |
| Payment File Format | Custom Record | View |
| Format Details | Custom Record | View |

Calculating Zengin Bank Fee when Processing Bill Payments

The Electronic Bank Payments SuiteApp automatically calculates the bank transfer fee every time you pay vendor bills to a single or multiple vendor.

The bank fee is deducted from the total payment amount to be transferred depending on your negotiation with your vendors. Based on your vendor record preference, the Vendor Bank Fees checkbox on the Bill Payment page will indicate if the vendor or company will pay the bank transfer fee for every payment transaction. For more information, see help topic [Setting Up Vendor Records for Zengin Bank Fee Calculation](#).

To calculate the bank fee and pay bills to a single vendor, go to Transactions > Payables > Pay Single Vendor. For more information, see the help topic [Paying Bills to a Single Vendor](#).

To calculate the bank fee and pay bills to multiple vendors, go to Transactions > Payables > Pay Bills. For more information, see the help topic [Paying Bills to Multiple Vendors](#).

i Note: When importing bill payment transactions via CSV import, make sure that the Run Server SuiteScript and Trigger Workflows preference is enabled in your account. This preference is required so that correct bank fee is calculated during import. For more information about this preference, see the help topic [Setting CSV Import Preferences](#).

Vendor Pays the Bank Transfer Fee

On the Bill Payment page, if the **Vendor Bank Fees** box is checked, the calculated value of the **Bank Fee** field under the EFT subtab will be paid by the vendor. The total payment amount less the bank fee will be the amount that will be reflected once you generate the payment file. The value reflected in the payment file will be the amount that will be transferred to the payee's bank account.

i Note: The Vendor Bank Fees checkbox is disabled on the Bill Payment page. If you want to change the preference for the payment transaction, edit the vendor record first before creating the bill payment.

Company Pays the Bank Transfer Fee

On the Bill Payment page, if the **Vendor Bank Fees** box is not checked, the calculated value of the **Bank Fee** field under the EFT subtab will be paid by the company. The full amount will be reflected once you generate the payment file for electronic bank payment.

In Japan, bank transfer fee of payment transactions for the following entities are paid by the company:

- Employees
- Partners
- Customers

Guidelines for Zengin Bank Fee Calculation

Consider the following setup to ensure the correct bank fee is calculated when processing bill payments:

1. Both company and entity bank account must use a Zengin payment file template. For more information, see the country-specific help topic about setting up company and vendor bank account records.
2. You must set up a Zengin Bank Fee Schedule to ensure correct the correct bank fee will be calculated. For more information, see [Setting Up Zengin Bank Fee Schedule](#).
3. For bill payment transactions to less the bank transfer fee from the total amount if the supplier or vendor will pay the fee, enable the Vendor Bank Fees checkbox on the vendor record. For more information, see [Setting Up Vendor Records for Zengin Bank Fee Calculation](#).
4. To ensure bank fee will be calculated when processing payments, make sure that the For Electronic Bank Payments box on the Bill Payment transaction page is checked.

Setting Up Payment File Formats

The Electronic Bank Payments SuiteApp provides payment file formats for payments, receivables, and Positive Pay transactions.

Before you can use a file format, you need to set it up with the relevant bank details and other information that the system requires. For more information, refer to the Payment Formats topic for your country.

Be sure to create folders in the file cabinet where you can store the payment format files. For more information, see [Creating Folders in the NetSuite File Cabinet](#).

You can also customize the payment formats that come with the SuiteApp.

Using Standard Payment File Formats

The Electronic Bank Payments SuiteApp provides payment file formats that you can use for payments, receivables, and Positive Pay transactions.

For a list of available standard payment formats, see [Supported Payment Formats](#).

Before you can use a payment file format, you must set up the relevant bank details and other information that the system requires. For information about setting up bank records for your company, vendors, employees, customers, and partners, see the Payment Formats topic for your country.

Using Custom Payment Templates

You can use custom templates for bank payment formats that are not currently supported by the Electronic Bank Payments SuiteApp. You can either customize an existing payment file template or create a new custom template.

For more information, see [Creating Custom Payment File Templates](#).

Payment File Template Changes in NetSuite Electronic Bank Payments 2019.1

Depending on the payment template, the Electronic Bank Payments SuiteApp uses the tax information on the entity record when processing payments and generating bank payment files. To ensure compatibility with the SuiteTax feature, the Electronic Bank Payments version 2019.1 includes an update to the Payment File Template that will source the default tax registration number of the entity record. The Bank File Template field is going to be deprecated soon, and in preparation for this change, a new SuiteTax Bank File Template is added to the payment file template form.

For more information about the SuiteTax feature, see the help topic [Enabling the SuiteTax Feature](#).

Accounts with SuiteTax feature

Accounts with the SuiteTax feature provisioned will use the SuiteTax Bank File Template field by default when processing payments and generating bank files. If left blank, the value from the Bank File Template field will be used.

Accounts without SuiteTax feature

If you do not have SuiteTax feature provisioned in your account, the value from the Bank File Template will be used by default when processing payments and generating bank files.



Note: Entering your custom template in both Bank File Template and SuiteTax Bank File Template fields does not affect the bank payment file generation.

In addition, the following payment templates that source tax information of the entity record have been updated to be compatible with SuiteTax and non SuiteTax accounts:

| Payment Template | SuiteTax Accounts | Non SuiteTax Accounts |
|----------------------|-------------------|-----------------------|
| AEB – Norma 34 (EFT) | Yes | Yes |
| CBI Collections (DD) | Yes | Yes |

| Payment Template | SuiteTax Accounts | Non SuiteTax Accounts |
|----------------------------------|-------------------|-----------------------|
| CBI Payments (EFT) | Yes | Yes |
| CIRI-FBF (EFT) | Yes | Yes |
| CNAB 240 (EFT) | Yes | Yes |
| SEPA Credit Transfer (CBI) (EFT) | Yes | Yes |

Payment templates that use bank payment formats not mentioned above do not source tax information, and therefore are automatically compatible with SuiteTax and non SuiteTax accounts. To view the list of supported payment formats, see [Supported Payment Formats](#).

Recommendations and Considerations when using the SuiteTax Bank File Template field:

1. If you have the SuiteTax feature enabled:
 1. We recommend entering your custom template body in the SuiteTax Bank File Template field.
 2. For OneWorld accounts with subsidiaries that have more than one tax registration number, only the first Tax Reg. Number under the Tax Registrations subtab of the subsidiary record will be sourced.
2. If you do not have the SuiteTax feature enabled, we recommend adding your custom template in both Bank File Template and SuiteTax Bank File Template fields. This way, you do not need to reenter your template once the Bank File Template field is deprecated.
3. Custom body template in SuiteTax Bank File Template field must also use FreeMarker syntax. For more information, see [Working with Advanced Templates](#).

Payment File Template Changes in NetSuite Electronic Bank Payments 2019.2

The following standard SEPA Direct Debit (DD) Payment Templates are enhanced with a new sorting logic that helps improve performance when processing payment transactions.

- SEPA Direct Debit (ABN AMRO)
- SEPA Direct Debit (CBI)
- SEPA Direct Debit (Germany)

If you are using custom SEPA DD payment templates, you must update your templates after the upgrade to Electronic Bank Payments SuiteApp 2019.2. Otherwise, you will be restricted from creating new payment batches by using Invoice Payment Processing and Generate Customer Payment files.

The **Bank File Template** field on your custom SEPA DD template must be updated with the new sorting logic.

A new **Use Advanced SEPA DD Sorting** box is available on the payment template record to enable grouping of payment transactions for single payment run.

Payment File Template Changes in NetSuite Electronic Bank Payments 2020.2

The following mandatory fields are available in the DTAZV payment templates on the Company Bank Details page. The same fields are added to the Bank Details page as optional fields:

- **Meldenummer**
- **State Number**
- **Zip Code**

In the Electronic Bank Payments SuiteApp version 2020.2, all functions for setting up bank records on the Bank Details page now use SuiteScript 2.0. This change does not have any impact on existing processes. A role based restriction is introduced, in which a user cannot view or edit Entity Bank Details. This happens when the user does not have permission for the subsidiary attached to the entity record. Administrator must provide the access to the respective users for editing the bank details.

This update also removes old scripts and deploys new scripts. The scripts are listed in the following table:

| New Scripts | Old Scripts |
|---|--|
| Entity Bank Details CS - customscript_10782_entity_bank_ue | Generic Entity Bank Detail Initializer - customscript_2663_entity_bank_details_ue |
| Entity Bank Details UE - customscript_10782_entity_bank_cs | Generic Entity Bank Detail Validator - customscript_2663_entity_bank_details_cs |

As a part of SuiteScript 2.0 implementation, the custom fields are hidden and script fields are used. The internal IDs of these new script fields on the Bank Details page are added with custpage_eft prefix. For the existing workflow available in your accounts, you can create UE/CS scripts. These scripts can be deployed on the Entity Bank Details page.

The Electronic Bank Payments SuiteApp validates the customer entity record during the bank file creation. Hence, you must provide all the required fields for customer records, if you want to process invoice payments.

You can add custom help text for the **Entity Reference** field on custom templates. This field is similar to the **Reference** field on a Payment File Template when defining XML content. The custom help text is provided to help you in using these fields more efficiently.

Payment File Template Changes in NetSuite Electronic Bank Payments 2021.2

The company bank and entity details are processed using SuiteScript 2.0. To avoid changes to the existing behavior of the SuiteApp, any customizations you perform using SuiteScript 1.0 must be repeated using SuiteScript 2.0 as well. The following table has SuiteScript 1.0 and SuiteScript 2.0 details:

| SuiteScript 1.0 (Old Scripts) | SuiteScript 2.0 (New Scripts) |
|--------------------------------------|---------------------------------------|
| customscript_2663_entity_ue | customscript_14552_entity_ue |
| customscript_2663_entity_details_cs | customscript_14552_entity_details_cs |
| customscript_2663_bank_details_cs | customscript_14552_bank_details_cs |
| customscript_2663_field_validator_cs | customscript_14552_field_validator_cs |

Creating Custom Payment File Templates

The following topics provide information specific to the Electronic Bank Payments version 4.0 update regarding the transition from XML to FreeMarker payment file formats.

- Payment File Template Changes in NetSuite Electronic Bank Payments 2019.1
- Payment File Template Changes in NetSuite Electronic Bank Payments 2019.2
- Creating a New Custom Payment File Template
- Creating Custom Payment File Templates from Existing Payment File Templates
- Working with Advanced Templates
- Adding Field Validations to Custom Payment File Templates

Creating a New Custom Payment File Template

You can create custom templates for bank payment formats that are not currently provided by the Electronic Bank Payments SuiteApp.

To create a new custom payment file template:

1. Go to Payments > Setup > Payment File Templates > New.
2. In the **Name** field, enter a name for this payment file template.
3. In the **Payment File Type** field, select one of the following:
 - **EFT** – for vendor payments and customer refunds
 - **DD** – for customer payments
 - **Positive Pay** – for creating Positive Pay files
4. In the **Currency** field, select the currencies that you want to include in a single payment run when processing payments using this payment file template. To select all available currencies, check the **Include All Currencies** box. If you select multiple currencies, you must choose a company G/L bank account that uses the subsidiary base currency. For more information, see [Setting Up Multi-Currency Payments Processing](#).
5. In the **Country** field, select the countries where you want this payment file to be used.
6. In the **Reference Fields** field, enter the custom fields that you want to be visible on the company bank details record. To see the fields that you can use, go to Customization > Lists, Records, & Fields > Record Types, and click Format Details.

To enter custom Reference Fields, you should indicate the **id**, **label**, **mandatory**, and **helptext** values for each custom field. For example:

```
1 | <refField id="custrecord_2663_acct_num" label="Account Number" mandatory="true" helptext="Enter your company's 8-digit bank account number." />
```

- **id** – Go to Customization > Lists, Records, & Fields > Record Types, and click Format Details. The attribute is listed on the **Fields** subtab, in the ID column.
- **label** – Enter a name for this field that is meaningful to your users.



Important: Label attribute is required when adding custom Reference Fields to prevent errors when processing payment files.

- **mandatory** – Specify if the data field value is required or not.
- **helptext** – Provide your users the purpose and function of the custom field to help them understand what the field is about.

7. In the **Entity Reference Fields** field, enter the custom fields that you want to be visible on the entity bank details record. To see the fields that you can use, go to Customization > Lists, Records, & Fields > Record Types, and click Entity Bank Details.

To enter custom Entity Reference Fields, you should indicate the **id**, **label**, and **mandatory** values for each custom field. For example:

```
1 | <refField id="custrecord_2663_entity_bank_no" label="Financial Institution Number" mandatory="true"/>
```

- **id** – Go to Customization > Lists, Records, & Fields > Record Types, and click Entity Bank Details. The attribute is listed on the **Fields** subtab, in the ID column.
 - **label** – Enter a name for this field that is meaningful to your users.
- Important:** Label attribute is required when adding custom Entity Reference Fields to prevent errors when processing payment files.
- **mandatory** – Specify if the data field value is required or not.



Note: Custom fields that you create for the entity bank details can be used as search columns. For instructions on setting up custom fields as search columns, see the help topic [Using the Search Customization Page](#).

8. In the **Field Validator** field, add validations for the fields on the Company Bank Details record and the fields on the Entity Bank Details records. For more information, see [Adding Field Validations to Custom Payment File Templates](#).
9. In the **Maximum Lines** field, enter the maximum number of transactions that can be processed using this template.
A single payment run can process up to 5,000 transactions except for SEPA Direct Debit transactions. SEPA Direct Debit can only process up to 3,000 transactions.
For Positive Pay, you must enter any value from 1 to 5,000 in the field. Negative numbers, zero, and numbers greater than 5,000 are invalid values and will not be accepted. Leaving the **Maximum Lines** field blank will not return any transaction result. For more information, see topic [Verifying Issued Checks with Positive Pay](#).
10. If the template is for SEPA Direct Debit, check the **Use Advanced SEPA DD Sorting** box to enable grouping of payment transactions for a single payment run.
11. Check the **Update Entity Bank Details** box if updates should be made to the entity bank record after the payment file is created.



Note: This preference is currently not yet supported by the new custom template using FreeMarker.

12. In the **Bank File Template** field, enter the template body using FreeMarker syntax. If the SuiteTax feature is provisioned in your account, enter the template body in the **SuiteTax Bank File Template** field.



Note: For SEPA Direct Debit, you can use the template in step 4 of SuiteAnswers article ID 85484 as the template body. For more information, see [Payment File Template Changes in NetSuite Electronic Bank Payments 2019.2](#)



Important: The Bank File Template field will be deprecated soon. In preparation for this change, we recommend adding your template body in the SuiteTax Bank File Template field. For more information, see the [Payment File Template Changes in NetSuite Electronic Bank Payments 2019.1](#).

For more information about using the FreeMarker syntax on your custom templates, see [Working with Advanced Templates](#). When using advanced templates, take note of the specific words that

must not be used for your custom variables and function names. See the complete list of words in the topic, [Reserved Words](#).

13. In the **Output File Extension** field, enter the file extension to use for the output payment file. For example, **.txt**, **.csv**, or **.aba**.
14. In the **Output File Encoding** field, select the character encoding type to use for the output payment file.



Note: If you are using a custom Zengin payment template, select Shift_JIS as the character encoding type in the **Output File Encoding** field.

15. Check the **Hide Account Number** box to hide the **Account Number** field in view mode on the Company Bank and Entity Bank Details pages.
16. Check the **Encrypt Account Numbers** box to store the account numbers of Company Bank Details and Entity Bank Details records in encrypted form. After you enable the encryption feature, you cannot disable it. This feature is in accordance with the NACHA 2021 Rules.
17. Click **Save**.

Before you can use the new payment file format to process transactions, you must set up the company bank account records you want to use for sending and receiving electronic bank payments. For more information, refer to the Setting Up Company Bank Records topic for your country.

Creating Custom Payment File Templates from Existing Payment File Templates

NetSuite recommends to create Custom Payment File Template by using **Make copy** option only from existing Payment File Templates.

To create custom payment file template from existing payment file templates:

1. Go to Payments > Setup > Payment File Templates.
2. Click **View** next to an existing Payment File Template.
3. From the **Actions** list, select **Make Copy**.
4. In the **Name** field, enter a name of the payment file format.
5. Click **Save**.

Working with Advanced Templates

- Defining Start and End Tags in Advanced Templates
- Including Fields from NetSuite Records in Advanced Templates
- Including Fields from NetSuite Search Results in Advanced Templates
- FreeMarker Template Library for Electronic Bank Payments
- Advanced Template Snippets
- Advanced Template Tips and Tricks
- Adding Field Validations to Custom Payment File Templates

Defining Start and End Tags in Advanced Templates

The Electronic Bank Payments SuiteApp uses tags to determine the parts of an advanced template that must be inserted into the output payment file, and the parts that must return values after payment file creation.

Use the following tags in your custom template body:

```
1 | #OUTPUT START#
```

- Required.
- Signals the start of content to be inserted in the output payment file.

```
1 | #OUTPUT END#
```

- Required.
- Signals the end of content to be inserted in the output payment file.

```
1 | #RETURN START#
```

- Not required.
- Signals the start of content to be returned back to the Electronic Bank Payments SuiteApp for post payment file creation processing.

```
1 | #RETURN END#
```

- Required if #RETURN START# is added.
- Signals the end of content to be returned back to the Electronic Bank Payments SuiteApp for post payment file creation processing.

```
1 | #REMOVE EOL#
```

- Not required.
- Removes the end of line (EOL) character or new line character after a </#list> command before the #OUTPUT END# tag.

Example

In the following example, the string **Outside** and the return section containing **Age** are not included in the output.

The Electronic Bank Payments SuiteApp processes the return section after payment file creation. Currently, only sequenceId: is handled by the SuiteApp.

Template

```
1 | Outside
2 | #OUTPUT START#
3 | <#assign name = "John">
4 | <#assign company = "NetSuite">
5 | <#assign age = 100>
6 | My name is ${name}
7 | My company is ${company}
8 | #OUTPUT END#
9 | #RETURN START#
10 | Age:${age}
11 | #RETURN END#
```

Output

| |
|---|
| My name is John My company is NetSuite |
|---|

Including Fields from NetSuite Records in Advanced Templates

The following NetSuite records can be included in custom payment file advanced templates by adding the corresponding keywords:

| Record | Keyword |
|-----------------------------|---------|
| Company Bank | cbank |
| Payment File Administration | pfa |

Example

Sample company bank record:

Company Bank Details
ACH - CCD/PPD

EFT Template: ACH - CCD/PPD

DD Template: (empty)

Positive Pay Template: (empty)

Legal Name *: ACH - CCD/PPD L (circled 1)

Print Company Name *: ACH - CCD/PPD P

Subsidiary: Parent Company

Currency: USD

Marked by Default

File Name Prefix: (empty)

File Cabinet Location *: EFT JP Morgan US

EFT Template Details (ACH - CCD/PPD)

EFT Template Details

ABA Institution Identifier: 0002

Immediate Destination Name *: (empty)

Create Balanced Files

Immediate Origin *: 1234567890 (circled 2)

Company ID *: (empty)

Routing Number *: 111000025

Check Digit: 5

Account Number *: 12121

and the following PFA record:

Payment File Administration

00000229

Save Cancel Reset Actions ▾

ID
00000229

Payment Type
EFT

Last Process Initiated
Process Payments

File Processed?
Processed

Status Summary
Paid transactions: 1/1

File Reference
00000229.xml

Timestamp
4/3/2014 2:01:10 pm

Reference Note *
2



| Image No. | Field Name | Field ID |
|-----------|------------------|---|
| 1 | Legal Name | custrecord_2663_legal_name |
| 2 | Immediate Origin | custpage_eft_custrecord_2663_bank_comp_id |
| 3 | Reference Note | custrecord_2663_ref_note |

Template

```

1 #OUTPUT START#
2 Legal Name:
3 **${cbank.custrecord_2663_legal_name}
4 Immediate Origin: **${cbank.custpage_eft_custrecord_2663_bank_comp_id}
5 Reference Note:
6 **${pfaf.custrecord_2663_ref_note}
7 #OUTPUT END#

```

Output

```

Legal Name:
**ACH - CCD/PPD L
Immediate Origin:
**1234567890
Reference Note:
**2

```

Including Fields from NetSuite Search Results in Advanced Templates

NetSuite search result columns can be accessed in payment files using the <single_result_keyword>.<column_id> notation.

The following search results can be used in custom payment file advanced templates by adding the corresponding keywords:

| Search Result | Sequence Keyword | Single Result Keyword |
|---------------|------------------|-----------------------|
| Payments | payments | payment |
| Entities | entities | entity |
| Entity Banks | ebanks | ebank |
| Transactions | transactions | transaction |

 **Note:** The sequence keyword is only intended to be part of a list command. To access the search result columns, use the single result keywords.

Payments

- Payments are payment records that are created after bill or invoice payment processing. These are seen in one of the sublists under a processed PFA record.

Entities

- Entities can be vendors, customers, or employees. Partners are currently not supported.
- The column ID used should be available to all of the entities, according to the SuiteScript Records Browser. If you are using a custom entity field, it should also apply to vendors, customers, and employees. Otherwise, error SSS_INVALID_SRCH_COL is thrown. For example, you can use the column ID **firstname** because it is available to vendors, customers, and employees. But you cannot use the column ID **isperson** because employee records do not have this column.

Entity Banks

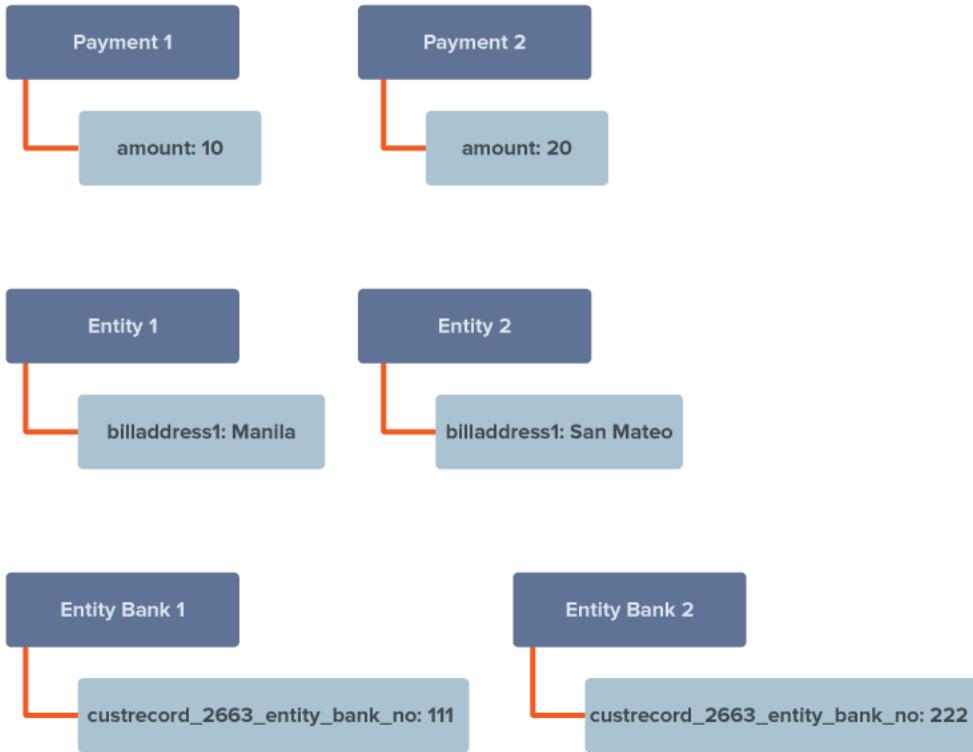
- Entity banks are bank records associated with an entity. Each record contains fields that are found in the Entity Reference Fields on the Payment File Template record.

Transactions

- Transactions are mapped to the payments in which they are included. To access transactions in a specific payment, use `transHash`. See [transHash](#).
- A single payment result has a corresponding entity and a corresponding entity bank. There is a 1:1:1 ratio of payment, entity, and entity bank. In looping through a list of payments, the usual case is that the entity and the entity bank relating to a specific payment are needed. To get the correct entity and entity bank under a specified payment, use the payment index while inside the loop.

Example

Sample payments, entities, and entity banks:



Template

```

1 #OUTPUT START#
2 <#list payments as payment>
3   <#assign entity = entities[payment_index] >
4   <#assign ebank = ebanks[payment_index] >
5 ***
6   Amount: ${payment.amount}
7   Address: ${entity.billaddress1}
8   Bank Num: ${ebank. custrecord_2663_entity_bank_no}
9 ***
10 </#list>
11 #OUTPUT END#

```

Note that the variable names for single payment, single entity, and single entity bank use the single result keyword.

Output

```

***  

Amount: 10  

Address: Manila  

Bank Num: 111  

***  

***  

Amount: 20  

Address: San Mateo  

Bank Num: 222  

***

```

FreeMarker Template Library for Electronic Bank Payments

The FreeMarker template library for Electronic Bank Payments contains information for calling built-in functions and data in custom payment file advanced templates:

- Functions
- Data

Functions

The Electronic Bank Payments SuiteApp uses the following functions in payment file templates.

| Function Declaration | Description |
|--|---|
| <code>buildEntityName(entity,isPrintOnCheckAs)</code> | Builds the entity name |
| <code>computeTotalAmount(payments,multiCurrency)</code> | Adds all payment amounts |
| <code>convertToLatinCharSet(data)</code> | Converts a string into its Latin equivalent |
| <code>formatAmount(amount,format,separator)</code> | Formats a particular amount to be inserted into the payment file |
| <code>getSequenceId(forTodaySequenceOnly)</code> | Returns the raw sequence ID from search of the PFA record |
| <code>removeEnding(data,removeString)</code> | Removes the specified ending from a string value |
| <code>setLength(data,length)</code> | Sets the fixed length for a string value |
| <code>setMaxLength(data,maxLength)</code> | Sets a maximum length for a string value |
| <code>setPadding(data,padSide,padChar,length)</code> | Puts a padding to a string value |
| <code>getCurrencySymbol(currencyName)</code> | Returns the 3-digit ISO currency symbol for the specified currency name |
| <code>getCountryCode(country)</code> | Returns the two-letter country code for the specified country |
| <code>getAmount(payment,multiCurrency)</code> | Returns a payment amount considering multiple currencies, base currency, and bank currency |
| <code>encloseString(str,maxLength,escapeChar,enclosingChar)</code> | Encloses the specified string in between the specified enclosing character if it contains the specified escape character |
| <code>getStateCode(state)</code> | Returns the state code for the specified state. State code that will be retrieved depends on the Country set under the Company Information page. If the Country does not have states, the function will return a blank value. |

buildEntityName(entity,isPrintOnCheckAs)

Builds the entity name of a vendor, customer, or employee.

Parameters

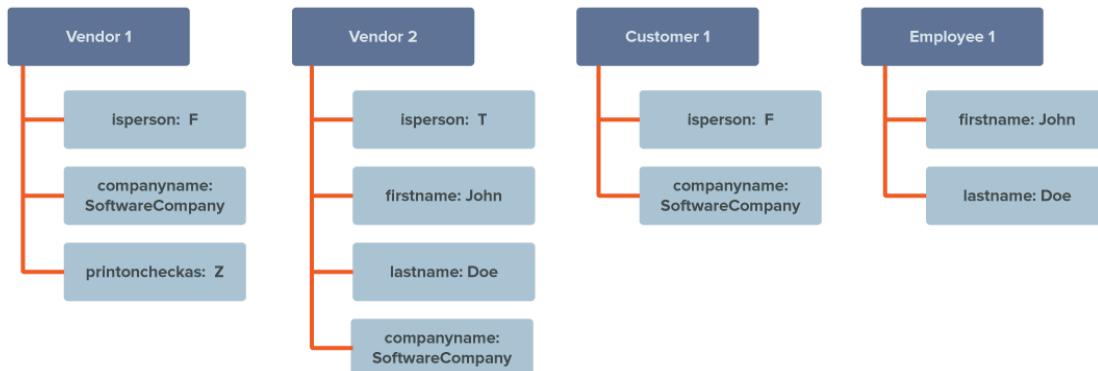
- entity – single entity search result object
- isPrintOnCheckAs – flag to prioritize the **printoncheckas** entity field
 - Accepts Boolean values true or false
 - Default value is true

Returns

- String containing the entity name

Example

Sample entity search result objects:



Commands

The first set prioritizes the **printoncheckas** field and the second set does not.

```

1 <#list entities as entity>
2   ${buildEntityName(entity,true)}
3 </#list>
4 <#list entities as entity>
5   ${buildEntityName(entity,false)}
6 </#list>
  
```

Output

```

Z
John Doe
Software Company
John Doe
  
```

```

Software Company
John Doe
Software Company
John Doe
  
```

computeTotalAmount(payments,multiCurrency)

Adds all payment amounts.

Parameters

- payments – sequence of payment search results to be processed
- multiCurrency – flag for multi-currency formats
Default value is false

Returns

- Computed total amount of payments

Example

Sample payment search result objects for a single currency format:



Commands

```
1 | ${computeTotalAmount(payments)}
```

Output

```
60
```

convertToLatinCharSet(data)

Converts a string into its Latin equivalent.

Parameters

- data – string to be processed

Returns

- String using Latin character set

Example

Commands

```
 ${convertToLatinCharSet("H  l  o")}
```

Output

```
Hello
```

formatAmount(amount,format,separator)

Formats a specified amount to be inserted into the payment file.

Parameters

- amount – amount to be formatted
 - Whole numbers or rational numbers
 - Maximum of two decimal places
- format – the format to be used
 - Accepts any one of the following values – dec, noDec, truncDec or decLessThan1
 - Default value is noDec
 - dec and decLessThan1 – absolute value, then round to two decimal places
 - noDec – absolute value, then remove the decimal point

- truncDec – absolute value, then remove the decimal portion
- currency – absolute value, round to two decimal places and retain comma symbol
- separator – used to split the integer portion and the decimal portion
 - Default value is “.”
 - Available for dec and currency format

Returns

- String with formatted amount

Example

Commands

```

1 ${formatAmount(-100.50,"dec")}
2 ${formatAmount(100.50,"noDec")}
3 ${formatAmount(100.50,"decLessThan1")}
4 ${formatAmount(-100.50,"truncDec")}
5 ${formatAmount(-1000.50,"currency")}
6 ${formatAmount(100.50,"dec",".")}

7
8 ${formatAmount(1234.50,"currency",".")}
9 ${formatAmount(0.50,"currency",".")}
10 ${formatAmount(123.45,"currency",".")}
11 ${formatAmount(1234567.89,"currency",".")}
12 ${formatAmount(-1234567.89,"currency",".")}
```

Output

```

100.50
10050
10050
100
1,000.50
100,50
```

```

1,234.50
0.50
123.45
1,234,567.89
1,234,567.89
```

getSequenceId(forTodaySequenceOnly)

Returns the raw sequence ID from search of the PFA record.

Note: This function can be used for EFT and Direct Debit transactions only. Currently, it is not available for Positive Pay transactions.

Parameters

- forTodaySequenceOnly – flag to filter today's PFA records only
Accepts Boolean values true or false

Returns

- Sequence ID number based on PFA search results

Example

Sample PFA search results for yesterday:



Sample PFA search results for today:



Commands

The first line gets the sequence ID for today only, and the second line gets the sequence ID covering all dates.

```

1 | ${getSequenceId(true)}
2 | ${getSequenceId(false)}
  
```

Output

```

3
6
  
```

For a sample implementation of this function, see [Computing for the Sequence ID](#).

removeEnding(data,removeString)

Removes the specified ending from a string value.

Parameters

- data – string to be processed
- removeString – string to be removed from the ending of the data

Returns

- String with removed ending

Example

Command

```

1 | ${removeEnding("abcdef", "def")}
  
```

Output

```

abc
  
```

setLength(data,length)

Sets the fixed length for a string value.

Parameters

- data – string to be processed
 - length – fixed length to be set
- Spaces are added if data length is less than the set length.

Returns

- String with fixed length

Example**Commands**

The following commands cover setting length of data with varying lengths:

```

1 | ***${setLength("abcde",3)}***
2 | ***${setLength("a",3)}***
3 | ***${setLength("a",3,"right")***
```

Output

```

***abc***
***a ***
*** a***
```

setMaxLength(data,maxLength)

Sets a maximum length for a string value.

Parameters

- data – string to be processed
- maxLength – maximum length to be set

Returns

- String with acceptable length

Example**Commands**

The following commands cover setting max length of data with varying lengths:

```

1 | ***${setMaxLength("abcde",3)}***
2 | ***${setMaxLength("a",3)}***
```

Output

```

***abc***
***a***
```

setPadding(data,padSide,padChar,length)

Puts a padding to a string value.

Parameters

- data – string to be processed
- padSide – the side on which the padding is to be inserted
Accepts values left or right
- padChar – the character padding to be inserted
- length – length to be set
If length is less than data, data is truncated depending on the padSide value. For left padding, truncation is applied on the left side. For right padding, truncation is applied on the right side.

Returns

- String with character padding

Example

Commands

The following commands cover all padding options for data with varying lengths:

```

1 | ${setPadding("abcde", "left", "0", 10)}
2 | ${setPadding("abcde", "right", "0", 10)}
3 | ${setPadding("abcde", "right", "0", 3)}
4 | ${setPadding("abcde", "left", "0", 3)}
```

Output

```

00000abcde
abcde00000
abc
cde
```

getCurrencySymbol(currencyName)

Returns the 3-digit ISO currency symbol for the specified currency name.

Parameter

- currencyName – name in NetSuite currency record

Returns

- String that contains the currency symbol

Example

Command

```

1 | ${getCurrencySymbol("USA")}
```

Output

```
USD
```

getCountryCode(country)

Returns the two-letter country code for the specified country.

Parameter

- country – name of country

Return

- String that contains the country code

Example**Command**

```
1 | ${getCountryCode("Philippines")}
```

Output

```
PH
```

getAmount(payment,multiCurrency)

Returns a payment amount considering multiple currencies, base currency, and bank currency

Parameters

- payment – payment search result object
- multiCurrency – flag for multi-currency format

Returns

- Payment amount

Examples**Command**

The following command is applied to the following sample scenarios:

- Scenario 1 – Single currency format and payment amount of 100
- Scenario 2 – Multicurrency format, base currency not equal to the bank currency, payment amount of 100, **fxamount** field with value of 200, and formula currency amount of 300
- Scenario 3 – Multicurrency format, base currency equal to the bank currency, payment amount of 100, **fxamount** field with value of 200, and formula currency amount of 300

```
1 | ${getAmount(payment)}
```

Output

```
100
200
300
```

encloseString(str,maxLength,escapeChar,enclosingChar)

Encloses the specified string in between the specified enclosing character if it contains the specified escape character

Parameters

- str – the string to be checked

- maxLength – the maximum length of the string including the enclosing characters
- escapeChar – the character to check for
- enclosingChar – the character used to enclose the string

Returns

- A string enclosed between the closing characters if it contains the escape character

Examples

Commands

```

1 | ${encloseString("abc^def",5,"^","@")}
2 | ${encloseString("abc^def",9,"^","@")}
3 | ${encloseString("abcdef",11,"^","@")}
```

Output

```
@abc@
@abc^def@
abcdef
```

getStateCode(state)

Returns the state code for the specified state. This function is only applicable if Country is set to the United States on the Company Information page. Otherwise, the function will return a blank value.

Parameter

- state – name of the state

Returns

String containing the state code

Example

Command

```
1 | ${getStateCode("Alabama")}
```

Output

```
AL
```

Data

The Electronic Bank Payments SuiteApp uses the following data in payment file templates:

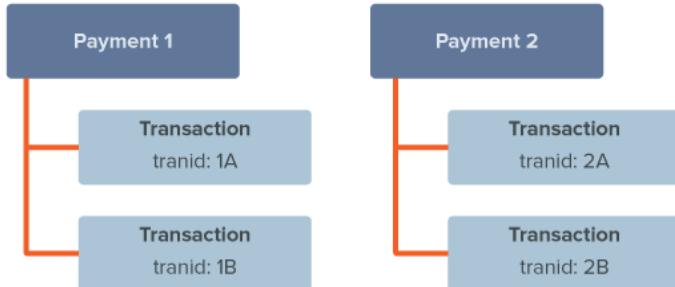
| Data | Description |
|-----------|--|
| transHash | Hash containing transaction search results (sequence) as values with payment internal ID as keys |

transHash

Hash containing transaction search results (sequence) as values with payment internal ID as keys

Example

Map of payments and transactions:



Command

Transaction IDs for Payment #2 can be printed using the following command:

```

1 <#list transHash["2"] as transaction>
2 ${transaction.tranid}
3 </#list>
  
```

Output

```

2A
2B
  
```

Advanced Template Snippets

To help you create advanced templates, you can use the following snippets:

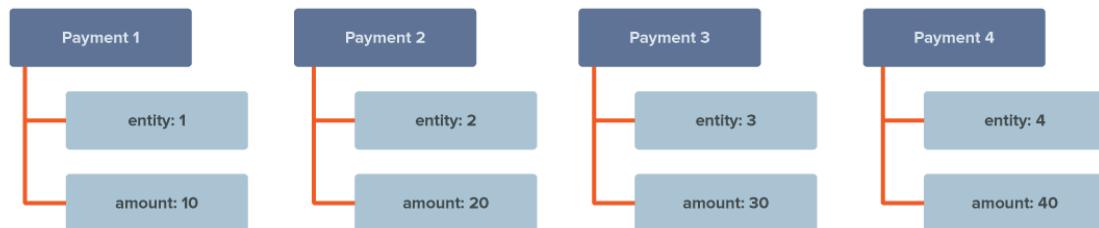
- [Handling Payments by Batch](#)
- [Displaying all Transaction IDs per Payment](#)
- [Looping Through a List of Payments](#)

Handling Payments by Batch

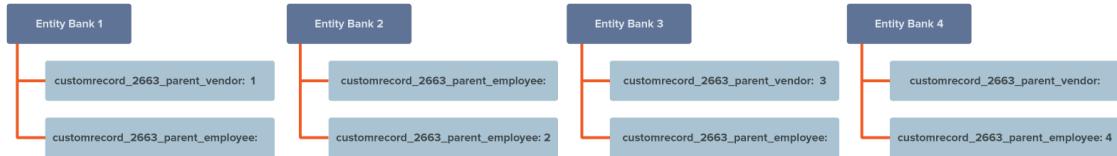
You can define criteria for subdividing payments into groups. The subdivisions can be traversed one after the other to produce an output payment file that handles payments by batch. The following example illustrates grouping payments by entity type.

Example

Payments:



And the following entity banks:



Template

```

1 <#assign vendorPayments = []>
2 <#assign employeePayments = []>
3 <#list payments as payment>
4   <#assign ebank = ebanks[payment_index]>
5   <if ebank.custrecord_2663_parent_vendor == payment.entity>
6     <#assign vendorPayments = vendorPayments + [payment]>
7   </if>
8   <if ebank.custrecord_2663_parent_employee == payment.entity>
9     <#assign employeePayments = employeePayments + [payment]>
10  </if>
11 </list>
12 <#OUTPUT START#>
13 **VENDOR PAYMENTS**
14 <#list vendorPayments as payment>
15 Amount:${payment.amount}
16 </list>
17 **EMPLOYEE PAYMENTS**
18 <#list employeePayments as epayment>
19 Amount:${payment.amount}
20 </list>
21 <#OUTPUT END#>
  
```

Output

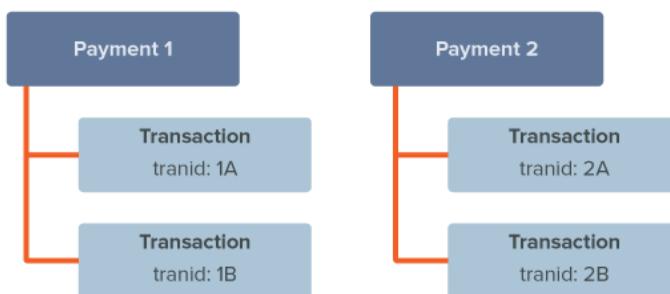
```

**VENDOR PAYMENTS**
Amount: 10
Amount: 30
**EMPLOYEE PAYMENTS**
Amount: 20
Amount: 40
  
```

Displaying all Transaction IDs per Payment

A payment can contain multiple transactions. To display all the transactions, use the transHash data. See [transHash](#).

Mapping of payment files to transactions:



Template

```

1 <#OUTPUT START>
2 <#list payments as payment>
3 Payment ID: ${payment.id}
4   <#list transHash[payment.internalid] as transaction>
5     Transaction ID: ${transaction.tranid}
6   </#list>
7 </#list>
8 <#OUTPUT END#>
```

Output

```

Payment ID: 1
  Transaction ID: 1A
  Transaction ID: 1B
Payment ID: 2
  Transaction ID: 2A
  Transaction ID: 2B
```

Looping Through a List of Payments

The payment index is used inside the loop to get the correct entity and entity bank under a particular payment. You can use the following snippet as a starting point when looping through payments.

```

1 <#list payments as payment>
2   <#assign entity = entities[payment_index] >
3   <#assign ebank = ebanks[payment_index] >
4
5   <!-- do processing here -->
6
7 </#list>
```

Advanced Template Tips and Tricks

Following are some tips and tricks to help you create advanced templates:

- [Removing CRLF \(End of Line\) Character](#)
- [Getting IDs from Select Fields](#)
- [Debugging Template Errors](#)

Removing CRLF (End of Line) Character

If you want to remove the CRLF or end of line character at the end of the output, use the FreeMarker tag `<#rt>`. For example, from the initial template:

Template

```

1 #OUTPUT START#
2 ABC
3 #OUTPUT END#
```

Output

```
ABC
```

If you do not want to include a CRLF character to denote the end of a line in the output, place the #OUTPUT END# tag right after the last character in the template. Using the <#rt> FreeMarker tag:

Template:

```
1 | #OUTPUT START#
2 | ABC<#rt>
3 | #OUTPUT END#
```

Output:

```
ABC
```

Getting IDs from Select Fields

Accessing a select field from a record or search result returns the text of that select field. To get the ID, append .internalId when accessing the field.

Computing for the Sequence ID

Using the [getSequenceId\(forTodaySequenceOnly\)](#) function, you can create your own function to compute for the sequence ID on generated PFA records. Refer to a basic sample function using getSequenceId(true):

```
1 | <#function computeSequenceId>
2 |   <#assign lastSeqId = getSequenceId(true)>
3 |   <#assign newSeqId = lastSeqId + 1>
4 |   <#return newSeqId>
5 | </function>
```

At the end of the template, after the #OUTPUT END# tag, add a return for the last sequence ID that was used to update the sequence ID:

```
1 | #RETURN START#
2 | sequenceId:${newSeqId}
3 | #RETURN END#
```

Debugging Template Errors

If the output file is not created successfully when using FreeMarker as the template engine, the Payment File Administration page shows a status of Processed with Errors, with details indicating that the system failed to render the payment file template.

This error is caused by one of the following conditions:

- The Advanced PDF/HTML Templates feature is not enabled.
- The template contains incorrect syntax.
 - Missing parenthesis in conditionals that use < or >.

Incorrect:

```
1 | <if a > b >
2 | </if>
```

Correct:

```
1 | <if (a > b) >
```

```
2 | </#if>
```

- Misplaced slash in FreeMarker expression end tags.

Incorrect:

```
1 | <if greeting == "hello" >
2 | </#if>
```

Correct:

```
1 | <if greeting == "hello" >
2 | </if>
```

- One or more entity records have an issue.

The following error message is displayed: "EP_00017. Entity records have issues...." View the execution log to get more details about the error and the list of entities with issues. Go to Customization > Scripting > Script Deployments. Under the Script column, look for the Generic Payment Processing record with ID, customdeploy_2663_payment_processing_ss, and open its record by clicking the View link. On the record, the list of entities with issues are listed under the **Execution Log** subtab.

Here are the possible reasons for this error:

- **Issue:** Inactive entity

Action: View the entity record to verify the status and update, if necessary.

- **Issue:** The entity payment box is not checked

Action: On the Bank Payment Details tab of a vendor or employee record, verify that the **EFT Bill Payment** box is checked. For customer records, under the Bank Payment Details (Debit) tab, verify that the **Direct Debit** box is checked.

- **Issue:** The company bank format is changed

Action: View the Company Bank Details record to verify the details for the EFT or DD Template.

- **Issue:** Entity bank has a different format from the company bank (possibly due to CSV import)

Action: Verify that the format on the bank payment details of the entity record is the same as the EFT or DD Template details on the company bank record.

- **Issue:** Entity bank record is removed

Action: View the Bank Payment Details of a vendor or employee record to verify that the primary entity bank record is still listed under the Entity Bank Details subtab. In case it is not listed, you must create a new one and set the type to **Primary**. Do the same for customer records, on the Bank Payment Details (Debit) tab.

Adding Field Validations to Custom Payment File Templates

You can use the following validations in your custom payment file templates:

- [modulo97](#)
- [modulo11check1](#)
- [modulo11check2](#)
- [iban](#)
- [bic](#)
- [routingNumber](#)
- [bban](#)
- [validContent](#)

To add field validations to custom payment file templates:

1. Go to Payments > Setup > Payment File Templates.
2. Click the Edit link of the template that you want to add validations to.
3. In the **Field Validator** field, add the validation tags.
4. Click **Save**.

Example:

```

<fieldvalidatorList>
  <fieldvalidator>
    <fieldName>custrecord_2663_bic</fieldName>
    <validatorList>
      <validator type="len">
        <param name="validLength">8|11</param>
      </validator>
      <validator type="bic"/>
    </validatorList>
  </fieldvalidator>

  <fieldvalidator>
    <fieldName>custrecord_2663_iban</fieldName>
    <validatorList>
      <validator type="len">
        <param name="maxLength">34</param>
      </validator>
      <validator type="iban">
        <param name="country">IT</param>
      </validator>
    </validatorList>
  </fieldvalidator>

  <fieldvalidator>
    <fieldName>custrecord_2663_bank_num</fieldName>
    <validatorList>
      <validator type="len">
        <param name="minLength">9</param>
        <param name="maxLength">9</param>
      </validator>
      <validator type="routingNumber"/>
    </validatorList>
  </fieldvalidator>

  <fieldvalidator>
    <fieldName>custrecord_2663_bban</fieldName>
    <validatorList>
      <validator type="len">
        <param name="validLength">16|24</param>
      </validator>
      <validator type="bban">
        <param name="country">HU</param>
      </validator>
    </validatorList>
  </fieldvalidator>

  <fieldvalidator>
    <fieldName>custrecord_2663_acct_num</fieldName>
    <validatorList>
      <validator type="num" />
      <validator type="len">
        <param name="maxLength">12</param>
        <param name="minLength">12</param>
      </validator>
      <validator type="modulo97" />
    </validatorList>
  </fieldvalidator>

  <fieldvalidator>
    <fieldName>custrecord_2663_entity_acct_no</fieldName>
    <validatorList>
      <validator type="len">
        <param name="minLength">7</param>
        <param name="maxLength">10</param>
        <param name="invalidLength">8</param>
      </validator>
      <validator type="num" />
      <validator type="modulo11check1"/>
    </validatorList>
  </fieldvalidator>

  <fieldvalidator>
    <fieldName>custrecord_2663_entity_swift</fieldName>
    <validatorList>
      <validator type="validContent">
        <param name="validContent">00|01|02</param>
      </validator>
    </validatorList>
  </fieldvalidator>
</fieldvalidatorList>
```

To represent symbols and special characters in the parameters of validator types: invalidChars, validChars, and alpha, use the correct syntax provided below:

| Symbol | Correct Syntax |
|--------|----------------|
| & | & |
| " | " |
| ' | &apos |
| < | < |
| > | > |

modulo97

This check digit validation is commonly used in validating IBAN and account numbers.

- Type = numeric
- Length = 12

Validation

Example: 123456789012

1. Get the first 10 digits of the string, convert it to an integer, divide it by 97, and get the remainder.
 $A = 1234567890 \ \% \ 97$
 Remainder = 02
2. Get the last two digits of the string and convert it to an integer.
 $b = 12$
3. Compare the two values, a=02 and b=12.
4. If the values are not equal, return "Account Number is invalid."

modulo11check1

This validation is commonly called the Modulus 11 Self-Check 1.

- Type = numeric

Validation

Example: 123456789012

1. Multiply each digit by the string length, minus the position of the digit in the string.
 $1*(12-0) = 12$
 $2*(12-1) = 22$
 $3*(12-2) = 30$
 $4*(12-3) = 36 \dots$
2. Get the sum of all the products of the computation from step 1.
 $12 + 22 + 30 + 36\dots = 304$
3. Divide the sum by 11, and get the remainder.
 $304 \% 11 = 7$
4. If the quotient is not equal to zero, return "Account Number is invalid."

modulo11check2

This validation is commonly called the Modulus 11 Self-Check 2.

- Type = numeric

Validation

Example: 123456-1234567890

1. The first number must contain six digits and the second number must contain ten digits, both numbers must be separated with a (-) hyphen
2. Multiply each digit of the first number by the weighed values 10, 5, 8, 4 ,3 and 1 belonging to the Czech Republic payment template.

$$1*10 = 10$$

$$2*5 = 10$$

$$3*8 = 24$$

$$4*4 = 16$$

$$5*3 = 15$$

$$6*1 = 6$$

3. Get the sum of all the products of the computation from step 1.

$$10 + 10 + 24 + 16 + 15 + 6... = 81$$

4. Multiply each digit of the second number by the weighed values 6, 3, 7, 9, 10, 5, 8, 4, 2 and 1 belonging to the Czech Republic payment template.

$$1*6 = 6$$

$$2*3= 6$$

$$3*7 = 21$$

$$4*9 = 36$$

$$5*10 = 50$$

$$6*5= 30$$

$$7*8 = 56$$

$$8*4 = 32$$

$$9*2 = 18$$

$$10*1 = 10$$

5. Get the sum of all the products of the computation from step 4.

$$6 + 6 + 21 + 36 + 50 + 30 + 56 + 32 + 18 + 10... = 265$$

6. Divide the sum of first number and second number by 11, and get the remainder.

$$81+265 = 346/11 = 5$$

7. If the remainder is not equal to zero, then return " Enter a valid account number in this format: 123456-1234567890."

iban

IBAN is an international standard of identifying bank accounts across the globe. Modulus 97 and ISO validations are used in validating the IBAN, including the country code.

- Type = alphanumeric
- (Optional) Include a country parameter that accepts a country code input.

Validation

Example:

```
<validator type="iban">
  <param name="country">IT</param>
</validator>
```

1. Check if the IBAN exists.
2. Check if the IBAN is valid based on the following:
 - a. It must not contain characters other than alphabetic characters in lowercase or uppercase (letters a to z or A to Z) and digits (numbers 0 to 9).
 - b. The first two characters represent the country code. If the country code exists in the IBAN country list:
 - i. Check if the length of the IBAN is equal to the length defined per country.
 - ii. Check if the IBAN fits the substructure of a specific country.
 - iii. If the country code does not exist in the country list, test if the characters are valid.
 - iv. If the IBAN fits the substructure of the specific country or if the test characters are valid, continue.
 - c. After the country code, the first two digits must follow, and they must not be 00, 01 or 99.
 - d. Perform ISO validation:
 - i. Convert all lowercase letters to uppercase.
 - ii. Get the IBAN substring from the 5th character to the last character, and add the first four characters to the end of it.
 - iii. Convert the letters in the IBAN to numbers, in this manner:
A = 10 B = 11 C = 12...
 - iv. Get the remainder:
 - A. Group the string to produce seven characters per string.
 - B. Get the first group with seven characters, divide it by 97, and get the remainder.
 - C. Store the remainder.
 - D. Get the next group of seven characters, add the stored remainder to it, then divide it by 97, and get the remainder.
 - E. Store the remainder, and repeat the last step for the succeeding groups of seven characters.
 - v. If the final remainder is equal to 1, then the IBAN passed the ISO validation.
 3. If the IBAN does not exist, or is invalid, return "IBAN code is invalid."
 4. Else, get the country code of the IBAN (the first two characters of the IBAN).
 5. Compare it to the country code entered in the parameter.
 6. If the two values are not equal, return "The International Bank Account Number (IBAN) you entered is not valid. Please enter a valid IBAN for country code: XX"

bic

A SWIFT code is a standard format for Business Identifier Codes (BIC). It is a unique identification code for a particular bank.

- Type = alphanumeric

Validation

Example: COBALULXIFS

1. Get the derived values:
 - Bank code = first 4 characters: COBA
 - Country code = 5th and 6th characters: LU
 - Location Code = 7th and 8th characters: LX
 - Branch Code = last 3 characters: IFS
2. Validate the derived values:
 - Bank code must start with a lowercase or uppercase letter, or a space. Other characters must all be letters or spaces.
 - Country code must exist in the valid country code list.
 - Location Code must not be equal to 00.
 - Location Code must start with a lowercase or uppercase letter, or a space, or a number. All other characters must be a letter, space or number.
 - Branch Code can be empty. But if it is existing, it must start with a lowercase or uppercase letter, or a space, or a number. All other characters must be a letter, space or a number.

routingNumber

The routing number is popularly used in the United States to identify banks for processing wire transfers and ACH transfers.

- Type = numeric
- Length = 9

Validation

Example: 123456789

1. Get the sum of the digits at position 0, 3 and 6.
 $1 + 4 + 7 = 12$
2. Multiply by 7.
 $12 * 7 = 84$
3. Get the sum of the digits at position 1, 4, and 7.
 $2 + 5 + 8 = 15$
4. Multiply by 3.
 $15 * 3 = 45$
5. Get the sum of digits at position 2 and 5.
 $3 + 6 = 9$
6. Multiply by 9.
 $9 * 9 = 81$
7. Get the total of all the products.
 $84 + 45 + 81 = 210$
8. Divide the result by 10, and get the remainder.
 $210 \% 10 = 0$
9. Get the digit at position 8.
9
10. Compare the two values, 0 and 9.
11. If the values are not equal, return "Routing Number is invalid."

bban

BBAN (Base Bank Account Number) is a national bank account number format typically used for domestic payments. It has a fixed length composed of alphanumeric characters. It includes the domestic bank account number, the branch number, and possibly the routing number.



Note: Electronic Bank Payments currently supports only the HU country code for BBAN validation.

- Type = alphanumeric
- Requires a country parameter that accepts a country code input.

Validation

Example:

```
<validator type="bban">
  <param name="country">HU</param>
</validator>
```

1. Check if the BBAN exists.
2. Check if the BBAN is valid based on the following:
 - a. It must not contain characters other than alphabetic characters in lowercase or uppercase (letters a to z or A to Z) and digits (numbers 0 to 9).
 - b. The country code of BBAN must be existing in the BBAN country list.
 - c. Check if the BBAN fits the substructure of the specific country defined in the BBAN country list.
 - d. BBAN must not be all zeroes.
 - e. Perform Modulo10 validation:
 - i. Get derived values.
Example: BBAN = 117 7301 6 1111101 8
 - Bank Number = first 3 characters: 117
 - Branch Number = 4th to 7th characters: 7301
 - Bank Check = 8th character: 6
 - Account Number = 9th to 15th characters: 1111101
 - Account check = last character: 8
 - ii. Combine the bank number and branch number.
117+7301 = 1177301
 - iii. Get the sum of each digit from the previous step, and multiply it by 9, 7, 3, and 1.

$$\text{sum} = (1*9) + (1*7) + (7*3) + (7*1) + (3*9) + (0*7) + (1*3)$$

$$\text{sum} = 9 + 7 + 21 + 7 + 27 + 0 + 3$$

$$\text{sum} = 74$$
 - iv. Get the last digit of the sum.
4
 - v. Subtract it from 10.
10 - 4 = 6
 - vi. Divide it by 10, and get the remainder.

6

- vii. Compare the result with the bank check. If the result is not equal, then BBAN is invalid. If the two numbers are the same, proceed to the next step.
 - viii. Get the sum of each digit in the account number, multiply it by 9, 7, 3, and 1.
 - ix. Get the last digit of the sum, subtract it from 10, then divide it by 10, and get the remainder.
 - x. Compare the result with the account check. If the two numbers are not equal, then the BBAN is invalid.
3. If BBAN is not existing or valid, return "BBAN code is invalid."

validContent

The validContent validation is useful for text fields when you want to limit the values entered by the user.

- Type = alphanumeric
- Requires a parameter that accepts the expected values.
- Valid values inside the parameter must be separated by |

Validation

Example:

```
<validator type="validContent">
    <param name="validContent">00|01|02</param>
</validator>
```

1. Check if the inputted string is equal to the values specified in the parameters.
2. If the string is not equal to the values in the parameters, return "Valid values must be 00, 01 or 02."

Reserved Words

When selecting a variable or function name, the following words and character sequences should not be used in your advanced templates:

- _2663_ : as a prefix (e.g., "_2663_name")
- pfa
- cbank
- ebanks, ebank
- entities, entity
- payments, payment
- transactions, transaction
- sequences, sequence
- currencies, currency
- any word used in the function declarations and data from the [FreeMarker Template Library for Electronic Bank Payments](#)

Austria Payment Formats

The Electronic Bank Payments SuiteApp enables businesses to pay vendor bills, employee expenses, customer refunds to vendors, and partner commissions, as well as receive payments from customers

within Austria by generating payment files formatted using the Single Euro Payments Area (SEPA) specifications for electronic bank payments.

To set up the Electronic Bank Payments SuiteApp for your company, subsidiaries, vendors, employees, customers, and partners in Austria, read the following topics:

- [Setting Up Company Bank Records in Austria](#)
- [Setting Up Bank Records of Vendors in Austria](#)
- [Setting Up Bank Records of Employees in Austria](#)
- [Setting Up Bank Records of Customers in Austria](#)
- [Setting Up Bank Records of Partners in Austria](#)

Setting Up Company Bank Records in Austria



Important: Electronic Bank Payments SuiteApp is not compatible with the SuiteTax feature. If the SuiteTax feature is enabled in your NetSuite account, please do not install this SuiteApp.



Note: You must create company bank records from the Company Bank Details page for accurate validation and field sourcing. NetSuite does not recommend you to create company bank records by using SuiteScript APIs or CSV Imports.

Set up the bank account records used by your company or subsidiaries to send and receive electronic bank payments.

To set up company bank details in Austria:

1. Go to Payments > Setup > Bank Details > New.
2. Complete the fields on the New Company Bank Details page.

| Field | Description |
|---|--|
| Name | Enter a name for the bank record. |
| GL Bank Account | Select the GL account where the processed electronic bank payment transactions are posted. |
| <p>Note: The Subsidiary and Currency fields are automatically populated when a GL Bank Account is selected. Subsidiaries are only available in NetSuite OneWorld. If a GL bank account is not available in the dropdown list, go to Setup > Accounting > Manage G/L > Chart of Accounts > New to create one. For more information, see the help topic Creating Accounts.</p> | |
| Legal Name | Enter your company's legal name. This name is used in the electronic bank payment files. |
| Print Company Name | Enter the company name that should appear on email notifications of payment transactions sent to vendors, employees, and customers. |
| Marked by Default | Check this box if you want the payment transactions for this bank account automatically checked when they are displayed in the Bill Payment Batches list and the Bill Payments form. |
| EFT Template | Select SEPA Credit Transfer (Austria) or SEPA Credit Transfer (HSBC) . |
| File Cabinet Location ID | Enter the internal ID of the folder that you created for storing payment format files. For more information, see Creating Folders in the NetSuite File Cabinet . |
| File Name Prefix | (Optional) Enter a prefix for the file number sequence. The prefix is attached to the beginning of each file number whenever this bank is used in creating a payment file. |

3. Click **Save**.
4. Complete the additional bank detail fields.

| Field | Description |
|------------|--|
| Department | Select the department for payments made under this bank account. |
| Class | Select the class for payments made under this bank account. |
| Location | Select the location for payments made under this bank account. |

Note: For each category, you can set up to 50,000 classes, departments or locations. Setting up more than 50,000 for each category may slow down the loading of the dropdown list of categories.

5. Complete the fields on the **EFT Template Details** subtab.

| | |
|-----------------------------|---|
| Company Id | Enter the code used by the bank to identify your company. This is assigned by the bank. |
| Issuer | Enter the code used by the bank to identify fund transfers from your company. This is assigned by the bank. |
| IBAN | Enter your company's International Bank Account Number (IBAN). |
| Address Line 1 | Enter the address line 1 information of your bank, such as its street address or PO box. |
| Address Line 2 | Enter the address line 2 information of your bank, such as its building or apartment address. |
| Country | Select the country where your company's bank is located. |
| Company Name | Enter the name of your company's bank. |
| HSBC Connect Id | Enter your company's HSBC Connect Id. |
| BIC | Enter the bank's Business Identifier Code (BIC), also called SWIFT code (eight or 11 characters). |
| Process Bills Automatically | Check this box if you want to process payment transactions for this bank account in batches. For more information, see Processing Bills and Expenses in Batches . Leave this box clear if you want to process payment transactions for this bank manually. For more information see, Manually Processing Bills and Expenses . |
| Accounts Payable | Select the accounts payable register where the payments are posted. |
| Hide Transactions | Check this box if you want to hide the transaction lines on the Bill Payment Batches form when processing payments in batches. For more information, see Processing Bills and Expenses . |

Note: This feature is available if **Process Bills Automatically** is enabled or **Marked by Default** is enabled.

6. If you want to create multiple payment batches for this bank account, complete the fields on the **Batch Details** subtab.

| Field | Description |
|--------------------|---|
| Batch Details Name | Enter a name for the payment batch. |
| Saved Search | Select the search criteria to group the bills and expenses that are included in the payment batch. |
| Payment Schedule | Select a payment schedule for when the payment batches should be automatically created and submitted for processing. To set up payment schedules, see Setting Schedules for |

| Field | Description |
|-----------------|--|
| | Payment Batches. You can leave this field blank and choose to manually trigger the system to create payment batches by clicking Refresh Batch . |
| Inactive | Check this box if you want to make a payment batch inactive. When you mark a record as inactive, it is not displayed in lists and dropdown fields. However, the record remains in the system for future reference. |
| | <p>Note: If you check the Inactive box for the main batch, bills that do not meet search criteria are not included in the payment batch.</p> |
| Email Recipient | Select the employee to whom a notification should be sent whenever payment batches are created per schedule. |

7. Click **Add** to save the payment batch. You can create more payment batches for the bank account.
8. Click **Save** to save the company bank details.

If you want to set up approval routing for this bank account, see [Setting Up Approval Routing for Payment Batches](#).

Setting Up Bank Records of Vendors in Austria

Set up the bank account records of each vendor where electronic bank payments are sent. You can set up multiple bank accounts for each vendor.

To set up vendor bank details in Austria:

1. Go to Lists > Relationships > Vendors.
For information on adding a vendor, see the help topic [Creating a Vendor Record](#).
2. Click the Edit link next to the name of the vendor.
3. On the **Bank Payment Details** subtab, check the **EFT Bill Payment** box, and click **Save**.
4. Click **New Bank Details**.
5. Complete the fields on the Bank Details page. The fields displayed are dependent on the EFT format selected.

| Field | Description |
|---------------------|--|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select SEPA Credit Transfer (Austria) or SEPA Credit Transfer (HSBC) . |
| Type | Select whether the bank account is the vendor's primary or secondary bank account. |
| IBAN | Enter the vendor's International Bank Account Number (IBAN). |
| BIC | Enter the Business Identifier Code (BIC), also called SWIFT code, of the vendor's bank (eight or 11 characters). |

6. Click **Save**.

You can also set up bank records of vendors, employees, customers and partners by importing bank details in CSV format into NetSuite using the Import Assistant. For more information, see [Importing Electronic Bank Payments Data](#).

Setting Up Bank Records of Employees in Austria

Set up the bank account details of each employee where electronic bank payments are sent. You can set up multiple bank accounts for each employee.

To set up employee bank details in Austria:

1. Go to Lists > Employees > Employees.
To create a new employee record, see the help topic [Adding an Employee](#).
2. Click the Edit link next to the name of the employee.
3. On the **Bank Payment Details** subtab, check the **EFT Bill Payment** box, and click **Save**.
4. Click **New Bank Details**.
5. Complete the fields on the Bank Details page. The fields displayed are dependent on the EFT format selected.

| Field | Description |
|---------------------|--|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select SEPA Credit Transfer (Austria) or SEPA Credit Transfer (HSBC) . |
| Type | Select whether the bank account is the employee's primary or secondary bank account. |
| IBAN | Enter the employee's International Bank Account Number (IBAN). |
| BIC | Enter the Business Identifier Code (BIC), also called SWIFT code, of the employee's bank (eight or 11 characters). |

6. Click **Save**.

You can also set up bank records of vendors, employees, customers and partners by importing bank details in CSV format into NetSuite using the Import Assistant. For more information, see [Importing Electronic Bank Payments Data](#).

Setting Up Bank Records of Customers in Austria

Set up the bank account details of each customer where customer refunds are sent. You can set up several bank accounts for each customer.

To set up bank details of a customer for refund transactions:

1. Go to Lists > Relationships > Customers.
For information on creating a customer record, see the help topic [Customers](#).
2. Click Edit next to the name of the customer to whom you want to send refund payments.
3. On the **Bank Payment Details (Credit)** subtab, check the **EFT Customer Refund Payment** box, and click **Save**.
4. Click **New Bank Details**.
5. Complete the fields on the Bank Details page. The fields displayed are dependent on the EFT format selected.

| Field | Description |
|---------------------|--|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select SEPA Credit Transfer (Austria) or SEPA Credit Transfer (HSBC) . |
| Type | Select whether the bank account is the customer's primary or secondary bank account. |
| IBAN | Enter the customer's International Bank Account Number (IBAN). |
| BIC | Enter the Business Identifier Code (BIC), also called SWIFT code, of the customer's bank (eight or 11 characters). |

6. Click **Save**.

You can also set up bank records of vendors, employees, customers and partners by importing bank details in CSV format into NetSuite using the Import Assistant. For more information, see [Importing Electronic Bank Payments Data](#).

Setting Up Bank Records of Partners in Austria

Set up the bank account records of each partner where electronic bank payments are sent. You can set up multiple bank accounts for each partner.

To set up partner bank details in Austria:

1. Go to Lists > Relationships > Partners.
For information on adding a partner, see the help topic [Creating a Partner Record](#).
2. Click the Edit link next to the name of the partner.
3. On the **Bank Payment Details** subtab, check the **EFT Bill Payment** box, and click **Save**.
4. Click **New Bank Details**.
5. Complete the fields on the Bank Details page. The fields displayed are dependent on the EFT format selected.

| Field | Description |
|---------------------|---|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select SEPA Credit Transfer (Austria) or SEPA Credit Transfer (HSBC) . |
| Type | Select whether the bank account is the partner's primary or secondary bank account. |
| IBAN | Enter the partner's International Bank Account Number (IBAN). |
| BIC | Enter the Business Identifier Code (BIC), also called SWIFT code, of the partner's bank (eight or 11 characters). |

6. Click **Save**.

You can also set up bank records of vendors, employees, customers and partners by importing bank details in CSV format into NetSuite using the Import Assistant. For more information, see [Importing Electronic Bank Payments Data](#).

Australia Payment Formats

Help topics about Australia payment formats are moved to the Country-Specific Features, see the help topic [Australia Payment Formats](#) under [Australia Help Topics](#).

Belgium Payment Formats

Help topics about Belgium payment formats are moved to the Country-Specific Features, see the help topic [Belgium Payment Formats](#) under [Belgium Help Topics](#).

Brazil Payment Formats

Help topics about Brazil payment formats are moved to the Country-Specific Features, see the help topic [Brazil Payment Formats](#) under [Brazil Help Topics](#).

Canada Payment Formats

Help topics Canada Payment Formats are moved to the Country-Specific Features, see the help topic [Canada Payment Formats](#) under [Canada Help Topics](#).

Czech Republic Payment Formats

The Electronic Bank Payments SuiteApp enables businesses to pay vendor bills and employee expenses within Czech Republic by generating payment files formatted using the ABO or SEPA Credit Transfer (HSBC) payment file specifications.

To set up the Electronic Bank Payments SuiteApp for your company, subsidiaries, vendors, employees, customers, and partners in Czech Republic, read the following topics:

- [Setting Up Company Bank Records in Czech Republic](#)
- [Setting Up Bank Records of Vendors in Czech Republic](#)
- [Setting Up Bank Records of Employees in Czech Republic](#)
- [Setting Up Bank Records of Customers in Czech Republic](#)
- [Setting Up Bank Records of Partners in Czech Republic](#)

Setting Up Company Bank Records in Czech Republic

Note: You must create company bank records from the Company Bank Details page for accurate validation and field sourcing. NetSuite does not recommend you to create company bank records by using SuiteScript APIs or CSV Imports.

Set up the bank account records that your company or subsidiaries will be using to send and receive electronic bank payments.

To set up company bank details in Czech Republic:

1. Go to Payments > Setup > Bank Details > New.
2. Complete the fields on the New Company Bank Details page.

| Field | Description |
|---|--|
| Name | Enter a name for the bank record. |
| GL Bank Account | Select the GL account where the processed electronic bank payment transactions will be posted. |
| Note: The Subsidiary and Currency fields are automatically populated when a GL Bank Account is selected. Subsidiaries are only available in NetSuite OneWorld. If a GL bank account is not available in the dropdown list, go to Setup > Accounting > Manage G/L > Chart of Accounts > New to create one. For more information, see the help topic Creating Accounts . | |
| Legal Name | Enter your company's legal name. This will be used in the electronic bank payment files. |
| Print Company Name | Enter the company name that should appear on email notifications of payment transactions sent to vendors, employees, and customers. |
| Marked by Default | Check this box if you want the payment transactions for this bank account automatically checked when they are displayed in the Bill Payment Batches list and the Bill Payments form. |

| Field | Description |
|--------------------------|--|
| EFT Template | Select ABO or SEPA Credit Transfer (HSBC) . |
| File Cabinet Location ID | Enter the internal ID of the folder that you created for storing payment format files. For more information, see Creating Folders in the NetSuite File Cabinet . |
| File Name Prefix | (Optional) Enter a prefix for the file number sequence. The prefix is attached to the beginning of each file number whenever this bank is used in creating a payment file. |

3. Click **Save**.
4. Complete the additional bank detail fields..

| Field | Description |
|------------|--|
| Department | Select the department for payments made under this bank account. |
| Class | Select the class for payments made under this bank account. |
| Location | Select the location for payments made under this bank account. |

i Note: For each category, you can set up to 50,000 classes, departments or locations. Setting up more than 50,000 for each category may slow down the loading of the dropdown list of categories.

5. Complete the fields on the **EFT Template Details** subtab. The fields displayed are dependent on the EFT format selected.

| Field | Description |
|-----------------------------|---|
| Company Name | Enter your company's name. |
| HSBC Connect Id | Enter your company's HSBC Connect Id. |
| Bank Code | Enter the 4-digit identification code of your company's bank. |
| Client Number | Enter the 10-digit client number of your company's bank. |
| Bank Account Number | Enter your company's bank account number. It must be 2 – 17 digits including the – separator. |
| Account Name | Enter your company's bank account name. |
| IBAN | Enter your company's International Bank Account Number (IBAN). |
| BIC | Enter the Business Identifier Code (BIC), also called SWIFT code, of your company's bank (eight or 11 characters). |
| Country | Select the country where your company is located. |
| Process Bills Automatically | Check this box if you want to process payment transactions for this bank account in batches. For more information, see Processing Bills and Expenses in Batches . Leave this box clear if you want to process payment transactions for this bank manually. For more information see, Manually Processing Bills and Expenses . |
| Accounts Payable | Select the accounts payable register where the payments will be posted. |
| Hide Transactions | Check this box if you want to hide the transaction lines on the Bill Payment Batches form when processing payments in batches. For more information, see Processing Bills and Expenses . |

i Note: This feature is available if **Process Bills Automatically** is enabled or **Marked by Default** is enabled.

6. If you want to create multiple payment batches for this bank account, complete the fields on the **Batch Details** subtab.

| Field | Description |
|--------------------|---|
| Batch Details Name | Enter a name for the payment batch. |
| Saved Search | Select the search criteria to group the bills and expenses that will be included in the payment batch. |
| Payment Schedule | Select a payment schedule for when the payment batches should be automatically created and submitted for processing. To set up payment schedules, see Setting Schedules for Payment Batches . You can leave this field blank and choose to manually trigger the system to create payment batches by clicking Refresh Batch . |
| Inactive | Check this box if you want to make a payment batch inactive. When you mark a record as inactive, it is not displayed in lists and dropdown fields. However, the record remains in the system for future reference. |
| | <p>Note: If you check the Inactive box for the main batch, bills that do not meet search criteria will not be included in the payment batch.</p> |
| Email Recipient | Select the employee to whom a notification should be sent whenever payment batches are created per schedule. |

7. Click **Add** to save the payment batch. You can create more payment batches for the bank account.
8. Click **Save** to save the company bank details.

If you want to set up approval routing for this bank account, see [Setting Up Approval Routing for Payment Batches](#).

Setting Up Bank Records of Vendors in Czech Republic

Set up the bank account records of each vendor to whom you will send electronic bank payments. You can set up multiple bank accounts for each vendor.

To set up vendor bank details in Czech Republic:

1. Go to Lists > Relationships > Vendors.
For information on adding a vendor, see the help topic [Creating a Vendor Record](#).
2. Click the Edit link next to the name of the vendor.
3. On the **Bank Payment Details** subtab, check the **EFT Bill Payment** box, and click **Save**.
4. Click **New Bank Details**.
5. Complete the fields on the Bank Details page. The fields displayed are dependent on the EFT format selected.

| Field | Description |
|---------------------|---|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select ABO or SEPA Credit Transfer (HSBC) . |
| Type | Select whether the bank account is the vendor's primary or secondary bank account. |
| Account Number | Enter the vendor's bank account number. It must be 2 – 17 digits including the – separator. |

| Field | Description |
|----------------------------------|--|
| Bank Account Payment Description | Enter text that will be displayed on the bank statement to help identify or describe payments to this vendor. |
| Bank Code | Enter the 4-digit identification code of the vendor's bank. |
| IBAN | Enter your company's International Bank Account Number (IBAN). |
| BIC | Enter the Business Identifier Code (BIC), also called SWIFT code, of your company's bank (eight or 11 characters). |

6. Click **Save**.

You can also set up bank records of vendors, employees, customers and partners by importing bank details in CSV format into NetSuite using the Import Assistant. For more information, see [Importing Electronic Bank Payments Data](#).

Setting Up Bank Records of Employees in Czech Republic

Set up the bank account details of each employee to whom you will send electronic bank payments. You can set up multiple bank accounts for each employee.

To set up employee bank details in Czech Republic:

1. Go to Lists > Employees > Employees.
2. Click the Edit link next to the name of the employee. To create a new employee record, see the help topic [Adding an Employee](#).
3. On the **Bank Payment Details** subtab, check the **EFT Bill Payment** box, and click **Save**.
4. Click **New Bank Details**.
5. Complete the fields on the Bank Details page. The fields displayed are dependent on the EFT format selected.

| Field | Description |
|----------------------------------|--|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select ABO or SEPA Credit Transfer (HSBC) . |
| Type | Select whether the bank account is the employee's primary or secondary bank account. |
| Account Number | Enter the employee's bank account number. It must be 2 – 17 digits including the – separator. |
| Bank Account Payment Description | Enter text that will be displayed on the bank statement to help identify or describe payments to this employee. |
| Bank Code | Enter the 4-digit identification code of the employee's bank. |
| IBAN | Enter your company's International Bank Account Number (IBAN). |
| BIC | Enter the Business Identifier Code (BIC), also called SWIFT code, of your company's bank (eight or 11 characters). |

6. Click **Save**.

You can also set up bank records of vendors, employees, customers and partners by importing bank details in CSV format into NetSuite using the Import Assistant. For more information, see [Importing Electronic Bank Payments Data](#).

Setting Up Bank Records of Customers in Czech Republic

Set up the bank account details of each customer to whom you will send customer refunds. You can set up several bank accounts for each customer.

To set up bank details of a customer for refund transactions:

1. Go to Lists > Relationships > Customers.
For information on creating a customer record, see the help topic [Customers](#).
2. Click Edit next to the name of the customer to whom you want to send refund payments.
3. On the **Bank Payment Details (Credit)** subtab, check the **EFT Customer Refund Payment** box, and click **Save**.
4. Click **New Bank Details**.
5. Complete the fields on the Bank Details page. The fields displayed are dependent on the EFT format selected.

| Field | Description |
|----------------------------------|--|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select ABO or SEPA Credit Transfer (HSBC) . |
| Type | Select whether the bank account is the customer's primary or secondary bank account. |
| Account Number | Enter the customer's bank account number. It must be 2 – 17 digits including the – separator. |
| Bank Account Payment Description | Enter text that will be displayed on the bank statement to help identify or describe payments from this customer. |
| Bank Code | Enter the 4-digit identification code of the customer's bank. |
| IBAN | Enter your company's International Bank Account Number (IBAN). |
| BIC | Enter the Business Identifier Code (BIC), also called SWIFT code, of your company's bank (eight or 11 characters). |

6. Click **Save**.

You can also set up bank records of vendors, employees, customers and partners by importing bank details in CSV format into NetSuite using the Import Assistant. For more information, see [Importing Electronic Bank Payments Data](#).

Setting Up Bank Records of Partners in Czech Republic

Set up the bank account records of each partner to whom you will send electronic bank payments. You can set up multiple bank accounts for each partner.

To set up partner bank details in Czech Republic:

1. Go to Lists > Relationships > Partners.
For information on adding a partner, see the help topic [Creating a Partner Record](#).
2. Click the Edit link next to the name of the partner.
3. On the **Bank Payment Details** subtab, check the EFT Bill Payment box, and click **Save**.
4. Click **New Bank Details**.

5. Complete the fields on the Bank Details page. The fields displayed are dependent on the EFT format selected.

| Field | Description |
|----------------------------------|--|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select ABO or SEPA Credit Transfer (HSBC) . |
| Type | Select whether the bank account is the partner's primary or secondary bank account. |
| Account Number | Enter the partner's bank account number. It must be 2 – 17 digits including the – separator. |
| Bank Account Payment Description | Enter text that will be displayed on the bank statement to help identify or describe payments to this partner. |
| Bank Code | Enter the 4-digit identification code of the partner's bank. |
| IBAN | Enter your company's International Bank Account Number (IBAN). |
| BIC | Enter the Business Identifier Code (BIC), also called SWIFT code, of your company's bank (eight or 11 characters). |

6. Click **Save**.

You can also set up bank records of vendors, employees, customers and partners by importing bank details in CSV format into NetSuite using the Import Assistant. For more information, see [Importing Electronic Bank Payments Data](#).

France Payment Formats

Help topics about France payment formats are moved to the Country-Specific Features, see the help topic [France Payment Formats](#) under [France Help Topics](#).

Germany Payment Formats

Help topics about Germany payment formats are moved to the Country-Specific Features, see the help topic [Germany Electronic Bank Payments](#) under [Germany Help Topics](#).

Hong Kong Payment Formats

The Electronic Bank Payments SuiteApp enables businesses to pay vendor bills, employee expenses, customer refunds, and partner commissions in Hong Kong by generating payment files formatted using the ISO 20022 payment file specifications of HSBC.

To set up the Electronic Bank Payments SuiteApp for your company, subsidiaries, vendors, employees, customers, and partners in Hong Kong, read the following topics:

- [Setting Up Company Bank Records in Hong Kong](#)
- [Setting Up Bank Records of Vendors in Hong Kong](#)
- [Setting Up Bank Records of Employees in Hong Kong](#)
- [Setting Up Bank Records of Customers in Hong Kong](#)
- [Setting Up Bank Records of Partners in Hong Kong](#)

Setting Up Company Bank Records in Hong Kong

Note: You must create company bank records from the Company Bank Details page for accurate validation and field sourcing. NetSuite does not recommend you to create company bank records by using SuiteScript APIs or CSV Imports.

To set up company bank details in Hong Kong:

1. Go to Payments > Setup > Bank Details > New.
2. Complete the fields on the New Company Bank Details page.

| Field | Description |
|---|--|
| Name | Enter a name for the bank record. |
| GL Bank Account | Select the GL account where the processed electronic bank payment transactions will be posted. |
| Note: The Subsidiary and Currency fields are automatically populated when a GL Bank Account is selected. Subsidiaries are only available in NetSuite OneWorld. If a GL bank account is not available in the dropdown list, go to Setup > Accounting > Manage G/L > Chart of Accounts > New to create one. For more information, see the help topic Creating Accounts . | |
| Legal Name | Enter your company's legal name. This will be used in the electronic bank payment files. |
| Print Company Name | Enter the company name that should appear on email notifications of payment transactions sent to vendors, employees, and customers. |
| Marked by Default | Check this box if you want the payment transactions for this bank account automatically checked when they are displayed in the Bill Payment Batches list and the Bill Payments form. |
| EFT Template | Select HSBC ISO 20022 (Hong Kong) . |
| File Cabinet Location ID | Enter the internal ID of the folder that you created for storing payment format files. For more information, see Creating Folders in the NetSuite File Cabinet . |
| File Name Prefix | (Optional) Enter a prefix for the file number sequence. The prefix is attached to the beginning of each file number whenever this bank is used in creating a payment file. |

3. Click **Save**.
4. Complete the additional bank detail fields.

| Field | Description |
|------------|--|
| Department | Select the department for payments made under this bank account. |
| Class | Select the class for payments made under this bank account. |
| Location | Select the location for payments made under this bank account. |

Note: For each category, you can set up to 50,000 classes, departments or locations. Setting up more than 50,000 for each category may slow down the loading of the dropdown list of categories.

5. Complete the fields on the **EFT Template Details** subtab:

| Field | Description |
|----------------|---|
| Account Number | Enter your company's bank account number (7-12 digits). |

| Field | Description |
|--|---|
| BIC Code | Enter the Business Identifier Code (BIC), also called SWIFT code, of your company's bank. |
| Bank Code | Enter the 3-digit identification code of your company's bank. |
| Bank Company Id | Enter your company's HSBC Customer Connect Id. |
| Statement Name | Enter the company name to be used for electronic bank payment transactions made with this bank. |
| Country Name | Select the country where your company's bank is located. |
| Processor Code | Enter your company's 3-digit payment set code. |
| Process Bills Automatically | Check this box if you want to process payment transactions for this bank account in batches. For more information, see Processing Bills and Expenses in Batches . Leave this box clear if you want to process payment transactions for this bank manually. For more information see, Manually Processing Bills and Expenses . |
| Accounts Payable | Select the accounts payable register where the payments will be posted. |
| Hide Transactions | Check this box if you want to hide the transaction lines on the Bill Payment Batches form when processing payments in batches. For more information, see Processing Bills and Expenses . |
| <p> Note: This feature is available if Process Bills Automatically is enabled or Marked by Default is enabled.</p> | |

6. If you want to create multiple payment batches for this bank account, complete the fields on the **Batch Details** subtab.

| Field | Description |
|--|---|
| Batch Details Name | Enter a name for the payment batch. |
| Saved Search | Select the search criteria to group the bills and expenses that will be included in the payment batch. |
| Payment Schedule | Select a payment schedule for when the payment batches should be automatically created and submitted for processing. To set up payment schedules, see Setting Schedules for Payment Batches . You can leave this field blank and choose to manually trigger the system to create payment batches by clicking Refresh Batch . |
| Inactive | Check this box if you want to make a payment batch inactive. When you mark a record as inactive, it is not displayed in lists and dropdown fields. However, the record remains in the system for future reference. |
| <p> Note: If you check the Inactive box for the main batch, bills that do not meet search criteria will not be included in the payment batch.</p> | |
| Email Recipient | Select the employee to whom a notification should be sent whenever payment batches are created per schedule. |

7. Click **Add** to save the payment batch. You can create more payment batches for the bank account.
 8. Click **Save** to save the company bank details.

Setting Up Bank Records of Vendors in Hong Kong

Set up the bank account records of each vendor to whom you will send electronic bank payments. You can set up multiple bank accounts for each vendor.

To set up vendor bank details in Hong Kong:

1. Go to Lists > Relationships > Vendors.

For information on adding a vendor, see the help topic [Creating a Vendor Record](#).

2. Click the Edit link next to the name of the vendor.
3. On the **Bank Payment Details** subtab, check the **EFT Bill Payment** box, and click **Save**.
4. Click **New Bank Details**.
5. Complete the fields on the Bank Details page:

| Field | Description |
|---------------------|--|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select HSBC ISO 20022 (Hong Kong) . |
| Account Number | Enter the vendor's bank account number (7-12 digits). |
| Bank Code | Enter the 3-digit code that identifies the vendor's bank. |
| Branch Number | Enter the 3-digit code that identifies the bank branch where the vendor's account is maintained. |
| Bank Name | Enter the name of the vendor's bank. |

6. Click **Save**.

You can also set up bank records of vendors, employees, customers and partners by importing bank details in CSV format into NetSuite using the Import Assistant. For more information, see [Importing Electronic Bank Payments Data](#).

Setting Up Bank Records of Employees in Hong Kong

Set up the bank account details of each employee to whom you will send electronic bank payments. You can set up multiple bank accounts for each employee.

To set up employee bank details in Hong Kong:

1. Go to Lists > Employees > Employees.

For information on adding employees, see the help topic [Adding an Employee](#).

2. Click the Edit link next to the name of the employee.
3. On the **Bank Payment Details** subtab, check the **EFT Bill Payment** box, and click **Save**.
4. Click **New Bank Details**.
5. Complete the fields on the Bank Details page:

| Field | Description |
|---------------------|--|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select HSBC ISO 20022 (Hong Kong) . |
| Type | Select whether the bank account is the employee's primary or secondary bank account. |
| Account Number | Enter the employee's bank account number (7-12 digits). |
| Bank Code | Enter the 3-digit code that identifies the employee's bank. |
| Branch Number | Enter the 3-digit code that identifies the bank branch where the employee's account is maintained. |

| Field | Description |
|-----------|--|
| Bank Name | Enter the name of the employee's bank. |

6. Click **Save**.

You can also set up bank records of vendors, employees, customers and partners by importing bank details in CSV format into NetSuite using the Import Assistant. For more information, see [Importing Electronic Bank Payments Data](#).

Setting Up Bank Records of Customers in Hong Kong

Set up the bank account details of each customer to whom you will send customer refunds. You can set up several bank accounts for each customer.

To set up bank details of a customer for refund transactions:

1. Go to Lists > Relationships > Customers.
For information on creating a customer record, see the help topic [Customers](#).
2. Click Edit next to the name of the customer to whom you want to send refund payments.
3. On the **Bank Payment Details (Credit)** subtab, check the **EFT Customer Refund Payment** box, and click **Save**.
4. Click **New Bank Details**.
5. Complete the fields on the Bank Details page:

| Field | Description |
|---------------------|--|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select HSBC ISO 20022 (Hong Kong) . |
| Type | Select whether the bank account is the customer's primary or secondary bank account. |
| Account Number | Enter the customer's bank account number (7–12 digits). |
| Bank Code | Enter the 3-digit code that identifies the customer's bank. |
| Branch Number | Enter the 3-digit code that identifies the bank branch where the customer's account is maintained. |
| Bank Name | Enter the name of the customer's bank. |

6. Click **Save**.

You can also set up bank records of vendors, employees, customers and partners by importing bank details in CSV format into NetSuite using the Import Assistant. For more information, see [Importing Electronic Bank Payments Data](#).

Setting Up Bank Records of Partners in Hong Kong

Set up the bank account records of each partner to whom you will send electronic bank payments. You can set up multiple bank accounts for each partner.

To set up partner bank details in Hong Kong:

1. Go to Lists > Relationships > Partners.

For information on adding a partner, see the help topic [Creating a Partner Record](#).

2. Click the Edit link next to the name of the partner.
3. On the **Bank Payment Details** subtab, check the **EFT Bill Payment** box, and click **Save**.
4. Click **New Bank Details**.
5. Complete the fields on the Bank Details page:

| Field | Description |
|---------------------|---|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select HSBC ISO 20022 (Hong Kong) . |
| Type | Select whether the bank account is the partner's primary or secondary bank account. |
| Account Number | Enter the partner's bank account number (7-12 digits). |
| Bank Code | Enter the 3-digit code that identifies the partner's bank. |
| Branch Number | Enter the 3-digit code that identifies the bank branch where the partner's account is maintained. |
| Bank Name | Enter the name of the partner's bank. |

6. Click **Save**.

You can also set up bank records of vendors, employees, customers and partners by importing bank details in CSV format into NetSuite using the Import Assistant. For more information, see [Importing Electronic Bank Payments Data](#).

Hungary Payment Formats

The Electronic Bank Payments SuiteApp enables businesses to pay vendor bills and employee expenses within Hungary by generating payment files formatted using the Reiffelsen Domestic Transfer payment file specifications of the Raiffeisen Banking Group. The payment files contain a set of instructions for facilitating the transfer of funds (HUF transfer) between bank accounts.

To set up the Electronic Bank Payments SuiteApp for your company, subsidiaries, vendors, employees, customers, and partners in Hungary, read the following topics:

- [Setting Up Company Bank Records in Hungary](#)
- [Setting Up Bank Records of Vendors in Hungary](#)
- [Setting Up Bank Records of Employees in Hungary](#)
- [Setting Up Bank Records of Customers in Hungary](#)
- [Setting Up Bank Records of Partners in Hungary](#)

Setting Up Company Bank Records in Hungary

Note: You must create company bank records from the Company Bank Details page for accurate validation and field sourcing. NetSuite does not recommend you to create company bank records by using SuiteScript APIs or CSV Imports.

To set up company bank details in Hungary:

1. Go to Payments > Setup > Bank Details > New.

2. Complete the fields on the New Company Bank Details page.

| Field | Description |
|---|--|
| Name | Enter a name for the bank record. |
| GL Bank Account | Select the GL account where the processed electronic bank payment transactions will be posted. |
| <p>Note: The Subsidiary and Currency fields are automatically populated when a GL Bank Account is selected. Subsidiaries are only available in NetSuite OneWorld. If a GL bank account is not available in the dropdown list, go to Setup > Accounting > Manage G/L > Chart of Accounts > New to create one. For more information, see the help topic Creating Accounts.</p> | |
| Legal Name | Enter your company's legal name. This will be used in the electronic bank payment files. |
| Print Company Name | Enter the company name that should appear on email notifications of payment transactions sent to vendors, employees, and customers. |
| Marked by Default | Check this box if you want the payment transactions for this bank account automatically checked when they are displayed in the Bill Payment Batches list and the Bill Payments form. |
| EFT Template | Select Raiffeisen Domestic Transfer . |
| File Cabinet Location ID | Enter the internal ID of the folder that you created for storing payment format files. For more information, see Creating Folders in the NetSuite File Cabinet . |
| File Name Prefix | (Optional) Enter a prefix for the file number sequence. The prefix is attached to the beginning of each file number whenever this bank is used in creating a payment file. |

3. Click **Save**.
4. Complete the additional bank detail fields.

| Field | Description |
|------------|--|
| Department | Select the department for payments made under this bank account. |
| Class | Select the class for payments made under this bank account. |
| Location | Select the location for payments made under this bank account. |

Note: For each category, you can set up to 50,000 classes, departments or locations. Setting up more than 50,000 for each category may slow down the loading of the dropdown list of categories.

5. Complete the fields on the **EFT Template Details (Raiffeisen Domestic Transfer)** subtab:

| Field | Description |
|--|---|
| Account Number | Enter your company's 16-digit or 24-digit basic bank account number (BBAN). This number is used by financial institutions in Hungary to identify bank accounts as part of a national account numbering system. |
| <p>Note: The information for the Bank Number, Branch Number, and Bank Account Number fields are automatically populated based on the value that you enter in this field.</p> | |
| Process Bills Automatically | Check this box if you want to process payment transactions for this bank account in batches. For more information, see Processing Bills and Expenses in Batches . Leave this box clear if you want to process payment transactions for this bank manually. For more information see, Manually Processing Bills and Expenses . |

| Field | Description |
|--|--|
| Accounts Payable | Select the accounts payable register where the payments will be posted. |
| Hide Transactions | Check this box if you want to hide the transaction lines on the Bill Payment Batches form when processing payments in batches. For more information, see Processing Bills and Expenses . |
| <p> Note: This feature is available if Process Bills Automatically is enabled or Marked by Default is enabled.</p> | |

6. If you want to create multiple payment batches for this bank account, complete the fields on the **Batch Details** subtab.

| Field | Description |
|--|---|
| Batch Details Name | Enter a name for the payment batch. |
| Saved Search | Select the search criteria to group the bills and expenses that will be included in the payment batch. |
| Payment Schedule | Select a payment schedule for when the payment batches should be automatically created and submitted for processing. To set up payment schedules, see Setting Schedules for Payment Batches . You can leave this field blank and choose to manually trigger the system to create payment batches by clicking Refresh Batch . |
| Inactive | Check this box if you want to make a payment batch inactive. When you mark a record as inactive, it is not displayed in lists and dropdown fields. However, the record remains in the system for future reference. |
| <p> Note: If you check the Inactive box for the main batch, bills that do not meet search criteria will not be included in the payment batch.</p> | |
| Email Recipient | Select the employee to whom a notification should be sent whenever payment batches are created per schedule. |

7. Click **Add** to save the payment batch. You can create more payment batches for the bank account.
 8. Click **Save** to save the company bank details.

If you want to set up approval routing for this bank account, see [Setting Up Approval Routing for Payment Batches](#).

Setting Up Bank Records of Vendors in Hungary

Set up the bank account records of each vendor to whom you will send electronic bank payments. You can set up multiple bank accounts for each vendor.

To set up vendor bank details in Hungary:

1. Go to Lists > Relationships > Vendors.
For information on adding a vendor, see the help topic [Creating a Vendor Record](#).
2. Click the Edit link next to the name of the vendor.
3. On the **Bank Payment Details** subtab, check the **EFT Bill Payment** box, and click **Save**.
4. Click **New Bank Details**.
5. Complete the fields on the Bank Details page:

| Field | Description |
|---------------------|--|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select Raiffeisen Domestic Transfer . |
| Type | Select whether the bank account is the vendor's primary or secondary bank account. |
| Account Number | Enter the vendor's 16-digit or 24-digit bank account number. |

6. Click **Save**.

You can also set up bank records of vendors, employees, customers and partners by importing bank details in CSV format into NetSuite using the Import Assistant. For more information, see [Importing Electronic Bank Payments Data](#).

Setting Up Bank Records of Employees in Hungary

Set up the bank account details of each employee to whom you will send electronic bank payments. You can set up multiple bank accounts for each employee.

To set up employee bank details in Hungary:

1. Go to Lists > Employees > Employees.
For information on adding employees, see the help topic [Adding an Employee](#).
2. Click the Edit link next to the name of the employee.
3. On the **Bank Payment Details** subtab, check the **EFT Bill Payment** box, and click **Save**.
4. Click **New Bank Details**.
5. Complete the fields on the Bank Details page:

| Field | Description |
|---------------------|--|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select Raiffeisen Domestic Transfer . |
| Type | Select whether the bank account is the employee's primary or secondary bank account. |
| Account Number | Enter the employee's 16-digit or 24-digit bank account number. |

6. Click **Save**.

You can also set up bank records of vendors, employees, customers and partners by importing bank details in CSV format into NetSuite using the Import Assistant. For more information, see [Importing Electronic Bank Payments Data](#).

Setting Up Bank Records of Customers in Hungary

Set up the bank account details of each customer to whom you will send customer refunds. You can set up several bank accounts for each customer.

To set up bank details of a customer for refund transactions:

1. Go to Lists > Relationships > Customers.
For information on creating a customer record, see the help topic [Customers](#).
2. Click Edit next to the name of the customer to whom you want to send refund payments.

3. On the **Bank Payment Details (Credit)** subtab, check the **EFT Customer Refund Payment** box, and click **Save**.
4. Click **New Bank Details**.
5. Complete the fields on the Bank Details page:

| Field | Description |
|---------------------|--|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select Raiffeisen Domestic Transfer . |
| Type | Select whether the bank account is the customer's primary or secondary bank account. |
| Account Number | Enter the customer's 16-digit or 24-digit bank account number. |

6. Click **Save**.

You can also set up bank records of vendors, employees, customers and partners by importing bank details in CSV format into NetSuite using the Import Assistant. For more information, see [Importing Electronic Bank Payments Data](#).

Setting Up Bank Records of Partners in Hungary

Set up the bank account records of each partner to whom you will send electronic bank payments. You can set up multiple bank accounts for each partner.

To set up partner bank details in Hungary:

1. Go to Lists > Relationships > Partners.
For information on adding a partner, see the help topic [Creating a Partner Record](#).
2. Click the Edit link next to the name of the partner.
3. On the **Bank Payment Details** subtab, check the **EFT Bill Payment** box, and click **Save**.
4. Click **New Bank Details**.
5. Complete the fields on the Bank Details page:

| Field | Description |
|---------------------|---|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select Raiffeisen Domestic Transfer . |
| Type | Select whether the bank account is the partner's primary or secondary bank account. |
| Account Number | Enter the partner's 16-digit or 24-digit bank account number. |

6. Click **Save**.

You can also set up bank records of vendors, employees, customers and partners by importing bank details in CSV format into NetSuite using the Import Assistant. For more information, see [Importing Electronic Bank Payments Data](#).

Ireland Payment Formats

Help topics on Ireland payment formats are moved to the Country-Specific Features, see the help topic [Ireland Payment Formats](#) under [Ireland Help Topics](#).

Isle of Man Payment Formats

The Electronic Bank Payments SuiteApp enables businesses to pay vendor bills, employee expenses, customer refunds, and partner commissions, as well as receive payments from customers within Isle of Man, by generating payment files formatted using BACSTEL — IP (internet service variation of BACS).

To set up the Electronic Bank Payments SuiteApp for your company, subsidiaries, vendors, employees, customers, and partners in Isle of Man, read the following topics:

- [Setting Up Company Bank Records in Isle of Man](#)
- [Setting Up Bank Records of Vendors in Isle of Man](#)
- [Setting Up Bank Records of Employees in Isle of Man](#)
- [Setting Up Bank Records of Customers in Isle of Man](#)
- [Setting Up Bank Records of Partners in Isle of Man](#)

Setting Up Company Bank Records in Isle of Man

i Note: You must create company bank records from the Company Bank Details page for accurate validation and field sourcing. NetSuite does not recommend you to create company bank records by using SuiteScript APIs or CSV Imports.

Set up the bank account records that your company or subsidiaries will be using to send and receive electronic bank payments.

To set up company bank details in Isle of Man:

1. Go to Payments > Setup > Bank Details > New.
2. Complete the fields on the New Company Bank Details page.

| Field | Description |
|---|--|
| Name | Enter a name for the bank record. |
| GL Bank Account | Select the GL account where the processed electronic bank payment transactions will be posted. |
| i Note: The Subsidiary and Currency fields are automatically populated when a GL Bank Account is selected. Subsidiaries are only available in NetSuite OneWorld. If a GL bank account is not available in the dropdown list, go to Setup > Accounting > Manage G/L > Chart of Accounts > New to create one. For more information, see the help topic Creating Accounts . | |
| Legal Name | Enter your company's legal name. This will be used in the electronic bank payment files. |
| Print Company Name | Enter the company name that should appear on email notifications of payment transactions sent to vendors, employees, and customers. |
| Marked by Default | Check this box if you want the payment transactions for this bank account automatically checked when they are displayed in the Bill Payment Batches list and the Bill Payments form. |
| EFT Template | Select BACSTEL-IP if your bank uses the internet service variation of BACS. |
| File Cabinet Location ID | Enter the internal ID of the folder that you created for storing payment format files. For more information, see Creating Folders in the NetSuite File Cabinet . |

| Field | Description |
|------------------|--|
| File Name Prefix | (Optional) Enter a prefix for the file number sequence. The prefix is attached to the beginning of each file number whenever this bank is used in creating a payment file. |

3. Click **Save**.
4. Complete the additional bank detail fields.

| Field | Description |
|------------|--|
| Department | Select the department for payments made under this bank account. |
| Class | Select the class for payments made under this bank account. |
| Location | Select the location for payments made under this bank account. |

i Note: For each category, you can set up to 50,000 classes, departments or locations. Setting up more than 50,000 for each category may slow down the loading of the dropdown list of categories.

5. Complete the fields on the **EFT Template Details** subtab.

| Field | Description |
|-----------------------------|---|
| Sort Code | Enter the 6-digit numeric sort code of the vendor's bank. The code is used by the British banking industry to route money transfers within the country using different respective clearance organizations. |
| Account Number | Enter your company's bank account number. |
| Process Bills Automatically | Check this box if you want to process payment transactions for this bank account in batches. For more information, see Processing Bills and Expenses in Batches . Leave this box clear if you want to process payment transactions for this bank manually. For more information see, Manually Processing Bills and Expenses . |
| Accounts Payable | Select the accounts payable register where the payments will be posted. |
| Hide Transactions | Check this box if you want to hide the transaction lines on the Bill Payment Batches form when processing payments in batches. For more information, see Processing Bills and Expenses . |

i Note: This feature is available if **Process Bills Automatically** is enabled or **Marked by Default** is enabled.

6. If you want to create multiple payment batches for this bank account, complete the fields on the **Batch Details** subtab.

| Field | Description |
|--------------------|---|
| Batch Details Name | Enter a name for the payment batch. |
| Saved Search | Select the search criteria to group the bills and expenses that will be included in the payment batch. |
| Payment Schedule | Select a payment schedule for when the payment batches should be automatically created and submitted for processing. To set up payment schedules, see Setting Schedules for Payment Batches . You can leave this field blank and choose to manually trigger the system to create payment batches by clicking Refresh Batch . |
| Email Recipient | Select the employee to whom a notification should be sent whenever payment batches are created per schedule. |

| Field | Description |
|----------|--|
| Inactive | Check this box if you want to make a payment batch inactive. When you mark a record as inactive, it is not displayed in lists and dropdown fields. However, the record remains in the system for future reference. |

Note: If you check the **Inactive** box for the main batch, bills that do not meet search criteria will not be included in the payment batch.

7. Click **Add** to save the payment batch. You can create more payment batches for the bank account.
8. Click **Save** to save the company bank details.

If you want to set up approval routing for this bank account, see [Setting Up Approval Routing for Payment Batches](#).

Setting Up Bank Records of Vendors in Isle of Man

Set up the bank account records of each vendor to whom you will send payments. You can set up multiple bank accounts for each vendor.

To set up vendor bank details in Isle of Man:

1. Go to Lists > Relationships > Vendors.
For information on adding a vendor, see the help topic [Creating a Vendor Record](#).
2. Click the Edit link next to the name of the vendor.
3. On the **Bank Payment Details** subtab, check the **EFT Bill Payment** box, and click **Save**.
4. Click **New Bank Details**.
5. Complete the fields on the Bank Details page:

| Field | Description |
|---------------------|--|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select BACSTEL-IP . |
| Type | Select whether the bank account is the vendor's primary or secondary bank account. |
| Account Number | Enter the vendor's account number. |
| Account Name | Enter the vendor's bank account name. |
| Sort Code | Enter the 6-digit numeric sort code of the vendor's bank. The code is used by the British banking industry to route money transfers within the country using different respective clearance organizations. |

6. Click **Save**.

You can also set up bank records of vendors, employees, customers and partners by importing bank details in CSV format into NetSuite using the Import Assistant. For more information, see [Importing Electronic Bank Payments Data](#).

Setting Up Bank Records of Employees in Isle of Man

Set up the bank account details of each employee to whom you will send electronic bank payments. You can set up multiple bank accounts for each employee.

To set up employee bank details in Isle of Man:

1. Go to Lists > Employees > Employees.
To create a new employee record, see the help topic [Adding an Employee](#)
2. Click the Edit link next to the name of the employee.
3. On the **Bank Payment Details** subtab, check the **EFT Bill Payment** box, and click **Save**.
4. Click **New Bank Details**.
5. Complete the fields on the Bank Details page:

| Field | Description |
|---------------------|--|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select BACSTEL-IP . |
| Type | Select whether the bank account is the employee's primary or secondary bank account. |
| Account Number | Enter the employee's account number. |
| Account Name | Enter the employee's bank account name. |
| Sort Code | Enter the 6-digit numeric sort code of the employee's bank. The code is used by the British banking industry to route money transfers within the country using different respective clearance organizations. |

6. Click **Save**.

You can also set up bank records of vendors, employees, customers and partners by importing bank details in CSV format into NetSuite using the Import Assistant. For more information, see [Importing Electronic Bank Payments Data](#).

Setting Up Bank Records of Customers in Isle of Man

Set up the bank account details of each customer from whom you will receive direct debit payments. Set up the bank account details of each customer to whom you will send customer refunds. You can set up several bank accounts for each customer.

To set up bank details of a customer for refund transactions:

1. Go to Lists > Relationships > Customers.
For information on creating a customer record, see the help topic [Customers](#).
2. Click Edit next to the name of the customer to whom you want to send refund payments.
3. On the **Bank Payment Details (Credit)** subtab, check the **EFT Customer Refund Payment** box, and click **Save**.
4. Click **New Bank Details**.
5. Complete the fields on the Bank Details page:

| Field | Description |
|---------------------|--|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select BACSTEL-IP . |
| Type | Select whether the bank account is the customer's primary or secondary bank account. |

| Field | Description |
|----------------|--|
| Account Number | Enter the customer's account number. |
| Account Name | Enter the customer's bank account name. |
| Sort Code | Enter the 6-digit numeric sort code of the customer's bank. The code is used by the British banking industry to route money transfers within the country using different respective clearance organizations. |

- Click **Save**.

You can also set up bank records of vendors, employees, customers and partners by importing bank details in CSV format into NetSuite using the Import Assistant. For more information, see [Importing Electronic Bank Payments Data](#).

Setting Up Bank Records of Partners in Isle of Man

Set up the bank account records of each partner to whom you will send payments. You can set up multiple bank accounts for each partner.

To set up partner bank details in Isle of Man:

- Go to Lists > Relationships > Partners.
For information on adding a partner, see the help topic [Creating a Partner Record](#).
- Click the Edit link next to the name of the partner.
- On the **Bank Payment Details** subtab, check the **EFT Bill Payment** box, and click **Save**.
- Click **New Bank Details**.
- Complete the fields on the Bank Details page:

| Field | Description |
|---------------------|---|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select BACSTEL-IP . |
| Type | Select whether the bank account is the partner's primary or secondary bank account. |
| Account Number | Enter the partner's account number. |
| Account Name | Enter the partner's bank account name. |
| Sort Code | Enter the 6-digit numeric sort code of the partner's bank. The code is used by the British banking industry to route money transfers within the country using different respective clearance organizations. |

- Click **Save**.

You can also set up bank records of vendors, employees, customers and partners by importing bank details in CSV format into NetSuite using the Import Assistant. For more information, see [Importing Electronic Bank Payments Data](#).

Italy Payment Formats

The Electronic Bank Payments SuiteApp allows businesses to pay vendor bills, employee expenses, customer refunds, and partner commissions, as well as receive payments from customers within Italy, by generating payment files in the following formats:

- CBI payment file specifications of the Association for Interbank Corporate Banking (ACBI)
- SEPA Credit Transfer specifications of Corporate Banking Interbancario (CBI)
- SEPA Direct Debit specifications of Corporate Banking Interbancario (CBI)
- SEPA Credit Transfer specifications of HSBC

To set up the Electronic Bank Payments SuiteApp for your company, subsidiaries, vendors, employees, customers, and partners in Italy, read the following topics:

- [Setting Up Company Bank Records in Italy](#)
- [Setting Up Bank Records of Vendors in Italy](#)
- [Setting Up Bank Records of Employees in Italy](#)
- [Setting Up Bank Records of Customers in Italy](#)
- [Setting Up Bank Records of Partners in Italy](#)

Setting Up Company Bank Records in Italy

i Note: You must create company bank records from the Company Bank Details page for accurate validation and field sourcing. NetSuite does not recommend you to create company bank records by using SuiteScript APIs or CSV Imports.

Set up the bank account records that your company or subsidiaries will be using to send and receive electronic bank payments.

To set up company bank details in Italy:

1. Go to Payments > Setup > Bank Details > New.
2. Complete the fields on the New Company Bank Details page.

| Field | Description |
|---|--|
| Name | Enter a name for the bank record. |
| GL Bank Account | Select the GL account where the processed electronic bank payment transactions will be posted. |
| <p>i Note: The Subsidiary and Currency fields are automatically populated when a GL Bank Account is selected. Subsidiaries are only available in NetSuite OneWorld. If a GL bank account is not available in the dropdown list, go to Setup > Accounting > Manage G/L > Chart of Accounts > New to create one. For more information, see the help topic Creating Accounts.</p> | |
| Legal Name | Enter your company's legal name. This will be used in the electronic bank payment files. |
| Print Company Name | Enter the company name that should appear on email notifications of payment transactions sent to vendors, employees, and customers. |
| Marked by Default | Check this box if you want the payment transactions for this bank account automatically checked when they are displayed in the Bill Payment Batches list and the Bill Payments form. |
| EFT Template | Select CBI Payments , SEPA Credit Transfer (HSBC) , or SEPA Credit Transfer (CBI) . |
| DD Template | Select CBI Collections or SEPA Direct Debit (CBI) . |
| File Cabinet Location ID | Enter the internal ID of the folder that you created for storing payment format files. For more information, see Creating Folders in the NetSuite File Cabinet . |

| Field | Description |
|------------------|--|
| File Name Prefix | (Optional) Enter a prefix for the file number sequence. The prefix is attached to the beginning of each file number whenever this bank is used in creating a payment file. |

3. Click **Save**.
4. Complete the additional bank detail fields.

| Field | Description |
|------------|--|
| Department | Select the department for payments made under this bank account. |
| Class | Select the class for payments made under this bank account. |
| Location | Select the location for payments made under this bank account. |

Note: For each category, you can set up to 50,000 classes, departments or locations. Setting up more than 50,000 for each category may slow down the loading of the dropdown list of categories.

5. Complete the fields on the **EFT Template Details** subtab. The fields displayed are dependent on the EFT format selected.

| Field | Description |
|-----------------------------|---|
| Company Name | Enter your company's name. |
| Company Id | Enter your company's tax identification or other number assigned by an entity to identify your company. |
| Issuer | Enter the name of the entity that issued your tax Id (company Id). |
| Sender SIA code | Enter your company's SIA (Interbank Company for Automation) code. |
| IBAN | Enter your company's International Bank Account Number (IBAN). |
| ABI code | Enter the ABI (Italian Banking Association) code of your company's bank. |
| BIC | Enter the Business Identifier Code (BIC), also called SWIFT code, of your company's bank (eight or 11 characters). |
| Address Line 1 | Enter the address line 1 information of your bank, such as its street address or PO box. |
| Address Line 2 | Enter the address line 2 information of your bank, such as its building or apartment address. |
| HSBC Connect Id | Enter your company's HSBC Connect Id. |
| Country | Select the country where your company's bank is located. |
| Process Bills Automatically | Check this box if you want to process payment transactions for this bank account in batches. For more information, see Processing Bills and Expenses in Batches . Leave this box clear if you want to process payment transactions for this bank manually. For more information see, Manually Processing Bills and Expenses . |
| Accounts Payable | Select the accounts payable register where the payments will be posted. |
| Hide Transactions | Check this box if you want to hide the transaction lines on the Bill Payment Batches form when processing payments in batches. For more information, see Processing Bills and Expenses . |

Note: This feature is available if **Process Bills Automatically** is enabled or **Marked by Default** is enabled.

6. Complete the fields on the **DD Template Details** subtab. The fields displayed are dependent on the DD format selected.



Note: The **DD Template Details** subtab is not displayed if you did not select a value in the **DD Template** field.

| Field | Description |
|---------------------------------|---|
| Company Name | Enter your company's name. |
| Company Id | Enter your company's tax identification or other number assigned by an entity to identify your company. |
| Issuer | Enter the name of the entity that issued your tax Id (company Id). |
| Sender SIA code | Enter your company's SIA (Interbank Company for Automation) code. |
| IBAN | Enter your company's International Bank Account Number (IBAN). |
| Creditor Id | Enter your company's creditor identification issued by the bank. |
| Address | Enter the address of your company's bank. |
| Payment Processor ABI code | Enter the ABI (Italian Banking Association) code of your company's bank. |
| Tax Office Province | Enter the province of the Inland Revenue Office that authorized the electronic bank payment. |
| Tax Office Authorization Number | Enter the authorization number issued by the Inland Revenue Office. |
| Tax Office Authorization Date | Enter the date (DDMMYY) when the authorization was issued by the Inland Revenue Office. |

7. If you want to create multiple payment batches for this bank account, complete the fields on the **Batch Details** subtab.

| Field | Description |
|--|---|
| Batch Details Name | Enter a name for the payment batch. |
| Saved Search | Select the search criteria to group the bills and expenses that will be included in the payment batch. |
| Payment Schedule | Select a payment schedule for when the payment batches should be automatically created and submitted for processing. To set up payment schedules, see Setting Schedules for Payment Batches . You can leave this field blank and choose to manually trigger the system to create payment batches by clicking Refresh Batch . |
| Inactive | Check this box if you want to make a payment batch inactive. When you mark a record as inactive, it is not displayed in lists and dropdown fields. However, the record remains in the system for future reference. |
| <p>Note: If you check the Inactive box for the main batch, bills that do not meet search criteria will not be included in the payment batch.</p> | |
| Email Recipient | Select the employee to whom a notification should be sent whenever payment batches are created per schedule. |

8. Click **Add** to save the payment batch. You can create more payment batches for the bank account.
 9. Click **Save** to save the company bank details.

If you want to set up approval routing for this bank account, see [Setting Up Approval Routing for Payment Batches](#).

Setting Up Bank Records of Vendors in Italy

Set up the bank account records of each vendor to whom you will send electronic bank payments. You can set up multiple bank accounts for each vendor.

To set up vendor bank details in Italy:

1. Go to Lists > Relationships > Vendors.
For information on adding a vendor, see the help topic [Creating a Vendor Record](#).
2. Click the Edit link next to the name of the vendor.
3. On the **Bank Payment Details** subtab, check the **EFT Bill Payment** box, and click **Save**.
4. Click **New Bank Details**.
5. Complete the fields on the Bank Details page. The fields displayed are dependent on the EFT format selected.

| Field | Description |
|---------------------|--|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select CBI Payments or SEPA Credit Transfer (CBI) . |
| Type | Select whether the bank account is the vendor's primary or secondary bank account. |
| IBAN | Enter the vendor's International Bank Account Number (IBAN). |
| BIC | Enter the Business Identifier Code (BIC), also called SWIFT code, of the vendor's bank (eight or 11 characters). |
| Issuer | Enter the name of the entity that issued the vendor's tax Id. |

6. Click **Save**.

You can also set up bank records of vendors, employees, customers and partners by importing bank details in CSV format into NetSuite using the Import Assistant. For more information, see [Importing Electronic Bank Payments Data](#).

Setting Up Bank Records of Employees in Italy

Set up the bank account details of each employee to whom you will send electronic bank payments. You can set up multiple bank accounts for each employee.

To set up employee bank details in Italy:

1. Go to Lists > Employees > Employees.
For information on adding employees, see the help topic [Adding an Employee](#).
2. Click the Edit link next to the name of the employee.
3. On the **Bank Payment Details** subtab, check the **EFT Bill Payment** box, and click **Save**.
4. Click **New Bank Details**.
5. Complete the fields on the Bank Details page. The fields displayed are dependent on the EFT format selected.

| Field | Description |
|-------|---|
| Name | Enter a unique name for this entity bank detail record. |

| Field | Description |
|---------------------|---|
| Payment File Format | Select CBI Payments , SEPA Credit Transfer (HSBC) , or SEPA Credit Transfer (CBI) . |
| Type | Select whether the bank account is the employee's primary or secondary bank account. |
| IBAN | Enter the employee's International Bank Account Number (IBAN). |
| BIC | Enter the Business Identifier Code (BIC)e, also called SWIFT code, of the employee's bank (eight or 11 characters). |
| Issuer | Enter the name of the entity that issued the employee's tax Id. |

- Click **Save**.

You can also set up bank records of vendors, employees, customers and partners by importing bank details in CSV format into NetSuite using the Import Assistant. For more information, see [Importing Electronic Bank Payments Data](#).

Setting Up Bank Records of Customers in Italy

Set up the bank account details of each customer from whom you will receive direct debit payments. You also need to set up the bank account details of each customer to whom you will send customer refunds. You can set up several bank accounts for each customer.

To set up bank details of a customer for direct debit transactions:

- Go to Lists > Relationships > Customers.
For information on creating a customer record, see the help topic [Customers](#).
- Click Edit next to the name of the customer from whom you want to receive direct debit payments.
- On the **Bank Payment Details (Debit)** subtab, check the **Direct Debit** box, and click **Save**.
- Click **New Bank Details**.
- Complete the fields on the Bank Details page. The fields displayed are dependent on the Direct Debit format selected.

| Field | Description |
|----------------------|---|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select SEPA Direct Debit (CBI) or CBI Collections as the type of file that will be generated for this customer. |
| Type | Select whether the bank account is the customer's primary or secondary bank account. |
| Remittance Message | Enter a short message to show in your customer's bank statement every time a direct debit is initiated. |
| Reference Mandate | Enter the authorization identification or mandate. This information must be supplied by the customer. |
| IBAN | Enter the customer's International Bank Account Number (IBAN). |
| Electronic Signature | Enter a digital code or signature for mandates generated electronically. |
| Issuer | Enter the name of the entity that issued the customer's tax ID. |
| BIC | Enter the Business Identifier Code (BIC), also called SWIFT code, of the customer's bank (eight or 11 characters). |

| Field | Description |
|----------------------------|---|
| Billing Sequence Type | <p>This indicates the billing sequence for this mandate. Select one of the following:</p> <ul style="list-style-type: none"> ■ FRST – This is the first collection of a series of direct debit instructions ■ RCUR – The mandate instructions are used for regular recurrent direct debits ■ FNAL – This is the final collection of a series of direct debits ■ OOFF – The mandate is used only for a single direct debit <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> i Note: Select FRST if Original Debtor Agent is selected in the Reference Amended field. </div> |
| Date of Reference Mandate | Enter the date the mandate was signed by the customer. |
| Reference Amended | <p>This indicates whether the authorization or mandate was amended or changed since it was originally issued. Select one of the following:</p> <ul style="list-style-type: none"> ■ No Changes – There were no modifications made on the original mandate ■ Original Mandate Identification – The original mandate identification was modified ■ Original Debtor Account – Your customer changed his bank account number ■ Original Debtor Agent – Your customer transferred to another bank ■ Original Creditor ID – Your Creditor ID or company name has been modified after the mandate was issued |
| Company Id | Enter the customer's tax identification, or other identification number assigned by an entity. |
| Original Reference Mandate | Enter the original mandate identification. |
| Original Debtor's IBAN | Enter the customer's previous IBAN. |
| Original Creditor ID | Enter your company's previous Creditor ID. |
| Original Creditor Name | Enter your company's previous company name. |

6. Click **Save**.

To set up bank details of a customer for refund transactions:

1. Go to Lists > Relationships > Customers.
For information on creating a customer record, see the help topic [Customers](#).
2. Click Edit next to the name of the customer to whom you want to send refund payments.
3. On the **Bank Payment Details (Credit)** subtab, check the **EFT Customer Refund Payment** box, and click **Save**.
4. Click **New Bank Details**.
5. Complete the fields on the Bank Details page. The fields displayed are dependent on the EFT format selected.

| Field | Description |
|---------------------|--|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select SEPA Credit Transfer (CBI) , SEPA Credit Transfer (HSBC) , or CBI Payments . |
| Type | Select whether the bank account is the customer's primary or secondary bank account. |

| Field | Description |
|--------|--|
| IBAN | Enter the customer's International Bank Account Number (IBAN). |
| BIC | Enter the Business Identifier Code (BIC), also called SWIFT code, of the customer's bank (eight or 11 characters). |
| Issuer | Enter the name of the entity that issued the customer's tax Id. |

6. Click **Save**.

You can also set up bank records of vendors, employees, customers and partners by importing bank details in CSV format into NetSuite using the Import Assistant. For more information, see [Importing Electronic Bank Payments Data](#).

Setting Up Bank Records of Partners in Italy

Set up the bank account records of each partner to whom you will send electronic bank payments. You can set up multiple bank accounts for each partner.

To set up partner bank details in Italy:

1. Go to Lists > Relationships > Partners.
For information on adding a partner, see the help topic [Creating a Partner Record](#).
2. Click the Edit link next to the name of the partner.
3. On the **Bank Payment Details** subtab, check the **EFT Bill Payment** box, and click **Save**.
4. Click **New Bank Details**.
5. Complete the fields on the Bank Details page. The fields displayed are dependent on the EFT format selected.

| Field | Description |
|---------------------|---|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select SEPA Credit Transfer (CBI) or CBI Payments . |
| Type | Select whether the bank account is the partner's primary or secondary bank account. |
| IBAN | Enter the partner's International Bank Account Number (IBAN). |
| BIC | Enter the Business Identifier Code (BIC), also called SWIFT code, of the partner's bank (eight or 11 characters). |
| Issuer | Enter the name of the entity that issued the partner's tax Id. |

6. Click **Save**.

You can also set up bank records of vendors, employees, customers and partners by importing bank details in CSV format into NetSuite using the Import Assistant. For more information, see [Importing Electronic Bank Payments Data](#).

Japan Payment Formats

Help topics about Japan payment formats are moved to the Country-Specific Features, see the help topic [Japan Payment Formats](#) under [Japan Help Topics](#).

Luxembourg Payment Formats

Help topics on Luxembourg payment formats are moved to the Country-Specific Features, see the help topic [Luxembourg Payment Formats](#) under [Luxembourg Help Topics](#).

Netherlands Payment Formats

Help topics about Netherlands payment formats are moved to the Country-Specific Features, see the help topic [Netherlands Payment Formats](#) under [Netherlands Help Topics](#).

New Zealand Payment Formats

Help topics about New Zealand payment formats are moved to the Country-Specific Features, see the help topic [New Zealand Payment Formats](#) under [New Zealand Help Topics](#).

Singapore Payment Formats

Help topics about Singapore payment formats are moved to the Country-Specific Features, see the help topic [Singapore Payment Formats](#) under [Singapore Help Topics](#).

South Africa Payment Formats

The Electronic Bank Payments SuiteApp enables businesses to pay vendor bills and employee expenses within South Africa by generating payment files formatted using the file format specifications of the Standard Bank of South Africa Limited.

To set up the Electronic Bank Payments SuiteApp for your company, subsidiaries, vendors, employees, customers, and partners in South Africa, read the following topics:

- [Setting Up Company Bank Records in South Africa](#)
- [Setting Up Bank Records of Vendors in South Africa](#)
- [Setting Up Bank Records of Employees in South Africa](#)
- [Setting Up Bank Records of Customers in South Africa](#)
- [Setting Up Bank Records of Partners in South Africa](#)

Setting Up Company Bank Records in South Africa

Note: You must create company bank records from the Company Bank Details page for accurate validation and field sourcing. NetSuite does not recommend you to create company bank records by using SuiteScript APIs or CSV Imports.

Set up the bank account records that your company or subsidiaries will be using to send and receive electronic bank payments.

To set up company bank details in South Africa:

1. Go to Payments > Setup > Bank Details > New.
2. Complete the fields on the New Company Bank Details page.

| Field | Description |
|---|--|
| Name | Enter a name for the bank record. |
| GL Bank Account | Select the GL account where the processed electronic bank payment transactions will be posted. |
| <p>Note: The Subsidiary and Currency fields are automatically populated when a GL Bank Account is selected. Subsidiaries are only available in NetSuite OneWorld. If a GL bank account is not available in the dropdown list, go to Setup > Accounting > Manage G/L > Chart of Accounts > New to create one. For more information, see the help topic Creating Accounts.</p> | |
| Legal Name | Enter your company's legal name. This will be used in the electronic bank payment files. |
| Print Company Name | Enter the company name that should appear on email notifications of payment transactions sent to vendors, employees, and customers. |
| Marked by Default | Check this box if you want the payment transactions for this bank account automatically checked when they are displayed in the Bill Payment Batches list and the Bill Payments form. |
| EFT Template | Select Standard Bank . |
| File Cabinet Location ID | Enter the internal ID of the folder that you created for storing payment format files. For more information, see Creating Folders in the NetSuite File Cabinet . |
| File Name Prefix | (Optional) Enter a prefix for the file number sequence. The prefix is attached to the beginning of each file number whenever this bank is used in creating a payment file. |

3. Click **Save**.
4. Complete the additional bank detail fields.

| Field | Description |
|------------|--|
| Department | Select the department for payments made under this bank account. |
| Class | Select the class for payments made under this bank account. |
| Location | Select the location for payments made under this bank account. |

Note: For each category, you can set up to 50,000 classes, departments or locations. Setting up more than 50,000 for each category may slow down the loading of the dropdown list of categories.

5. Complete the fields on the **EFT Template Details** subtab.

| Field | Description |
|-----------------------------|---|
| Branch Number | Enter the 6-digit numeric code that identifies the bank branch where your company's account is maintained. |
| Account Number | Enter your company's bank account number. |
| Bureau Code | Enter the 4-digit alphanumeric code of the foreign exchange bureau used by the bank to process payments from accounts in a currency other than Rand. |
| Process Bills Automatically | Check this box if you want to process payment transactions for this bank account in batches. For more information, see Processing Bills and Expenses in Batches . Leave this box clear if you want to process payment transactions for this bank manually. For more information see, Manually Processing Bills and Expenses . |

| Field | Description |
|---|--|
| Accounts Payable | Select the accounts payable register where the payments will be posted. |
| Hide Transactions | Check this box if you want to hide the transaction lines on the Bill Payment Batches form when processing payments in batches. For more information, see Processing Bills and Expenses . |
| <p> Note: This feature is not available if either the Process Bills Automatically field or the Marked by Default field is disabled.</p> | |

6. If you want to create multiple payment batches for this bank account, complete the fields on the **Batch Details** subtab.

| Field | Description |
|--|---|
| Batch Details Name | Enter a name for the payment batch. |
| Saved Search | Select the search criteria to group the bills and expenses that will be included in the payment batch. |
| Payment Schedule | Select a payment schedule for when the payment batches should be automatically created and submitted for processing. To set up payment schedules, see Setting Schedules for Payment Batches . You can leave this field blank and choose to manually trigger the system to create payment batches by clicking Refresh Batch . |
| Inactive | Check this box if you want to make a payment batch inactive. When you mark a record as inactive, it is not displayed in lists and dropdown fields. However, the record remains in the system for future reference. |
| <p> Note: If you check the Inactive box for the main batch, bills that do not meet search criteria will not be included in the payment batch.</p> | |
| Email Recipient | Select the employee to whom a notification should be sent whenever payment batches are created per schedule. |

7. Click **Add** to save the payment batch. You can create more payment batches for the bank account.
 8. Click **Save** to save the company bank details.

If you want to set up approval routing for this bank account, see [Setting Up Approval Routing for Payment Batches](#).

Setting Up Bank Records of Vendors in South Africa

Set up the bank account records of each vendor to whom you will send electronic bank payments. You can set up multiple bank accounts for each vendor.

To set up vendor bank details in South Africa:

1. Go to Lists > Relationships > Vendors.
For information on adding a vendor, see the help topic [Creating a Vendor Record](#).
2. Click the Edit link next to the name of the vendor..
3. On the **Bank Payment Details** subtab, check the **EFT Bill Payment** box, and click **Save**.
4. Click **New Bank Details**.
5. Complete the fields on the Bank Details page:

| Field | Description |
|---------------------|--|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select Standard Bank . |
| Type | Select whether the bank account is the vendor's primary or secondary bank account. |
| Account Number | Enter the vendor's bank account number. |
| Branch Number | Enter the 6-digit numeric code that identifies the bank branch where the vendor's account is maintained. |

6. Click **Save**.

You can also set up bank records of vendors, employees, customers and partners by importing bank details in CSV format into NetSuite using the Import Assistant. For more information, see [Importing Electronic Bank Payments Data](#).

Setting Up Bank Records of Employees in South Africa

Set up the bank account details of each employee to whom you will send electronic bank payments. You can set up multiple bank accounts for each employee.

To set up employee bank details in South Africa:

1. Go to Lists > Employees > Employees.
For information on adding employees, see the help topic [Adding an Employee](#).
2. Click the Edit link next to the name of the employee.
3. On the **Bank Payment Details** subtab, check the **EFT Bill Payment** box, and click **Save**.
4. Click **New Bank Details**.
5. Complete the fields on the Bank Details page:

| Field | Description |
|---------------------|--|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select Standard Bank . |
| Type | Select whether the bank account is the employee's primary or secondary bank account. |
| Account Number | Enter the employee's bank account number. |
| Branch Number | Enter the 6-digit numeric code that identifies the bank branch where the employee's account is maintained. |

6. Click **Save**.

You can also set up bank records of vendors, employees, customers and partners by importing bank details in CSV format into NetSuite using the Import Assistant. For more information, see [Importing Electronic Bank Payments Data](#).

Setting Up Bank Records of Customers in South Africa

Set up the bank account details of each customer to whom you will send customer refunds. You can set up several bank accounts for each customer.

To set up bank details of a customer for refund transactions:

1. Go to Lists > Relationships > Customers.
For information on creating a customer record, see the help topic [Customers](#).
2. Click Edit next to the name of the customer to whom you want to send refund payments.
3. On the **Bank Payment Details (Credit)** subtab, check the **EFT Customer Refund Payment** box, and click **Save**.
4. Click **New Bank Details**.
5. Complete the following fields on the Bank Details page:

| Field | Description |
|---------------------|---|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select Standard Bank . |
| Type | Select whether the bank account is the customer's primary or secondary bank account. |
| Account Number | Enter the customer's bank account number. |
| Branch Number | Enter the 6-digit numeric code that identifies the branch where the customer's account is maintained. |

6. Click **Save**.

You can also set up bank records of vendors, employees, customers and partners by importing bank details in CSV format into NetSuite using the Import Assistant. For more information, see [Importing Electronic Bank Payments Data](#).

Setting Up Bank Records of Partners in South Africa

Set up the bank account records of each partner to whom you will send electronic bank payments. You can set up multiple bank accounts for each partner.

To set up partner bank details in South Africa:

1. Go to Lists > Relationships > Partners.
For information on adding a partner, see the help topic [Creating a Partner Record](#).
2. Click the Edit link next to the name of the partner.
3. On the **Bank Payment Details** subtab, check the **EFT Bill Payment** box, and click **Save**.
4. Click **New Bank Details**.
5. Complete the fields on the Bank Details page:

| Field | Description |
|---------------------|---|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select Standard Bank . |
| Type | Select whether the bank account is the partner's primary or secondary bank account. |
| Account Number | Enter the partner's bank account number. |
| Branch Number | Enter the 6-digit numeric code that identifies the bank branch where the partner's account is maintained. |

6. Click **Save**.

You can also set up bank records of vendors, employees, customers and partners by importing bank details in CSV format into NetSuite using the Import Assistant. For more information, see [Importing Electronic Bank Payments Data](#).

Spain Payment Formats

Help topics on Spain payment formats are moved to the Country-Specific Features, see the help topic [Spain Payment Formats](#) under [Spain Help Topics](#).

Sweden Payment Formats

Help topics on Sweden payment formats are moved to the Country-Specific Features, see the help topic [Sweden Payment Formats](#) under [Sweden Help Topics](#).

UK Payment Formats

Help topics about the UK payment formats are moved to the Country-Specific Features, see the help topic [United Kingdom Payment Formats](#) under [United Kingdom Help Topics](#).

US Payment Formats

Help topics on US Payment formats are moved to the Country-Specific Features, see the help topic [U.S. Payment Formats](#) under [U.S. Help Topics](#).

Global Payment Formats

The Electronic Bank Payments SuiteApp enables you to pay vendor bills, employee expenses, and customer refunds across the globe by generating payment files that enable you to initiate wire transfers globally regardless of your country of operations. The following EFT formats are available:

- Barclays MT103
- J.P. Morgan Freeform GMT

For check payments, you can generate Positive Pay files in the following formats:

- BoA/ML (Bank of America Merrill Lynch)
- RBC (Royal Bank of Canada)
- SVB-CDA (Silicon Valley Bank - Controlled Disbursement Accounts)

To set up the Electronic Bank Payments SuiteApp to create global payment formats, read the following topics:

- [Barclays MT103 Payment Format](#)
- [J.P. Morgan Freeform GMT Payment Format](#)
- [Positive Pay Payment Format](#)

Barclays MT103 Payment Format

The Electronic Bank Payments SuiteApp enables businesses to pay vendor bills, employee expenses, and partner commissions by generating payment files using the Barclays MT103 format. To setup

the Electronic Bank Payments SuiteApp to create global payment formats for your company, vendors, employees, and partners, read the following topics:

- [Setting Up Company Bank Records for Barclays MT103 Payments](#)
- [Setting Up Bank Records of Vendors for Barclays MT103 Payments](#)
- [Setting Up Bank Records of Employees for Barclays MT103 Payments](#)
- [Setting up Bank Records of Partners for Barclays MT103 Payments](#)

Setting Up Company Bank Records for Barclays MT103 Payments

Note: You must create company bank records from the Company Bank Details page for accurate validation and field sourcing. NetSuite does not recommend you to create company bank records by using SuiteScript APIs or CSV Imports.

Set up the bank account records that your company or subsidiaries will be using to send and receive electronic bank payments.

To set up company bank details for Barclays MT103 payments:

1. Go to Payments > Setup > Bank Details > New.
2. Complete the fields on the New Company Bank Details page.

| Field | Description |
|---|--|
| Name | Enter a name for the bank record. |
| GL Bank Account | Select the GL account where the processed electronic bank payment transactions will be posted. |
| Note: The Subsidiary and Currency fields are automatically populated when a GL Bank Account is selected. Subsidiaries are only available in NetSuite OneWorld. If a GL bank account is not available in the dropdown list, go to Setup > Accounting > Manage G/L > Chart of Accounts > New to create one. For more information, see the help topic Creating Accounts . | |
| Legal Name | Enter your company's legal name. This will be used in the electronic bank payment files. |
| Print Company Name | Enter the company name that should appear on the email notifications of payment transactions sent to vendors, employees, and customers. |
| EFT Template | Select Barclays MT103 . |
| Marked by Default | Check this box if you want the payment transactions for this bank account automatically checked when they are displayed in the Bill Payment Batches list and the Bill Payments form. |
| File Name Prefix | (Optional) Enter a prefix for the file number sequence. The prefix is attached to the beginning of each file number whenever this bank is used in creating a payment file. |

3. Click **Save**.
4. Complete the additional bank detail fields.

| Field | Description |
|------------|--|
| Department | Select the department for payments made under this bank account. |
| Class | Select the class for payments made under this bank account. |
| Location | Select the location for payments made under this bank account. |

Note: For each category, you can set up to 50,000 classes, departments or locations. Setting up more than 50,000 for each category may slow down the loading of the dropdown list of categories.

- Complete the fields on the **EFT Template Details** subtab:

| Field | Description |
|-----------------------------|---|
| Account Number | Enter your company's bank account number. Note: Entering the account number automatically disables the IBAN field. |
| IBAN | Enter your company's International Bank Account Number (IBAN). Note: Entering the IBAN automatically disables the Account Number field. |
| Process Bills Automatically | Check this box if you want to process payment transactions for this bank account in batches. For more information, see Processing Bills and Expenses in Batches . Leave this box clear if you want to process payment transactions for this bank manually. For more information see, Manually Processing Bills and Expenses . |
| Accounts Payable | Select the accounts payable register where the payments will be posted. |
| Hide Transactions | Check this box if you want to hide the transaction lines on the Bill Payment Batches form when processing payments in batches. For more information, see Processing Bills and Expenses . Note: This feature is available if Process Bills Automatically is enabled or Marked by Default is enabled. |

- If you want to create multiple payment batches for this bank account, complete the fields on the **Batch Details** subtab:

| Field | Description |
|--------------------|---|
| Batch Details Name | Enter a name for the payment batch. |
| Saved Search | Select the search criteria to group the bills and expenses that will be included in the payment batch. |
| Payment Schedule | Select a payment schedule for when the payment batches should be automatically created and submitted for processing. To set up payment schedules, see Setting Schedules for Payment Batches . You can leave this field blank and choose to manually trigger the system to create payment batches by clicking Refresh Batch . |
| Inactive | Check this box if you want to make a payment batch inactive. When you mark a record as inactive, it is not displayed in lists and dropdown fields. However, the record remains in the system for future reference. Note: If you check the Inactive box for the main batch, bills that do not meet search criteria will not be included in the payment batch. |
| Email Recipient | Select the employee to whom a notification should be sent whenever payment batches are created per schedule. |

- Click **Add** to save the payment batch. You can create more payment batches for the bank account.
- Click **Save** to save the company bank details.

If you want to set up approval routing for this bank account, see [Setting Up Approval Routing for Payment Batches](#).

Setting Up Bank Records of Vendors for Barclays MT103 Payments

Set up the bank account records of each vendor to whom you will send electronic bank payments. You can set up multiple bank accounts for each vendor.

To set up vendor bank details for Barclays MT103 payments:

1. Go to Lists > Relationships > Vendors.
For information on adding a vendor, see the help topic [Creating a Vendor Record](#).
2. Click the Edit link next to the name of the vendor.
3. On the **Bank Payment Details** subtab, check the **EFT Bill Payment** box, and click **Save**.
4. Click **New Entity Bank Details**.
5. Complete the fields on the New Entity Bank Details page:

| Field | Description |
|-----------------------|---|
| Payment File Format | Select Barclays MT103 . |
| Type | Select whether the bank account is the vendor's primary or secondary bank account. |
| Swift Code/BIC | Enter the Business Identifier Code (BIC), also called SWIFT code, of the vendor's bank (eight or 11 characters). |
| IBAN | Enter the vendor's International Bank Account Number (IBAN). <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> Note: Entering the IBAN automatically disables the Account Number field. </div> |
| Account Number | Enter the vendor's bank account number. <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> Note: Entering the account number automatically disables the IBAN field. </div> |
| Charging Instructions | Select one from the following options: <ul style="list-style-type: none"> ■ BEN: Beneficiary pays all charges ■ OUR: Remitter pays all charges ■ SHA: Shared charges. The remitter pays Barclays' charges and the beneficiary pays the rest of the charges. |

6. Click **Save**.

Setting Up Bank Records of Employees for Barclays MT103 Payments

Set up the bank account details of each employee to whom you will send electronic bank payments. You can set up multiple bank accounts for each employee.

To set up employee bank details for Barclays MT103 payments:

1. Go to Lists > Employees > Employees.
For information on adding employees, see the help topic [Adding an Employee](#).
2. Click the Edit link next to the name of the employee.

3. On the **Bank Payment Details** subtab, check the **EFT Bill Payment** box, and click **Save**.
4. Click **New Entity Bank Details**.
5. Complete the fields on the New Entity Bank Details page:

| Field | Description |
|---|--|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select Barclays MT103 . |
| Type | Select whether the bank account is the employee's primary or secondary bank account. |
| Swift Code/BIC | Enter the Business Identifier Code (BIC), also called SWIFT code, of the employee's bank (eight or 11 characters). |
| IBAN | Enter the employee's International Bank Account Number (IBAN). |
| <p>Note: Entering the IBAN automatically disables the Account Number field.</p> | |
| Account Number | Enter the employee's bank account number. |
| <p>Note: Entering the account number automatically disables the IBAN field.</p> | |
| Charging Instructions | <p>Select one from the following options:</p> <ul style="list-style-type: none"> ■ BEN: Beneficiary pays all charges ■ OUR: Remitter pays all charges ■ SHA: Shared charges. The remitter pays Barclays' charges and the beneficiary pays the rest of the charges. |

6. Click **Save**.

- [Setting Up Company Bank Records for Barclays MT103 Payments](#)
- [Setting Up Bank Records of Vendors for Barclays MT103 Payments](#)
- [Setting up Bank Records of Partners for Barclays MT103 Payments](#)

Setting up Bank Records of Partners for Barclays MT103 Payments

Set up the bank account records of each vendor to whom you will send electronic bank payments. You can set up multiple bank accounts for each vendor.

To set up partner bank details for Barclays MT103 payments:

1. Go to Lists > Relationships > Partners.
For information on adding a partner, see the help topic [Creating a Partner Record](#).
2. Click the Edit link next to the name of the partner.
3. On the **Bank Payment Details** subtab, check the **EFT Bill Payment** box, and click **Save**.
4. Click **New Entity Bank Details**.
5. Complete the fields on the New Entity Bank Details page:

| Field | Description |
|-------|---|
| Name | Enter a unique name for this entity bank detail record. |

| Field | Description |
|-----------------------|--|
| Payment File Format | Select Barclays MT103 . |
| Type | Select whether the bank account is the partner's primary or secondary bank account. |
| Swift Code/BIC | Enter the Business Identifier Code (BIC), also called SWIFT code, of the partner's bank (eight or 11 characters). |
| IBAN | Enter the partner's International Bank Account Number (IBAN). |
| | <p>Note: Entering the IBAN automatically disables the Account Number field.</p> |
| Account Number | Enter the partner's bank account number. |
| | <p>Note: Entering the account number automatically disables the IBAN field.</p> |
| Charging Instructions | <p>Select one from the following options:</p> <ul style="list-style-type: none"> ■ BEN: Beneficiary pays all charges ■ OUR: Remitter pays all charges ■ SHA: Shared charges. The remitter pays Barclays' charges and the beneficiary pays the rest of the charges. |

6. Click **Save**.

- [Setting Up Company Bank Records for Barclays MT103 Payments](#)
- [Setting Up Bank Records of Vendors for Barclays MT103 Payments](#)
- [Setting Up Bank Records of Employees for Barclays MT103 Payments](#)

J.P. Morgan Freeform GMT Payment Format

The current version of the SuiteApp supports the creation of payment files formatted using the J.P. Morgan Freeform GMT standard of J.P. Morgan Chase & Co. You can then submit these payment instructions to a J.P. Morgan ACCESS tool for processing.

To set up The Electronic Bank Payments SuiteApp to create global payment formats for your company, vendors, employees, and customers, read the following topics:

- [Setting Up Company Bank Records for J.P. Morgan Freeform GMT Payments](#)
- [Setting Up Bank Records of Vendors for J.P. Morgan Freeform GMT Payments](#)
- [Setting Up Bank Records of Employees for J.P. Morgan Freeform GMT Payments](#)
- [Setting Up Bank Records of Customers for J.P. Morgan Freeform GMT Payments](#)

Setting Up Company Bank Records for J.P. Morgan Freeform GMT Payments

Note: You must create company bank records from the Company Bank Details page for accurate validation and field sourcing. NetSuite does not recommend you to create company bank records by using SuiteScript APIs or CSV Imports.

Set up the bank account records that your company or subsidiaries will be using to send and receive electronic bank payments.

To set up company bank details for J.P. Morgan Freeform GMT payments:

1. Go to Payments > Setup > Bank Details > New.
2. Complete the fields on the New Company Bank Details page.

| Field | Description |
|---|--|
| Name | Enter a name for the bank record. |
| GL Bank Account | Select the GL account where the processed electronic bank payment transactions will be posted. |
| <p>Note: The Subsidiary and Currency fields are automatically populated when a GL Bank Account is selected. Subsidiaries are only available in NetSuite OneWorld. If a GL bank account is not available in the dropdown list, go to Setup > Accounting > Manage G/L > Chart of Accounts > New to create one. For more information, see the help topic Creating Accounts.</p> | |
| Legal Name | Enter your company's legal name. This will be used in the electronic bank payment files. |
| Print Company Name | Enter the company name that should appear on the email notifications of payment transactions sent to vendors, employees, and customers. |
| EFT Template | Select J.P. Morgan Freeform GMT . |
| Marked by Default | Check this box if you want the payment transactions for this bank account automatically checked when they are displayed in the Bill Payment Batches list and the Bill Payments form. |
| File Name Prefix | (Optional) Enter a prefix for the file number sequence. The prefix is attached to the beginning of each file number whenever this bank is used in creating a payment file. |

3. Click **Save**.
4. Complete the additional bank detail fields.

| Field | Description |
|------------|--|
| Department | Select the department for payments made under this bank account. |
| Class | Select the class for payments made under this bank account. |
| Location | Select the location for payments made under this bank account. |

Note: For each category, you can set up to 50,000 classes, departments or locations. Setting up more than 50,000 for each category may slow down the loading of the dropdown list of categories.

5. Complete the fields on the **EFT Template Details (J.P. Morgan Freeform GMT)** subtab:

| Field | Description |
|-----------------------------|--|
| Branch Location | Enter your bank's 3-digit branch number. |
| Account Number | Enter your company's bank account number. |
| Bank Address 1 | Enter the street address of your bank. |
| Bank Address 2 | Enter the city or state address of your bank. |
| Swift ID/BIC | Enter the Business Identifier Code (BIC), also called SWIFT code, of your company's bank (eight or 11 characters). |
| Process Bills Automatically | Check this box if you want to process payment transactions for this bank account in batches. For more information, see Processing Bills and Expenses in Batches . Leave this |

| Field | Description |
|-------------------|--|
| | box clear if you want to process payment transactions for this bank manually. For more information see, Manually Processing Bills and Expenses . |
| Accounts Payable | Select the accounts payable register where the payments will be posted. |
| Hide Transactions | Check this box if you want to hide the transaction lines on the Bill Payment Batches form when processing payments in batches. For more information, see Processing Bills and Expenses . |



Note: This feature is available if **Process Bills Automatically** is enabled or **Marked by Default** is enabled.

- If you want to create multiple payment batches for this bank account, complete the fields on the **Batch Details** subtab:

| Field | Description |
|--------------------|---|
| Batch Details Name | Enter a name for the payment batch. |
| Saved Search | Select the search criteria to group the bills and expenses that will be included in the payment batch. |
| Payment Schedule | Select a payment schedule for when the payment batches should be automatically created and submitted for processing. To set up payment schedules, see Setting Schedules for Payment Batches . You can leave this field blank and choose to manually trigger the system to create payment batches by clicking Refresh Batch . |
| Inactive | Check this box if you want to make a payment batch inactive. When you mark a record as inactive, it is not displayed in lists and dropdown fields. However, the record remains in the system for future reference. |



Note: If you check the **Inactive** box for the main batch, bills that do not meet search criteria will not be included in the payment batch.

- Click **Add** to save the payment batch. You can create more payment batches for the bank account.
- Click **Save** to save the company bank details.

If you want to set up approval routing for this bank account, see [Setting Up Approval Routing for Payment Batches](#).

Setting Up Bank Records of Vendors for J.P. Morgan Freeform GMT Payments

Set up the bank account records of each vendor to whom you will send electronic bank payments. You can set up multiple bank accounts for each vendor.

To set up vendor bank details for J.P. Morgan Freeform GMT payments:

- Go to Lists > Relationships > Vendors.
For information on adding a vendor, see the help topic [Creating a Vendor Record](#).
- Click the Edit link next to the name of the vendor.
- On the **Bank Payment Details** subtab, check the **EFT Bill Payment** box, and click **Save**.

4. Click **New Entity Bank Details**.
5. Complete the fields on the New Entity Bank Details page:

| Field | Description |
|---------------------|--|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select J.P. Morgan Freeform GMT . |
| Type | Select whether the bank account is the vendor's primary or secondary bank account. |
| Account Number | Enter the vendor's bank account number. |
| Swift ID/BIC | Enter the Business Identifier Code (BIC), also called SWIFT code, of the vendor's bank (eight or 11 characters). |
| Bank Name | Enter the name of the vendor's bank. |
| Bank Address 1 | Enter the street address of the vendor's bank. |
| Bank Address 2 | Enter the city or state where the vendor's bank is located. |
| IBAN | Enter the vendor's International Bank Account Number (IBAN). |

6. Click **Save**.

Setting Up Bank Records of Employees for J.P. Morgan Freeform GMT Payments

Set up the bank account details of each employee to whom you will send electronic bank payments. You can set up multiple bank accounts for each employee.

To set up employee bank details for J.P. Morgan Freeform GMT payments:

1. Go to Lists > Employees > Employees.
For information on adding employees, see the help topic [Adding an Employee](#).
2. Click the Edit link next to the name of the employee.
3. On the **Bank Payment Details** subtab, check the **EFT Bill Payment** box, and click **Save**.
4. Click **New Entity Bank Details**.
5. Complete the fields on the New Entity Bank Details page:

| Field | Description |
|---------------------|--|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select J.P. Morgan Freeform GMT . |
| Type | Select whether the bank account is the employee's primary or secondary bank account. |
| Account Number | Enter the employee's bank account number. |
| Swift ID/BIC | Enter the Business Identifier Code (BIC), also called SWIFT code, of the employee's bank (eight or 11 characters). |
| Bank Name | Enter the name of the employee's bank. |
| Bank Address 1 | Enter the street address of the employee's bank. |
| Bank Address 2 | Enter the city or state where the employee's bank is located. |
| IBAN | Required if country is Lebanon or Saudi Arabia. Enter the employee's International Bank Account Number (IBAN). |

6. Click **Save**.

Setting Up Bank Records of Customers for J.P. Morgan Freeform GMT Payments

Set up the bank account details of each customer to whom you will send customer refunds. You can set up several bank accounts for each customer.

To set up bank details of a customer for refund transactions for J.P. Morgan Freeform GMT payments:

1. Go to Lists > Relationships > Customers.
For information on creating a customer record, see the help topic [Customers](#).
2. Click Edit next to the name of the customer to whom you want to send refund payments.
3. On the **Bank Payment Details (Credit)** subtab, check the **EFT Customer Refund Payment** box, and click **Save**.
4. Click **New Entity Bank Details**.
5. Complete the fields on the New Entity Bank Details page:

| Field | Description |
|---------------------|--|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select J.P. Morgan Freeform GMT . |
| Type | Select whether the bank account is the customer's primary or secondary bank account. |
| Account Number | Enter the customer's bank account number. |
| Swift ID/BIC | Enter the Business Identifier Code (BIC), also called SWIFT code, of the customer's bank (eight or 11 characters). |
| Bank Name | Enter the name of the customer's bank. |
| Bank Address 1 | Enter the street address of the customer's bank. |
| Bank Address 2 | Enter the city or state where the customer's bank is located. |
| IBAN | Required if country is Lebanon or Saudi Arabia. Enter the customer's International Bank Account Number (IBAN). |

6. Click **Save**.

Setting up Bank Records of Partners for J.P. Morgan Freeform GMT Payments

Set up the bank account records of each vendor to whom you will send electronic bank payments. You can set up multiple bank accounts for each vendor.

To set up partner bank details for J.P. Morgan Freeform GMT payments:

1. Go to Lists > Relationships > Partners.
For information on adding a partner, see the help topic [Creating a Partner Record](#).
2. Click the Edit link next to the name of the partner.
3. On the **Bank Payment Details** subtab, check the **EFT Bill Payment** box, and click **Save**.

4. Click **New Entity Bank Details**.
5. Complete the fields on the New Entity Bank Details page:

| Field | Description |
|---------------------|---|
| Name | Enter a unique name for this entity bank detail record. |
| Payment File Format | Select J.P. Morgan Freeform GMT . |
| Type | Select whether the bank account is the partner's primary or secondary bank account. |
| Account Number | Enter your partner's bank account number. |
| Swift ID/BIC | Enter the Business Identifier Code (BIC), also called SWIFT code, of the partner's bank (eight or 11 characters). |
| Bank Name | Enter the name of the partner's bank. |
| Bank Address 1 | Enter the street address of the partner's bank. |
| Bank Address 2 | Enter the city or state where the partner's bank is located. |
| IBAN | Required if country is Lebanon or Saudi Arabia. Enter the partner's International Bank Account Number (IBAN). |

6. Click **Save**.

Positive Pay Payment Format

The Electronic Bank Payments SuiteApp enables your banks to verify check issuances by generating a file format that contains a list of checks issued by your company which the bank can use to deter check fraud—a service known as Positive Pay. The following Positive Pay templates are available:

- **BoA/ML** – Bank of America Merrill Lynch
- **RBC** – Royal Bank of Canada
- **SVB-CDA** – Silicon Valley Bank - Controlled Disbursement Accounts

For more information, see [Verifying Issued Checks with Positive Pay](#).

Note: Positive Pay templates BoA/ML, RBC, and SVB - CDA are available for all countries even without an active Advanced Electronic Bank Payments License.

Setting Up Company Bank Records for Positive Pay

Note: You must create company bank records from the Company Bank Details page for accurate validation and field sourcing. NetSuite does not recommend you to create company bank records by using SuiteScript APIs or CSV Imports.

You need to set up the bank details of your company to generate positive pay file formats.

To set up company bank records to use Positive Pay:

1. Go to Payments > Setup > Bank Details > New.
2. Complete the fields on the New Company Bank Details page.

| Field | Description |
|-------|-----------------------------------|
| Name | Enter a name for the bank record. |

| Field | Description |
|--------------------------|---|
| GL Bank Account | Select the GL account where the issued checks to be included in the Positive Pay file format are posted. |
| | <p>Note: The Subsidiary and Currency fields are automatically populated when a GL Bank Account is selected. Subsidiaries are only available in NetSuite OneWorld. If a GL bank account is not available in the dropdown list, go to Setup > Accounting > Manage G/L > Chart of Accounts > New to create one. For more information, see the help topic Creating Accounts.</p> |
| Legal Name | Enter your company's legal name. This will be used in the electronic bank payment files. |
| Print Company Name | Enter the company name that should appear on email notifications of payment transactions sent to vendors, employees, and customers. |
| Marked by Default | Check this box if you want the payment transactions for this bank account automatically checked when they are displayed in the Bill Payment Batches list and the Bill Payments form. |
| Positive Pay Template | <p>Select BoA/ML if your bank uses the Positive Pay file format specifications of Bank of America Merrill Lynch.</p> <p>Select RBC if your bank uses the Positive Pay file format specifications of RBC Bank.</p> <p>Select SVB-CDA if your bank uses the Positive Pay file format specifications of Silicon Valley Bank for Controlled Disbursement Accounts.</p> |
| File Cabinet Location ID | Enter the Internal ID of the folder that you created for storing payment format files. For more information, see Creating Folders in the NetSuite File Cabinet . |
| File Name Prefix | (Optional) Enter a prefix for the file number sequence. The prefix is attached to the beginning of each file number whenever this bank is used in creating a payment file. |

3. Click **Save**. Complete the additional bank detail fields.

| Field | Description |
|------------|--|
| Department | Select the department for payments made under this bank account. |
| Class | Select the class for payments made under this bank account. |
| Location | Select the location for payments made under this bank account. |
| | <p>Note: For each category, you can set up to 50,000 classes, departments or locations. Setting up more than 50,000 for each category may slow down the loading of the dropdown list of categories.</p> |

4. On the **Positive Pay Template Details** subtab, enter your company's bank account number.

| | |
|--------------|--|
| Note: | Enter a 12-digit account number if your company uses the BoA/ML Positive Pay file format including leading zeroes if the account number has fewer than 12 digits. Enter a 10-digit account number if your company uses the RBC Positive Pay file format including leading zeroes if the account number has fewer than 10 digits. |
|--------------|--|

5. If you want to create multiple payment batches for this bank account, complete the fields on the **Batch Details** subtab:

| Field | Description |
|--------------------|--|
| Batch Details Name | Enter a name for the payment batch. |
| Saved Search | Select the search criteria to group the bills and expenses that will be included in the payment batch. |

| Field | Description |
|------------------|---|
| Payment Schedule | Select a payment schedule for when the payment batches should be automatically created and submitted for processing. To set up payment schedules, see Setting Schedules for Payment Batches . You can leave this field blank and choose to manually trigger the system to create payment batches by clicking Refresh Batch . |
| Email Recipient | Select the employee to whom a notification should be sent whenever payment batches are created per schedule. |
| Inactive | Check this box if you want to make a payment batch inactive. When you mark a record as inactive, it is not displayed in lists and dropdown fields. However, the record remains in the system for future reference. |



Note: If you check the **Inactive** box for the main batch, bills that do not meet search criteria will not be included in the payment batch.

6. Click **Add** to save the payment batch. You can create more payment batches for the bank account.
7. Click **Save** to save the company bank details.

Processing Payments

The Electronic Bank Payments SuiteApp enables you to generate payment files for vendor bills, employee expenses, customer refunds, and customer payments. It also supports term or early payment discounts and credit applications. The payment files contain instructions for facilitating fund transfers between bank accounts. You can send these payment files to your bank or your customer's bank for processing.



Note: Specific permissions are required to process discounts and credit applications. For more information, see [Setting Up Roles and Permissions](#).

Review the following limitations and guidelines when processing transactions through Electronic Bank Payments:

- Electronic Bank Payments currently processes up to 5,000 open payment transactions for bills, invoices, or customer refunds at a time. If you have more than 5,000 payment transactions, you can process the first 5,000 transactions and then proceed with the remaining ones.

For payment transactions using SEPA Direct Debit, Electronic Bank Payments can process up to 3,000 open payment transactions for invoices. For more information about the maximum transactions that can be processed per template, see [Creating a New Custom Payment File Template](#).

- There is a limit of 10,000 open transactions that you can process per vendor, customer, partner, and employee. If this limit has been exceeded, only the first 10,000 open transactions are included for electronic bank payment. The payment file administration record is tagged with incomplete payments.

For more information about transaction limits, see the help topic [Limits for Display of Transaction Lists and Sublists](#).

- You can define a Transaction type saved search to retrieve all open transactions for an entity and determine if the limit has been exceeded. To create a saved search, go to Lists > Search > Saved Searches > New. See the following sample filtering criteria to retrieve all open bills for a specific vendor's account:

- **Type** filter setting is **Bill**
- **Name** filter setting is the vendor's name
- **Status** filter setting is **Bill:Open**
- **Main Line** filter setting is **Yes** or true

- **Account** filter setting is the vendor's account
For more information about creating saved searches, see the help topic [Defining a Saved Search](#).
- You can reduce the number of open vendor bills by placing a hold on those that are not yet due for payment. After you have generated the payment files, you can remove the hold on the bills. For more information about payment holds on bills, see the help topic [Managing Payment Holds](#).
- Processing through electronic bank payment overrides other default payment methods that have been set on entity records, to prevent multiple payment processing.
- When it takes too long to load transactions on a Payment Processing page, the following notice is displayed as a fail-safe to prevent time-out errors:

Notice: Additional transactions match your criteria and will be available for display after this selection is processed.

The notice is displayed on the **Select Transactions** subtab when the first set of transactions have been loaded to the list. You can process transactions that have not been loaded separately, after processing of the initial set has been completed.

- Use the Electronic Bank Payments to generate files with payment instructions that you can send to your bank. The Electronic Bank Payments does not transmit payment files to the banks. Contact your bank for information about transmitting payment files using their EFT systems.
- Electronic Bank Payments can only process one payment file at a time if multi-queue is not set. PFA is automatically set to one of the following status unless there is any unexpected error due to external factors.
 - Failed
 - Processed
 - Processed with Errors
 - Cancelled
- Exclude invoice and credit memo transactions from electronic payments processing by checking the **Exclude from Electronic Bank Payments Processing** box. This box is available on Invoice, Credit Memo, and Sales Order records.

See the following topics on electronic bank payment processing:

- [Processing Bills and Expenses](#)
- [Processing Customer Refunds](#)
- [Processing Payments from Customers](#)
- [Using Instant Electronic Bank Payment File Creation](#)

Processing Bills and Expenses

Depending on your Electronic Bank Payment license, you can process bills and expenses using the automated batch processing functionality or by manually selecting the bills and expenses from the bill payments list.



Note: Batch processing of payments is only available if you have an active Advanced Electronic Bank Payments License. You can still manually select bills and expenses for processing if you are using the base edition of the SuiteApp.

For OneWorld accounts where a vendor can be shared with multiple subsidiaries, you can process payments for a non-primary subsidiary. This applies to both manual and batch payment processing,

including payments with credits and discounts. Take note of permissions required to process payments for secondary subsidiaries in the topic [Setting Up Roles and Permissions](#). For information about vendors with secondary subsidiaries, see the help topic [Assigning Subsidiaries to a Vendor](#).

Click the following topics for more information on processing bills and expenses:

- [Processing Bills and Expenses in Batches](#)
- [Adding the Payment Batch Processing Portlet](#)
- [Manually Processing Bills and Expenses](#)
- [Manually Processing Bills and Expenses from Primary or Secondary Banks](#)

Processing Bills and Expenses in Batches

If you have an active Advanced Electronic Bank Payments License, the Electronic Bank Payments SuiteApp enables you to group outstanding bills in batches for review and processing. A payment batch is a collection of outstanding vendor bills, employee expenses, and partner and employee commissions that are assembled automatically for a bank account that you set up in the Electronic Bank Payments SuiteApp. For information on setting up bank accounts for use with Electronic Bank Payments, see [Setting Up Bank Records](#).

For OneWorld accounts, if you want to process payments for a vendor's secondary subsidiary, be sure that your role has access to that secondary subsidiary. For more information, see [Setting Up Roles and Permissions](#). Be sure to align a Class, Department, and Location to the correct subsidiary, if you are using these features. When processing payments, you can only select a class, department, or location assigned to subsidiaries that you have access to.

For more information, see the help topic [Customizing or Creating NetSuite Roles](#). For more information about multiple subsidiaries, see the help topic [Assigning Subsidiaries to a Vendor](#).

Payment batches for a bank account are created when you enable the **Process Bills Automatically** option on the bank details of that account. All outstanding bills that match the company bank criteria are automatically added in to batches. To set up the batch creation schedule, see [Setting Schedules for Payment Batches](#).



Important: Make sure that all payees included in the transactions for the batch are still active to avoid errors during payment file creation.

When a payment batch is created, the currently selected accounts payable, on the company bank record, is used during processing. Any change to the accounts payable is applied only to new payment batches. Existing batches are still processed using the previously selected accounts payable.



Note: You can process payment transactions for a bank account manually if you do not enable the Process Bills Automatically option. For more information, see [Manually Processing Bills and Expenses](#).

| Payment Batch List | | | | |
|--------------------|-------------------|------------------------|---------------|------------------------------|
| BANK ACCOUNT | NUMBER OF BATCHES | NUMBER OF TRANSACTIONS | TOTAL AMOUNT | VIEW DETAILS |
| BACS - HSBC | 1 | 3 | 336.70 | View Details |
| Batch - SEPA (AT) | 1 | 3319 | 11,690,813.00 | View Details |
| UoB Batch | 3 | 116 | 50,971.00 | View Details |

You can view transactions in the payment batches from the Payment Batch Processing portlet. From the portlet, click the bank account for which the payment batch is created. The payment batch list displays information for each batch, including its statuses:

- **Open** – this status indicates that the batch has been created and is pending for review.
- **Pending Approval** – this status indicates that the batch has been modified and is pending for approval.
- **Updating** – this status indicates that the records are updating during a batch creation.
- **Submitted** – this status indicates that the batch has been submitted for processing.

Additional bills are added whenever a payment batch is refreshed either manually or automatically per payment schedule. A batch is automatically closed when it reaches the threshold for the number of payment transactions. For more information, see [Adding the Payment Batch Processing Portlet](#).

Note: The maximum number of transactions per batch is 5,000 or less, depending on the custom template setup.

Important: Payment batches that uses custom templates or standard payment format not within the account's country of operation, will not be processed when the license expires or the NetSuite SuiteApps License Client SutieApp is uninstalled.

When a transaction is included in a batch, the **Batch Information** subtab is enabled on its record. On this subtab, batches are listed with the batch ID and name. The sample screenshot shows batch information on a vendor bill record.



To refresh payment batches manually:

1. Go to Payments > Payment Processing > Payment Batch List.
2. Select the bank account.
3. On the **Open** subtab, click **Refresh Batch** to create new payment batches or add new bills to open batches.
4. The Payment File Administration page is displayed, with the **File Processed?** field indicating the progress of the batch processing. Click **Refresh** to update the batch processing status.

Using Refresh batch, you can create new payment batches or add new bills to open the batches. You cannot remove the existing transactions using refresh batch but you can manually update the batch.

To manually update the batch:

1. Go to Payments > Payment Processing > Payment Batch List.
2. Click **Edit** on a batch.
3. Clear the transactions that you want to remove.
4. Click **Save**.

To submit payment batches for payment processing

1. Go to Payments > Payment Processing > Payment Batch List.
2. Select the bank account.
3. Select a payment batch from the list on the **Open** subtab.



Note: When updating payment batches in bulk, you can add information directly in the **EFT File Reference Note** and **Aggregate by Payee** columns of the **Open** subtab. You can perform this process instead of adding the same information by editing a batch on the Bill Payment Batch page from the **Pending Approval** subtab.



Important: On the Bill Payment Batch page, the list of transactions are displayed on the **Select Transactions** tab. The list does not include bills placed on payment hold. For more information, see the help topic [Managing Payment Holds](#).

4. Edit the payment batch:

| | |
|-------------------------|--|
| Date to be processed | <p>By default, this field displays the date when the batch is first created. Specify the date when the bank should process the payment transactions.</p> <p>Note: This field is not automatically updated to the current date when an existing batch is refreshed to add more transactions.</p> |
| Posting period | Select the accounting period to which the payment transactions are posted. |
| EFT file reference note | Enter a note to display in the header portion of the generated EFT file. |
| Aggregate by Payee | <p>Check this box if you want to group payments of a particular payee into a single payment file.</p> <p>You can aggregate payments further by selecting another aggregation method in the And field. Payment transactions are aggregated into a single payment format using the selected aggregate method, after they are aggregated by payee.</p> <p>Important: To check or clear the Aggregate by Payee box by default, go to Payments > Setup > Electronic Payments Preferences, click the General Preference subtab, and then check or clear the Aggregate By Payee (Batch) box.</p> <p>Note: This option is required to process batch payments with discounts or credits.</p> |
| Department | Select the department for payments made under this bank account. |
| Class | Select the class for payments made under this bank account. |
| Location | Select the location for payments made under this bank account. |



Note: For each category, you can set up to 50,000 classes, departments or locations. Setting up more than 50,000 for each category may slow down the loading of the dropdown list of categories.

After the payment transactions are processed, the created payment records show the department, class, and location values, depending on the aggregation settings:

- If the **Aggregate by Payee** option is enabled, the payment records show the department, class, or location entered in the payment batch, regardless of the department, class, and location values of the individual payment transactions.

- If the **Aggregate by Payee** option is enabled, and an aggregate by either department, class, or location is used as a second-level aggregation method, the payment records show the department, class, or location of the payment transactions instead of the values entered in the payment batch.
- If the **Aggregate by Payee** option is disabled, the payment records show the department, class, and location values of the payment transactions instead of the values specified in the payment batch.

Additionally, the payment records can use the department, class, and location values of the payment transactions based on the Allow Per-Line Departments, Allow Per-Line Classes, and Allow Per-Line Location settings saved in Accounting Preferences:

- If any of the allow per-line options are enabled, the payment records show the department, class, and location values entered in the payment batch.
- If any of the allow per-line options are disabled, the payment records show the department, class, and location values of the payment transactions.

For more information about NetSuite accounting preferences, see the help topic [Accounting Preferences](#).

To approve, reject, or edit payment batches, see [Approving, Rejecting, or Editing Payment Batches](#).

If **Vendor Payments** box is checked for Approval Routing (Setup > Accounting > Accounting Preferences > Approval Routing), you will not be able to edit and submit the payment batch for processing or approval.

5. On the **Transactions** subtab, in the **Pay** column, check the box for each payment transaction that you want to process. To automatically mark transactions for payment, enable the **Mark by Default** preference on the company bank record.



Note: Term or early settlement discounts are automatically applied to bills if they are processed within the discount date. In this case, the **Payment Amount** field shows the discounted amount.



Important: If you enabled the Hide Transaction option, all applicable transactions are automatically selected for processing but are not displayed on the form. The Number of Transactions and Total Payment Amount fields are automatically updated even when the transactions are hidden. To display the **Name** column, go to Payments > Setup > Electronic Payments Preferences, click the **General Preference** subtab, and check the **Include Name in Transaction List** box.

The **Amount for Approval** field displays the highest single or combined total amount among all transactions within the payment batch. The value is based on the approval type selection in the company bank details:

- **Bill Payment** - With this approval type, the amount for approval displays the value of the bill with the highest total amount in the payment batch.
- **Vendor Payment** - With this approval type, the amount for approval displays the value of transactions for the vendor with the highest combined total amount in the payment batch.
- **Batch Payment** - With this approval type, the amount for approval displays the combined total amount of all transactions in the payment batch.



Note: When approving a payment batch, you can view the company bank details to verify that the amount for approval has exceeded the payment limit. For more information, see [Setting Up Approval Routing for Payment Batches](#).

6. Click the **Exchange Rates** subtab, and change the values in the **Exchange Rate** field if you want to use an exchange rate that is different from the Currency Exchange Rates set up in your NetSuite account. For more information, see the help topic [Currency Management](#).
7. Click **Save & Submit** to save the updated list of bills and submit the payment batch for processing.



Note: If Approval Routing is enabled and the batch exceeds the payment limit, the batch is not processed until it has been approved. You can view the payment limit in the company bank details.

Manually Processing Bills and Expenses

You cannot process bills, expenses, and partner and employee commissions in batches if you do not have an active Advanced Electronic Bank Payments License. However, you can still process outstanding bills, commissions, journals, and expenses by manually selecting the payment transactions from the bill payments list. Processing includes term or early settlement discounts and bill credit or credit memo transactions.

For OneWorld accounts, if you want to process payments for a vendor's secondary subsidiary, be sure that your role has access to that secondary subsidiary. For more information, see [Setting Up Roles and Permissions](#). If you use the Class, Department, and Location features, be sure to align them with the correct subsidiary. When processing payments, you can select only a class, department or location assigned to subsidiaries that you have access to.

For more information, see the help topic [Customizing or Creating NetSuite Roles](#). For more information about multiple subsidiaries, see the help topic [Assigning Subsidiaries to a Vendor](#).



Note: Make sure that the bills and expenses that you want to generate payment files for have previously been entered in NetSuite. For more information, see the help topics [Vendor Bills](#) and [Enter an Expense Report](#).

You can select multiple bills to process. A single payment file is created for all selected transactions.

To process bills and expenses manually:

1. Go to Payments > Payment Processing > Bill Payment Processing.



Important: If the Vendor Payments preference for Approval Routing (Setup > Accounting > Accounting Preferences > Approval Routing) is enabled, you will not be able to manually process vendor bill payments using Electronic Bank Payments SuiteApp. If you want payment batches to go through an approval process before they can be sent to the bank, use the EFT Payment Batch Approval Routing. For more information, see help topic [Setting Up Approval Routing for Payment Batches](#).

2. Complete the following fields:

| Field | Description |
|--------------|--|
| Bank Account | Select your company bank account where the payment transactions should be posted. The payment file format, maximum number of payments, and subsidiary of the payment file are based on the bank account that you select. |

| Field | Description |
|-------------------------|---|
| A/P Account | Select the accounts payable register where the payments are posted. <div style="border: 1px solid #ccc; padding: 10px;"> <p>Note: An A/P Account that is included in a batch is removed from the selection list. Instead, you should see the A/P account listed in the company bank record along with the enabled Process Bills Automatically option. For more information, see the Setting Up Company Bank Records topic for your country or Processing Bills and Expenses in Batches.</p> </div> |
| | When you select an A/P account, the Select Transactions subtab automatically displays the account's list of outstanding bills, expenses, and journal entries. <div style="border: 1px solid #ccc; padding: 10px;"> <p>Note: On the Bill Payment Batch page, the list of transactions are displayed on the Select Transactions tab. The list does not include bills placed on payment hold. For more information, see the help topic Managing Payment Holds.</p> </div> |
| Date to be processed | This field displays the date when the record is first created. Specify the date when you want the bank to process the payment transaction. |
| Posting Period | Select the accounting period where the bills payments should be posted. |
| EFT File Reference Note | Enter notes to display in the header portion of the generated EFT file. |
| Aggregate by Payee | This box is checked by default to enable you to group payments for a particular vendor, customer, partner or employee into a single payment transaction. Clear this box if you want to create payment transactions for every bill or expense report. <div style="background-color: #ffffcc; border: 1px solid #ccc; padding: 10px;"> <p>Important: To check or clear the Aggregate by Payee box by default, go to Payments > Setup > Electronic Payments Preferences. On the General Preference subtab, check or clear the Aggregate By Payee (EFT) box.</p> </div> |
| | Note: This option is required to process transactions with discounts and credits. |
| Number of Transactions | This field displays the number of outstanding payment transactions that are marked for processing in the Select Transactions list. |
| Total Payment Amount | This field displays the total amount of outstanding payment transactions that are marked for processing in the Select Transactions list. <div style="border: 1px solid #ccc; padding: 10px;"> <p>Note: In accounts where the bank and base currencies are different, the bank currency is used for the Total Payment Amount.</p> </div> |

3. Select values in the following fields to narrow down the list of outstanding payment transactions for processing:

| Field | Description |
|-------------------|--|
| Transaction Type | Use this field to narrow down the list of outstanding payment transactions to either bills, expenses, or journal entries. The list of outstanding payment transactions is automatically updated based on the value you select in this field. |
| Due date from, to | Use this field to narrow down the list of outstanding payment transactions by their due date. <ul style="list-style-type: none"> ■ Use the Due date from field to list transactions that are due on or later than the specified date. |

| Field | Description |
|----------|---|
| | <ul style="list-style-type: none"> ■ Use the Due date to field to list transactions that are due on or before the specified date. ■ Use both fields to list transactions that are due within a range of dates. |
| Vendor | <p>Use this field to narrow down the list of outstanding payment transactions to bills payable to a particular vendor.</p> <p>The vendor list is displayed when the following criteria is met:</p> <ul style="list-style-type: none"> ■ Subsidiaries of company bank and primary vendor bank must match. ■ Company bank and vendor bank file formats must match. ■ Vendor bank must be primary and active. |
| Employee | Use this field to narrow down the list of outstanding payment transactions to expenses payable to a particular employee. |
| Partner | Use this field to narrow down the list of outstanding commissions payable to a particular partner. |

- In the Classification section, select the values on the following fields:

| Fields | Description |
|------------|--|
| Department | Select the department for payments made under this bank account. |
| Class | Select the class for payments made under this bank account. |
| Location | Select the location for payments made under this bank account. |



Note: For each category, you can set up to 50,000 classes, departments or locations. Setting up more than 50,000 for each category may slow down the loading of the dropdown list of categories.

These fields specify department, class, and location values shown on payment records that are created after processing the payment transactions. However, the payment records use the department, class, and location values of the payment transactions, depending on the aggregation settings:

- If the **Aggregate by Payee** option is enabled, the payment records show the department, class, or location entered in the payment batch, regardless of the department, class, and location values of the individual payment transactions.
- If the **Aggregate by Payee** option is enabled, and an aggregate by either department, class, or location is used as a second-level aggregation method, the payment records show the department, class, or location of the payment transactions instead of the values entered in the payment batch.
- If the **Aggregate by Payee** option is disabled, the payment records show the department, class, and location values of the payment transactions instead of the values specified in the payment batch.

Additionally, payment records use the department, class, and location values of the payment transactions based on the Allow Per-Line Departments, Allow Per-Line Classes, and Allow Per-Line Location settings saved in the Accounting Preferences:

- If any of the allow per-line options are enabled, the payment records show the department, class, and location values entered in the payment batch.
- If any of the allow per-line options are disabled, the payment records show the department, class, and location values of the payment transactions.

For more information on NetSuite Accounting Preferences, see the help topic [Accounting Preferences](#).

- On the **Select Transactions** subtab, in the **Pay** column, check the box for the bills and expenses that you want to process. You can also check credit transactions, if any, to be applied to a bill.



Important: When applying vendor credits and customer credit memos, be sure to select the bill and bill credit for the same payee. For multi-currency transactions, be sure to select the bill and bill credit for the same payee and in the same currency.



Note: To display the **Name** column, go to Payments > Setup > Electronic Payments Preferences, click the **General Preference** subtab, and then check the **Include Name in Transaction List** box.

The following columns of the transactions list are automatically updated for your selected transactions:

- Payment Amount** – This field is automatically updated with the amount due for the selected transactions. For vendor and customer credit transactions, this amount shows the exact value in the **Amount Remaining** field. You can edit the amount if you want to enter a partial credit.
- The following columns apply to bills with early payment discounts:
 - Discount Amount** – This field displays the maximum discount amount that can be applied to the transaction, based on the terms defined on the bill. You can edit the amount to enter a partial discount or remove the discount from the transaction. The discount amount must be an addition of Discount Amount and Payment Amount and cannot be greater than the amount remaining for the transactions.

$\text{Discount Amount} + \text{Payment Amount} \leq \text{Amount Remaining}$.

The payment amount is automatically updated to display the recalculated amount with the applied discount.

- Discount Date** – This field displays the last day to apply or use the discount before it expires.

In the Payment Information section, the following fields are also automatically updated:

- Number of Transactions** – This field displays the total number of bills, expenses, and credits that you selected for payment processing.
- Total Payment Amount** – This field displays the sum of the values in the **Payment Amount** column.
- Installment Reference Number** – This field displays the installment number which is being paid when the bills are retrieved.

Use the following fields and controls to filter the transactions list:

- Select Page** – Select a range of pages to display transactions included in those pages.
- Transactions Per Page** – Select the number of rows to be displayed per page.
- Use the **Mark All** or **Unmark All** button to check or clear the box for all transactions in the list.



Note: The Electronic Bank Payments SuiteApp currently processes up to 5,000 open bills at a time. If you are processing more than 5,000 open bills, only the first 5,000 bills are selected for processing.

- Click the **Exchange Rates** subtab and change the values in the **Exchange Rate** field if you want to use an exchange rate other than the Currency Exchange Rates set up in your NetSuite account. For more information, see the help topic [Currency Exchange Rates](#).

7. Click **Submit**.

You are redirected to the payment file record on the Payment File Administration page.

8. Click **Refresh** until the value in the **File Processed?** field changes from **Queued** to **Processed**.

When processed, a confirmation message is sent to your email address. The email message confirms that the payment file generation was successful or an error message indicating that the payment file generation failed.

9. Click the download link in the **File Reference** field to save a copy of the payment file to your local drive.

You can electronically send the file format to your bank or upload the file to your bank's electronic payment system.

Manually Processing Bills and Expenses from Primary or Secondary Banks

You cannot process bills, expenses, and partner and employee commissions in batches if you do not have an active Advanced Electronic Bank Payments License. However, you can still process outstanding bills, commissions, journals, and expenses by manually selecting the payment transactions from the bill payments list. Processing includes term or early settlement discounts and bill credit or credit memo transactions.

For OneWorld accounts, if you want to process payments for a vendor's secondary subsidiary, your role must have access to the secondary subsidiary. For more information, see [Setting Up Roles and Permissions](#).

For more information on roles, see the help topic [Customizing or Creating NetSuite Roles](#).

Note: Make sure that the bills and expenses that you want to generate payment files for have previously been entered in NetSuite. For more information, see the help topics [Vendor Bills](#) and [Enter an Expense Report](#).

You can also select multiple bills to process. A single payment file is created for all selected transactions.

You can process payments from primary or secondary entity banks for vendors. Using the **Entity Bank** list on the **EFT** subtab for transactions, select the entity bank. You can select entity bank of any subsidiary for the transaction. For more information, see [Process Payments for Customers and Vendors from Primary and Secondary Banks](#). Submit payment files for processing transactions with an entity bank on the EFT Global Bill Payment Processing page.

To process bills and expenses manually from primary or secondary banks:

1. Go to Payments > Payment Processing > EFT Global Bill Payment Processing.



Important: If the Vendor Payments preference for Approval Routing (Setup > Accounting > Accounting Preferences > Approval Routing) is enabled, you will not be able to manually process vendor bill payments using Electronic Bank Payments SuiteApp. If you want payment batches to go through an approval process before they can be sent to the bank, use the EFT Payment Batch Approval Routing. For more information, see help topic [Setting Up Approval Routing for Payment Batches](#).

2. Complete the following fields:

| Field | Description |
|--------------|---|
| Bank Account | Select your company bank account where the payment transactions should be posted. |

| Field | Description |
|------------------------------------|---|
| | The payment file format, maximum number of payments, and subsidiary of the payment file are based on the bank account that you select. |
| A/P Account | Select the accounts payable register where the payments are posted. Note: An A/P Account that is included in a batch is removed from the selection list. Instead, you should see the A/P account listed in the company bank record along with the enabled Process Bills Automatically option. For more information, see the Setting Up Company Bank Records topic for your country or Processing Bills and Expenses in Batches . |
| | When you select an A/P account, the Select Transactions subtab automatically displays the account's list of outstanding bills, expenses, and journal entries. Note: On the Bill Payment Batch page, the list of transactions are displayed on the Select Transactions tab. The list does not include bills placed on payment hold. For more information, see the help topic Managing Payment Holds . |
| Date to be processed | This field displays the date when the record is first created. Specify the date when you want the bank to process the payment transaction. |
| Posting Period | Select the accounting period where the bills payments should be posted. |
| EFT File Reference Note | Enter notes to display in the header portion of the generated EFT file. |
| Aggregate by Payee and Entity Bank | This box is checked by default if the Aggregate By Payee (EFT) box is checked on the Electronic Payments Preferences page. Check this box to group payments for a particular vendor, customer, partner or employee into a single payment transaction. Clear this box if you want to create payment transactions for every bill or expense report. Important: To check or clear the Aggregate by Payee and Entity Bank box by default, go to Payments > Setup > Electronic Payments Preferences. On the General Preference subtab, check or clear the Aggregate By Payee (EFT) box. |
| | Note: This option is required to process transactions with discounts and credits. |
| Number of Transactions | This field displays the number of outstanding payment transactions that are marked for processing in the Select Transactions list. |
| Total Payment Amount | This field displays the total amount of outstanding payment transactions that are marked for processing in the Select Transactions list. Note: In accounts where the bank and base currencies are different, the bank currency is used for the Total Payment Amount. |

3. Select values in the following fields to narrow down the list of outstanding payment transactions for processing:

| Field | Description |
|------------------|---|
| Transaction Type | Use this field to narrow down the list of outstanding payment transactions to either bills or expenses. |

| Field | Description |
|-------------------|---|
| | The list of outstanding payment transactions is automatically updated based on the value you select in this field. |
| Due date from, to | <p>Use this field to narrow down the list of outstanding payment transactions by their due date.</p> <ul style="list-style-type: none"> ■ Use the Due date from field to list transactions that are due on or later than the specified date. ■ Use the Due date to field to list transactions that are due on or before the specified date. ■ Use both fields to list transactions that are due within a range of dates. |

4. On the **Select Transactions** subtab, in the **Pay** column, check the box for the bills and expenses that you want to process. You can also check credit transactions, if any, to be applied to a bill.



Important: When applying vendor credits and customer credit memos, be sure to select the bill and bill credit for the same payee. For multi-currency transactions, be sure to select the bill and bill credit for the same payee and in the same currency. For transactions associated to different entity banks, be sure to select the bill and bill credit for the same payee, currency and entity bank combination



Note: To display the **Name** column, go to Payments > Setup > Electronic Payments Preferences, click the **General Preference** subtab, and then check the **Include Name in Transaction List** box.

The following columns of the transactions list are automatically updated for your selected transactions:

- **Payment Amount** – This field is automatically updated with the amount due for the selected transactions. For vendor and customer credit transactions, this amount shows the exact value in the **Amount Remaining** field. You can edit the amount if you want to enter a partial credit.
- The following columns apply to bills with early payment discounts:
 - **Discount Amount** – This field displays the maximum discount amount that can be applied to the transaction, based on the terms defined on the bill. You can edit the amount to enter a partial discount or remove the discount from the transaction. The discount amount must be an addition of Discount Amount and Payment Amount and cannot be greater than the amount remaining for the transactions.

Discount Amount + Payment Amount <= Amount Remaining.

The payment amount is automatically updated to display the recalculated amount with the applied discount.

- **Discount Date** – This field displays the last day to apply or use the discount before it expires.

In the Payment Information section, the following fields are also automatically updated:

- **Number of Transactions** – This field displays the total number of bills, expenses, and credits that you selected for payment processing.
- **Total Payment Amount** – This field displays the sum of the values in the **Payment Amount** column.
- **Installment Reference Number** – This field displays the installment number which is being paid when the bills are retrieved.

Use the following fields and controls to filter the transactions list:

- **Select Page** – Select a range of pages to display transactions included in those pages.

- **Transactions Per Page** – Select the number of rows to be displayed per page.
- Use the **Mark All** or **Unmark All** button to check or clear the box for all transactions in the list.



Note: The Electronic Bank Payments SuiteApp currently processes up to 5,000 open bills at a time. If you are processing more than 5,000 open bills, only the first 5,000 bills are selected for processing.

5. Click the **Exchange Rates** subtab and change the values in the **Exchange Rate** field if you want to use an exchange rate other than the Currency Exchange Rates set up in your NetSuite account. For more information, see the help topic [Currency Exchange Rates](#).
6. Click **Submit**.
You are redirected to the payment file record on the Payment File Administration page.
7. Click **Refresh** until the value in the **File Processed?** field changes from **Queued** to **Processed**.
When processed, a confirmation message is sent to your email address. The email message confirms that the payment file generation was successful or an error message indicating that the payment file generation failed.
8. Click the download link in the **File Reference** field to save a copy of the payment file to your local drive.
You can electronically send the file format to your bank or upload the file to your bank's electronic payment system.

Processing Customer Refunds

Perform these steps to generate payment files for customer refund payments.

You can select multiple customer refunds to process. Payment instructions for all selected customer refunds are included in a single payment file.



Note: Make sure that the customer refund records that you are generating payment files for have previously been entered in NetSuite before performing this task. For more information, see the help topic [Refunding an Open Balance](#).



Note: When processing a customer refund, you must select the mode of payment on the customer payment record. If you check the **For Electronic Bank Payment (Direct Debit)** box, the **Check#** field and other payment options are automatically cleared in the customer refund when you save the record.

The **Check#** or **To EFT** fields are automatically filled depending on the default setting on the customer record. When selecting a refund method, you can change the **Check#** or **To EFT** fields manually.

When you change the account number, the system clears the default setting. The **To EFT** box is cleared and the **Check#** field value is automatically filled.

To pay customer refunds:

1. Go to Payments > Payment Processing > Customer Refund Payments.
2. Complete the following fields:

| Field | Description |
|-------------------------|--|
| Bank Account | Select your company bank account where the customer refund payments are posted. For information on setting up company bank account records, see Setting Up Bank Records . |
| | The payment file format, maximum number of payments, and subsidiary of the payment file are based on the bank account that you select. |
| Date from | Limit the list of customer refunds to only those approved on a particular date or later. To limit the customer refunds to those approved within a range of dates, enter values for both Date from and Date to fields. |
| Date to | Limit the list of customer refunds to only those approved on a particular date or earlier. To limit the customer refunds to those approved within a range of dates, enter values for both Date from and Date to fields. |
| Customer | Narrow down the list of customer refunds to process to a particular customer. The customers list is displayed when the following criteria is met for Bank Payment Details (Debit and Credit): <ul style="list-style-type: none"> ■ When a subsidiary is not attached to a Customer Entity Bank: <ul style="list-style-type: none"> □ Subsidiaries of company bank and primary customer must match. □ File formats of company bank and customer entity bank must match. □ Customer entity bank must be primary and active. ■ When a subsidiary is attached to a Customer Entity Bank: <ul style="list-style-type: none"> □ Subsidiaries of company bank and primary customer must match. □ File formats of company bank and customer entity bank must match. □ Customer entity bank must be primary and active. |
| Date to be Processed | Specify the date when you want the Electronic Bank Payments SuiteApp to generate the payment files for the selected transactions. |
| EFT File Reference Note | Enter notes to display in the header portion of the generated payment file. |



Note: The Select Transactions list shows customer refunds. Customer refunds that are not included are those that have check numbers, those that are marked To be Printed, and those that were voided. To display the **Name** column, go to Payments > Setup > Electronic Payments Preferences, click the **General Preference** subtab, and check the **Include Name in Transaction List** box.

3. On the **Select Transactions** subtab, in the **Pay** column, check the box for the customer refund transactions that you want to process.

In the Payment Information section, the following fields are automatically updated:

- **Number of Transactions** – This field displays the total number of customer refund transactions that you selected for payment processing.
- **Total Payment Amount** – This field displays the sum of the values in the **Payment Amount** column or the sum of customer refunds.

Use the following fields and controls to filter the transactions list:

- **Select Page** – Select a range of pages to display transactions included in those pages.
- **Transactions Per Page** – Select the number of rows to be displayed per page.
- Use the **Mark All** or **Unmark All** button to check or clear the box for all transactions in the list.



Note: The Electronic Bank Payments SuiteApp currently processes up to 5,000 open customer refunds at a time. If you are processing more than 5,000 open bills, you can first process the first 5,000 bills before processing the remaining bills.

- Click **Submit**. You are redirected to the payment file record on the Payment File Administration form.

- Click **Refresh** until the value in the **File Processed?** field changes from **Queued** to **Processed**.

When processed, a confirmation message is sent to your email address. The email message confirms that the payment file generation was successful or an error message indicating that the payment file generation failed.

- Click the download link in the **File Reference** field to save a copy of the payment file to your local drive.

You can electronically send the file format to your bank or upload the file to your bank's electronic payment system.

Processing Payments from Customers

You can select multiple invoices to process. Payment instructions for all selected invoices are included in a single payment file format. This includes processing of term or early settlement discounts and bill credit or credit memo transactions.

To select invoices to process:

- Go to Payments > Payment Processing > Invoice Payment Processing.
- Complete the following fields:

| Field | Description |
|--|--|
| Bank Account | Select your company bank account where the payment transactions should be posted. |
| <p>Note: Only bank accounts on which you have not enabled the Process Bills Automatically option appears on this list. For more information, refer to the Setting Up Company Bank Records topic for your country.</p> | |
| A/R Account | Select the accounts receivable register where the payments should be posted. |
| Date to be processed | Specify the date when you want the bank to process the payment transaction. |
| Posting Period | Select the accounting period where the bills payments should be posted. |
| Direct Debit file reference note | Enter notes to display in the Direct Debit file. |
| Direct Debit Type | <p>For SEPA Direct Debit templates.</p> <p>Select the direct debit type:</p> <ul style="list-style-type: none"> ■ B2B – SEPA B2B (business to business) direct debit ■ CORE – For SEPA core direct debit |

| Field | Description |
|------------------------|--|
| Aggregate by Payee | <ul style="list-style-type: none"> ■ COR1 – SEPA core direct debit with reduced execution time cycle by one day <p>The option lets you group payments for a particular vendor, customer, partner or employee into a single payment transaction. Disable this option if you want to create payment transactions for every bill or expense report.</p> <p>Important: To check or clear the Aggregate by Payee box by default, go to Payments > Setup > Electronic Payments Preferences, click the General Preference subtab, and then check or clear the Aggregate By Payee (DD) box.</p> <p>Note: This option is required to process discounts and credit transactions.</p> |
| Number of Transactions | This field displays the number of outstanding payment transactions that are marked for processing in the Select Transactions list. |
| Total Payment Amount | This field displays the total amount of outstanding payment transactions that are marked for processing in the Select Transactions list. |
| 3. | Use the following fields to narrow down the list of outstanding payment transactions for processing: |
| Field | Description |
| Transaction Type | <p>Use this field to narrow down the list of outstanding payment transactions to invoices or journals.</p> <p>The list of outstanding payment transactions is automatically updated based on the value you select in this field.</p> |
| Due date from, to | <p>Use these field to narrow down the list of outstanding payment transactions by their due date.</p> <ul style="list-style-type: none"> ■ Use the Due date from field to list transactions that are due on or later than the specified date. ■ Use the Due date to field to list transactions that are due on or before the specified date. ■ Use both fields to list transactions that are due within a range of dates. |
| Customer | <p>Use this field to narrow down the list of outstanding payment transactions to invoices that are payable to a particular customer.</p> <p>The customers list is displayed when the following criteria is met for Bank Payment Details (Debit and Credit):</p> <ul style="list-style-type: none"> ■ When a subsidiary is not attached to a Customer Entity Bank: <ul style="list-style-type: none"> □ Subsidiaries of company bank and primary customer must match. □ File formats of company bank and customer entity bank must match. □ Customer entity bank must be primary and active. ■ When a subsidiary is attached to a Customer Entity Bank: <ul style="list-style-type: none"> □ Subsidiaries of company bank and primary customer must match. □ File formats of company bank and customer entity bank must match. □ Customer entity bank must be primary and active. |
| Department Filter | Use this field to narrow down the list of invoices or journals to those that originated from a specific department. |
| Class Filter | Use this field to narrow down the list of invoices or journals to those that originated from a specific class. |

| Field | Description |
|----------|---|
| Location | Use this field to narrow down the list of invoices or journals to those that originated from a specific location. |

4. In the Classification section, complete the following fields:

| Field | Description |
|------------|--|
| Department | Select the department for payments made under this bank account. |
| Class | Select the class for payments made under this bank account. |
| Location | Select the location for payments made under this bank account. |

i Note: For each category, you can set up to 50,000 classes, departments or locations. Setting up more than 50,000 for each category may slow down the loading of the dropdown list of categories.

5. On the **Select Transactions** subtab, in the **Pay** column, check the box for the invoices that you want to process. You can also check the credit transactions, if any, to be applied to an invoice.

⚠ Important: When applying customer credit memos, be sure to select the invoice and credit memo for the same payee. For multi-currency transactions, be sure to select the invoice and credit memo for the same payee and in the same currency.

i Note: To display the **Name** column, go to Payments > Setup > Electronic Payments Preferences, click the **General Preference** subtab, and check the **Include Name in Transaction List** box.

The following columns of the transactions list are automatically updated for your selected transactions:

- **Payment Amount** – This field is automatically updated with the invoice amount due for the selected transaction. For credit transactions, this amount shows the exact value from the **Amount Remaining** field. You can edit the amount if you want to enter a partial credit.
- The following columns apply to invoices with early payment discounts:
 - **Discount Amount** – This field displays the maximum discount amount that can be applied to the transaction, based on the terms defined on the bill. You can edit the amount to enter a partial discount or remove the discount from the transaction. The discount amount must be an addition of Discount Amount and Payment Amount and cannot be greater than the amount remaining for the transactions.

Discount Amount + Payment Amount <= Amount Remaining.

The payment amount is automatically updated to display the recalculated amount with the applied discount.

- **Discount Date** – This field displays the last day to use or apply the discount before it expires.

In the Payment Information section, the following fields are also automatically updated:

- **Number of Transactions** – This field displays the total number of invoice and credit transactions that you selected for payment processing.
- **Total Payment Amount** – This field displays the sum of the values in the **Payment Amount** column or the sum of customer payments.

Use the following fields and controls to filter the transactions list:

- **Select Page** – Select a range of pages to display transactions included in those pages.
- **Transactions Per Page** – Select the number of rows to be displayed per page.
- Use the **Mark All** or **Unmark All** button to check or clear the box for all transactions in the list.



Note: The Electronic Bank Payments SuiteApp currently processes up to 5,000 open invoices at a time, with the exception of transactions using SEPA Direct Debit. Transactions using SEPA Direct Debit currently processes 3,000 open invoices at a time. If you are processing more than 5,000 open invoices or more than 3,000 open SEPA Direct Debit invoices, only the first 5,000 or 3,000 invoices are selected for processing.

6. Click **Submit**. You are redirected to the payment file record on the Payment File Administration form.

7. Click **Refresh** until the value in the **File Processed?** field changes from **Queued** to **Processed**.

After the payment is processed, a confirmation message is sent to your email address. The email message confirms that the payment file generation was successful or an error message indicating that the payment file generation failed.

8. Click the download link in the **File Reference** field to save a copy of the payment file to your local drive.

9. You can electronically send the file format to your or upload the file to your bank's electronic payment system.

Processing Payments Using Secondary Bank Accounts

The Electronic Bank Payments SuiteApp enables you to assign a preferred bank account when processing payments from vendors, employees, partners, and customers. By default, the entity bank account set up as primary is used when processing payments. However, you can select secondary entity bank accounts when processing payments before generating the payment file.

To select the preferred bank account to pay outstanding payments to a single vendor, employee, or partner, use the Pay Single Vendor transaction. For more information, see the help topic [Paying Bills to a Single Vendor](#).



Note: You can only assign a preferred entity bank account when processing payables for one vendor via Pay Single Vendor. Selecting secondary bank accounts when paying multiple vendors via Pay Bills is not supported.

If you are using Electronic Bank Payments SuiteApp for customer direct debit payment transactions, you can assign which entity bank account the payment will be associated with.

To select the customer's preferred bank account where the payment will be debited from, use the Accept Customer Payments transaction. For more information, see the help topic [Applying a Payment on the Customer Payment Page](#).

Setting up Roles and Permissions to Process Payments Using Secondary Bank Accounts

Users assigned with a custom accounting role are required to add the following permissions before processing payments using secondary bank accounts.

The following table shows the minimum permissions required for a role to be able to assign secondary bank accounts when processing bill payments. For more information, see the help topic [Customizing or Creating NetSuite Roles](#).

 **Important:** Be careful when granting permissions to your custom roles. Make sure that you do not change the preferences in the Entity Bank Details custom record.

| Permission | Subtab Type | Minimum Permission |
|---------------------|---------------|--------------------|
| Employees | Lists | View |
| Customers | Lists | View |
| Partners | Lists | View |
| Vendors | Lists | View |
| Entity Bank Details | Custom Record | View |
| Payment File Format | Custom Record | View |

Limitations and Considerations when Assigning a Preferred Entity Bank on Payment Transactions

- For existing entity records where there is no primary entity bank currently set up, you can do the following to prevent any errors during creation of payment transactions:
 - Select any of the secondary entity bank accounts available in the Preferred Entity Bank field before saving the bill payment.
 - Go to the entity record (Vendor, Employee, Customer, and Partner) and set up a primary entity bank account before creating a payment transaction. For more information, see the country-specific topics about Setting Up Bank Records for Customers for Electronic Bank Payment.
- Assigning a secondary entity bank account for payment transactions is only available when using Pay Single Vendor and Accept Customer Payments. This feature is not available on the following:
 - Pay Bills
 - Bill Payment Processing
 - Invoice Payment Processing
 - Payment Batch List
- When assigning a secondary entity bank account for payment transactions via CSV import, make sure that the Run Server SuiteScript and Trigger Workflows preference is enabled in your account. For more information, see the help topic [Setting CSV Import Preferences](#).

Setting Up Primary Bank for Customer and Vendor Accounts with Multiple Subsidiaries

For customer and vendor accounts that use multiple subsidiaries, you can assign one subsidiary to each entity bank. Also, you can assign only one Primary bank to each entity. With this feature, you can also perform the following actions:

- Create multiple bank records per entity based on the account's base country of operation.

- Use the **Subsidiary** field to assign a subsidiary to a bank.
- Process transactions assigned to a different subsidiary.



Note: You can process transactions assigned to a different subsidiary only if it meets the following criteria:

- The transaction's company and entity bank templates must match the subsidiary
- The entity bank is set to primary.

- Process transactions related to all the subsidiaries of an entity that match the criteria if the **Subsidiary** field of the entity bank is blank. If the **Subsidiary** field is not blank, then transactions related only to that subsidiary are processed in the entity records.



Important: Loading transactions in the processing pages is restricted if their respective entity bank is inactive. However, this condition applies only when the entity bank is set to inactive directly from Bank Details page and not from the List page on the Bank Details page.

To set the bank type and update the subsidiaries:

1. Go to Lists > Relationships > Customer or Vendor.
2. Next to any customer or vendor record, click **Edit**.
3. On the **Bank Payment Details** subtab, next to any bank record, click **Edit**.
4. From the **Type** list, select either **Primary** or **Secondary** as required.
5. In the **Subsidiary** field, change the selection as required.
6. Click **Save**.

You must set the bank type and update the subsidiaries before processing any transactions. For more information, see the help topics based on the country of operation.

When you remove entity bank Details from the Bank Payment Details subtab on a customer or vendor record, you cannot edit that entity bank details again.

As a part of SuiteScript 2.0 implementation, the following UI elements are not hidden on the Bank Details page. NetSuite recommends to not use these UI elements. If you use the UI elements by adding existing entity bank details, the parent entity bank details record is changed. Also, the electronic payment fields required for the entity is not updated.

- **Bank Details** field
- **Attach** button
- **Customize View** button

The following Electronic Bank Payment pages retrieve transactions based on subsidiary, template, and primary bank combination:

- Bill Payment Processing
- Invoice Payment Processing
- Instant Bank File
- Customer Refund Processing

- Auto-Batch Processing
- EP-API Custom Suitelet



Note: There is no impact on saved searches used for Instant Bank File and Batch Processing pages.

Creation of Bill Payment and Customer Payment is not restricted by the subsidiary selected in Bank Details page. Hence, the transaction is displayed on the Generate Bill Payment File and Generate Customer Payment File pages. But, you can process a PFA successfully when the subsidiary of an entity bank is blank or matches with the subsidiary of a company bank. The PFA is not processed and displays an error when the subsidiary of the entity bank is not blank or is not matching with the subsidiary of the company bank. For more information on the error codes, see the topic Electronic Bank Payments Error Codes.



Note: Electronic Bank Payments SuiteApp supports approximately 200 entity banks for an entity. The number of entity banks depend on the data available in the account. If the number of entity banks is more than 200 for an entity, processing of payments is still allowed. However, when you edit the Bill Payments Processing page, you can get the Script Execution Usage Limit Exceeded error. Alternatively, you can update payment record using CSV import or mass update option. You can also clear the **EFT Bill Payment** box on vendor record. After you edit the Bill Payment Processing page, you can check the **EFT Bill Payment** box at vendor record again.

Guidelines on Primary Bank Setup for OneWorld Accounts with Multiple Subsidiaries

- If you have any customizations on the Bank Details page, you must revisit them based on the required **Subsidiary** field.
- If you are using any web services to create an entity bank, then you must add the **Subsidiary** field in the web service request.
- For mapping the **Subsidiary** field, refer to the SuiteAnswers support article [CSV Import to Add Entity Bank Details for Vendors](#), ID 27012.
- Refer to the following sample syntax for generating the **Subsidiary** field when creating bank details using a script.
 - ```
o rec.setFieldValues('custrecord_9572_subsidy', [1]); //Subsidiary Internal Id
```
- During the SuiteApp update, a Map Reduce (MR) script labeled Global Entity Migration Script MR runs automatically. This MR script updates the **File Format** field on your existing Bank Details page. You cannot run the MR script manually. You can view the script status by going to Customizations >Scripting > Map/Reduce Script Status.

When you trigger the MR script, it behaves as following:

- EFT, DD and CR file formats along with subsidiary attached to entity banks are updated in the custom fields for the respective templates of each entity.
- The MR Script runs independently of the SuiteApp update. For example, when the SuiteApp update is complete, the MR script still runs in the background until all the records are updated.
- In SI accounts, only the file format of each entity bank is stored in the custom fields for EFT, DD and CR templates. These values are used to populate the transactions to increase the performance of the entity records.
- In One World accounts, file formats along with subsidiary attached to entity bank will be updated in the custom fields for the respective templates of each entity. These Values are used to retrieve the transactions in the Suitelets.



**Important:** You must check the status of the MR script before submitting any PFA or Batch for processing. If the script status has an error, then you must trigger the script manually. Once you trigger the script manually and the script completes the execution successfully, then you can process the PFA. This is applicable only when the SuiteApp is updated from 2020.2 release to 2021.1 release.

### To Trigger the scripts manually:

1. Go to Customizations >Scripting > Script Deployment.
2. Click **Edit** beside the Script ID customdeploy\_9572\_migration\_script\_mr.
3. On the Script Deployment page, click **Save and Execute** to run the MR.
4. Click **Ok**.

### To check the successful execution and completion of MR script:

1. Go to Customizations >Scripting > Map/Reduce Script Status.
2. Click **Details** on the **Details** column for the global entity migration MR script.  
Check if all the stages of the MR script are in complete status.

## Process Payments for Customers and Vendors from Primary and Secondary Banks

Process payments from primary or secondary entity banks for vendors or customers using the **Entity Bank** list on the **EFT** subtab for the following transaction types:

- For Vendors:
  - Bills
  - Bill Credit
  - Bill Payment
  - Commission
  - Expense Report
- For Customers:
  - Invoice
  - Customer Payment
  - Credit Memo

When you click the plus icon next to the **Entity Bank** list, it redirects you to the NetSuite home page. You cannot create a new entity bank by clicking the plus icon.

For Commission transaction type, the **Entity Bank** list is available on the **Custom** subtab. The **Entity Bank (Employee)** list is used for employee commission transactions and the **Entity Bank (Vendor)** list is used for partner commission transactions. The values of both the lists are not logged in the system notes of a transaction and cannot be updated using the Mass Update feature.

All the entity banks of the transaction are shown in the **Entity Bank** list regardless of bank type (primary or secondary) and subsidiaries. If you select a subsidiary for an entity bank, you can select the entity bank at the transaction level without having permission for the subsidiary.

Selecting an entity bank at the transaction level does not depend on EFT Bill Payment setting on the **Bank Payment Details** tab on the Entity page.

You can submit payment files for processing transactions with an entity bank on the EFT Global Bill Payment Processing page. PFAs are created directly on EFT Global Bill Payment Processing page without following the batch approval and batch creation processes. For more information, see [Manually Processing Bills and Expenses from Primary or Secondary Banks](#).

The following transactions will not be processed on the EFT Global Bill Payment Processing page:

- Transactions where an entity bank is not specified. These transactions are processed from the Bill Payment Processing page.
- Transactions where an inactive entity bank is selected. The inactive entity bank remains selected on the transaction, but the transaction will not be processed.

## Process Transactions for Locked Posting Period

You can post transactions or process payments in the locked posting period, only if the Override Period Restrictions permission is enabled in your account. If the Override Period Restrictions permission is disabled, then the locked posting period is restricted for the following payment processes:

- **Bill Payment Processing or Invoice Payment Processing** – If the accounting period is locked, then you cannot select the **Locked Accounting Period** option in the **Posting Period** list on EFT Bill Payment Processing and Invoice Payment Processing pages.  
If only Accounts Payable (A/P) is locked, then you can select the posting period from Invoice Payment Processing page but not from the EFT Bill Payment Processing page.  
If only Accounts Receivable (A/R) is locked, then you can select the posting period from the EFT Bill Processing page, but not from the Invoice Processing page.
- **Payment Reversals** – When you reverse a PFA, the closed periods and locked periods become unavailable in the **Posting Period** list on the Payment Reversals page. If you reverse DD payments, the A/R locked periods are not available in the **Reversal Posting Period** list on the Payment Reversals page. If you reverse EFT payments, the A/P locked periods are not available in the **Reversal Posting Period** list on the Payment Reversals page.
- **Rollback and Reprocess** – An alert message appears when you try to rollback or reprocess a PFA with a locked posting period set in the **Posting Period** list. If you have an Administrator role for your account, then an alert message appears for a closed period.
- **Batch Processes**
  - **Batch Edit** – When you edit a bill payment batch posting period, the closed periods and locked periods are not available in the **Posting Period** list.
  - **Batch Approval** – You cannot post transactions in a locked period, as batches that are in a locked period cannot be approved. Also, when the period is locked you cannot approve batches that are created before the locking period. If you approve a batch which is created before the locked posting period which is locked, then a popup window displays a message asking you to select a valid posting period and try again.
  - **Batch Creation** – A batch is always created based on the current date. If the current date is in the locked period, then the **Posting Period** list is set to blank. When a batch is created, you cannot approve the batch in the locked period and an alert message appears. Also, you cannot submit a batch as the posting period is blank. You must edit a batch and select an unlocked period to approve or submit the batch.
  - **Electronic Bank Payments API** – If the accounting period is locked, then locked periods are not available in the Posting Period field in the EFT-Bill Payments page.

- **Edit PFA** - When you edit a PFA, closed periods and locked periods will be unavailable in the **Posting Period** list.

### To enable the Override Period Restrictions permission:

1. Go to Setup > User/Roles > Manage Roles.
2. Click **Customize** next to the role that you require on the Manage Roles page.
3. On the Roles page, select the **Permissions** tab.
4. In the permissions tab, select the **Setup** subtab.
5. Select **Override Period Restrictions** option in the Permission column and click **Add**.
6. Click **Save**.

## Processing Payment Scripts Using SuiteScript 2.0

The following payment scripts are processed using SuiteScript 2.0. Also, old scripts are replaced with new scripts:

| Record Names or Script Names            | Old Scripts (SuiteScript 1.0)            | New Scripts (SuiteScript 2.0)            |
|-----------------------------------------|------------------------------------------|------------------------------------------|
| Batch Approval Notification-WorkFlow    | customscript_2663_batch_approval_notify  | customscript_15767_batch_approval_wf     |
| Batch Rejection Notification-WorkFlow   | customscript_2663_batch_rejection_notify | customscript_15767_batch_rejection_wf    |
| EP Customer Refund suitelet             | customscript_2663_cust_ref_selection_s   | customscript_15767_ep_customer_refund_su |
| EP Exchange Rates Loader                | customscript_2663_exchangerates_loader_s | customscript_15767_exchangrate_loader_su |
| Electronic Payments Preferences         | customscript_2663_preference_s           | customscript_15486_ep_preference_su      |
| Electronic Payments Preference CS       | customscript_ep_preference_cs            | customscript_15486_ep_preference_cs      |
| Electronic Payments Preference UE       | customscript_ep_preference_ue            | customscript_15486_ep_preference_ue      |
| EP Bundle Installation                  | customscript_2663_bundle_install         | customscript_15486_ep_bundle_install     |
| EP Admin Data Lookup                    | customscript_2663_admin_data_lookup_s    | customscript_15486_ep_admin_data_lookup  |
| EP Admin Data Submit                    | customscript_2663_admin_data_submit_s    | customscript_15486_ep_admin_data_submit  |
| Generic Direct Debit Selection Suitelet | customscript_2663_payment_ar_selection_s | customscript_15767_ep_direct_debit_su    |
| Generic File Format Updater             | customscript_2663_file_format_ue         | customscript_15486_file_format_cs        |
| Generic File Format Validator           | customscript_2663_file_format_cs         | customscript_15486_file_format_ue        |
| Generic Field Validator Processing      | customscript_2663_field_validator_s      | customscript_15486_field_validator_su    |
| Generic Payment Aggregation Validation  | customscript_2663_payment_aggregation_cs | customscript_15486_pay_aggregation_cs    |
| Generic Payments Configuration Loader   | customscript_ep_admin_data_loader_s      | customscript_15486_ep_admin_data_loader  |

|                                                 |                                          |                                          |
|-------------------------------------------------|------------------------------------------|------------------------------------------|
| Generic Payment Information Hider               | customscript_2663_payment_info_ue        | customscript_15486_payment_info_ue       |
| Generic Payment Jumplet                         | customscript_2663_jumplet_s              | customscript_15767_pfa_jumplet_su        |
| Generic Pay Processing & File Creation Suitelet | customscript_2663_payment_selection_s    | customscript_15767_eft_paymt_selection_s |
| Global EFT Payment Selection Suitelet           | customscript_15529_global_eft_selection  | customscript_15767_ge_eft_selection_su   |
| Payment Aggregation UE                          | customscript_7716_pay_aggregation        | customscript_15486_pay_aggregation_ue    |
| Payment Batch List                              | customscript_2663_batch_processing_p     | customscript_15486_ep_batch_process_pt   |
| Payment Batch Selection Main Suitelet           | customscript_2663_batch_selection_main_s | customscript_15767_batch_selection_su    |
| Payment Batch Processing Portlet                | Payment Batch Processing Portlet         | EP Payment Batch Processing Portlet SS2  |
| Payment File Administration UE                  | customscript_2663_payment_file_mgmt_ue   | customscript_15767_payment_file_mgmt_ue  |
| Payment File Administration CS                  | customscript_2663_payment_file_mgmt_cs   | customscript_15767_payment_file_mgmt_cs  |
| Payment File Format UE                          | customscript_2663_file_format_ue         | customscript_15486_file_format_ue        |
| Payment File Format CS                          | customscript_2663_file_format_cs         | customscript_15486_file_format_cs        |
| Payment Portal AP Suitelet                      | customscript_2663_batch_selection_ap_s   | customscript_15767_batch_selection_ap_su |
| Positive Pay Suitelet                           | customscript_2663_payment_pp_selection_s | customscript_15767_positive_pay_su       |
| Payment Schedule UE                             | customscript_2663_payment_schedule_ue    | customscript_15486_payment_schedule_ue   |
| Payment Schedule CS                             | customscript_2663_payment_schedule_cs    | customscript_15486_payment_schedule_cs   |
| Payment Reversals                               | customscript_2663_payment_reversal_s     | customscript_15486_payment_reversal_s    |

**i Note:** If you have any customizations in the SuiteScript 1.0 records, then these customizations are not saved in the SuiteScript 2.0 records automatically. Therefore, you must add your SuiteScript 1.0 record customizations to all the refactored SuiteScript 2.0 records manually.

To access the new SuiteScript 2.0 script records, you must setup the View level permission for Allowed Country Formats By Edition in your custom record. If the View level permission is not set, then the error `error.SuiteScriptError - INSUFFICIENT_PERMISSION` is displayed.

You can use the SuiteScript 1.0 Suitelets if you are facing problems with the SuiteScript 2.0 Suitelets from the Suitelet's script deployment record.

### To use SuiteScript 1.0 Suitelets from the Script Deployment record:

1. Go to Customization > Scripting > Script Deployments.
2. Click **View** next to the required SuiteScript 1.0 Suitelet script deployment.
3. Click the **URL** link on the Script Deployment record to use the SuiteScript 1.0 Suitelet.

## SuiteScript Permission for Payment Reversal Custom EFT Role

You must enable the reversal process permissions to reverse the Payment file. A permission **SuiteScript** with **View** level can be selected in the Custom EFT role. If you have an existing custom role created by customizing the Custom EFT role, then you must add this permission manually. Otherwise, opening the Payment Reversals page without updating the custom role permission can lead to errors in certain scenarios.

### To manually add the SuiteScript permission to the Custom EFT role:

1. Go to Set Up > User/Roles > Manage Roles.
2. Click **Edit** next to your custom role.
3. In the **Permissions** tab, select the **Setup** subtab.
4. Select **SuiteScript** from the list in the Permission column.
5. Select the permission level as **View** from the list in the Level column.
6. Click **Save**.



**Note:** Not updating the custom role leads to errors when you open the Payment Reversals page in certain scenarios. If you create a new custom role by customizing the Custom EFT role, then the SuiteScript permission will be added automatically.

## Installment Payment Support



**Note:** This feature is specific only to Accounts Payable and Account Receivable and requires the Installment feature to be enabled. For more information on installment vendor payments, see the help topic [Vendor Payment Installments Setup](#).

## Account Payable (A/P)

Electronic Bank Payments SuiteApp supports Installment Payments for A/P. You can pay vendor bills in installments by using:

- Bill Payment Processing
- Auto-Batch Processing
- Custom Bill Payment Processing pages using Electronic Bank Payments API

If the installment feature is enabled, the **Installment Reference Number** column appears on the Bill Payment, Auto-Batch and Customer Bill Payment Processing pages. This happens when you retrieve the installment bills.



**Note:** NetSuite displays an error when the installment bills that are kept on hold are submitted for processing. But, these bills can still be loaded in the Suitelet. However, this behavior will be resolved in Electronic Bank Payment SuiteApp 2021.2 release, where installment bills kept on hold cannot be loaded in the Suitelet.

## Account Receivable (A/R)

Electronic Bank Payments SuiteApp supports Installment Payments for A/R. You can pay your invoices in installments by using Invoice Payment Processing.

If the Installment feature is enabled, the **Installment Reference Number** column appears on the Invoice Payment File when you retrieve the installment bills.



**Note:** Invoice Payment Processing does not support the Reversing Payment feature for Installment Payments.

## Using Instant Electronic Bank Payment File Creation

Depending on your Electronic Bank Payments license, you can instantly generate payment files from payment transactions that have been tagged for electronic bank payment. Use transaction saved searches for retrieving the payment transactions to be processed.

- [Electronic Bank Payment Tagging on Payment Transactions](#)
- [Defining Transaction Saved Searches for Electronic Bank Payment](#)
- [Creating Payment Files from Transactions for Electronic Bank Payment](#)
- [Managing Electronic Bank Payment Files](#)
- [Generating Bank Files for Vendor Prepayment Transactions](#)

## Electronic Bank Payment Tagging on Payment Transactions

Before creating payment transactions for electronic bank payment processing, be sure to set up entity records with bank details and enable any of the following options:

- **EFT Bill Payment** – on vendor and partner records
- **Direct Debit** – on customer records

For more information about these required options and other setup procedures for electronic bank payment processing, refer to the Payment Formats topic for your country in [Setting Up Payment File Formats](#).

For considerations when creating payment transactions for electronic bank payment, see [Limitations and Considerations for Instant Electronic Bank Payment File Creation](#).

Electronic bank payment tagging is done using the following boxes on payment transactions:

- **For Electronic Bank Payment** – on bill payments
- **For Electronic Bank Payment (Direct Debit)** – on customer payments

If entity records have been set up properly, electronic bank payment tagging is done automatically when you create payment transactions through the following options:

- For entities with electronic bank payments enabled, the electronic bank payment box is checked automatically when you create payment transactions using the **Make Payment** or **Accept Payment** option on entity or transaction records.
- Transactions > Payables > Pay Bills (for bill payments)

Unless you select or set another payment method by default, the electronic payment box is checked automatically when you create bill payments per account, in bulk. For example, if you check the **To Be Printed** box on the Bill Payments page, the **For Electronic Bank Payment** box is not checked on the created payment transaction.

- Transactions > Payables > Pay Single Vendor (for bill payments)

Transactions > Customers > Accept Customer Payments (for customer payments)

When creating single payment transactions, the electronic bank payment box is checked automatically if you select a payee or customer that has been set up for electronic payment. This behavior is true regardless of your default payment settings. For example, you have set up Online Bill Pay as your default bill payment method. When you select an entity for electronic payment, the **For Electronic Bank Payment** box is checked and the **Bill Pay** box including other related fields, are cleared automatically.

On payment transaction records, you can still manually check or clear the electronic payment box. Be aware of the following behaviors:

- To prevent multiple payment processing, the electronic payment box is cleared automatically when you select or enter details in any of the following payment option fields available in your account:
  - On bill payment records: **To ACH**, **To EFT**, **To be Printed**, **Check #**, and **Bill Pay**
  - For customer payment records: Select other Payment Methods, Check #, CC Approved, and Charge Credit Card
- In the same way, if you check the electronic payment box, fields for other payment options are cleared automatically.
- On bill payment transactions, the **Check #** field is initially blank and is populated with the payment file transaction ID during payment file creation.

**i Note:** On bill payment transactions, changing the values in the following fields, including custom fields or validations if you are using a customized form, might clear the **For Electronic Bank Payment** box automatically: **Account**, **Payee**, **Currency**, and **Subsidiary**. Be sure to check the box again to continue processing through electronic payment.

**i Note:** The **Charge Credit Card** box cannot be cleared by default on customer payments, even if the **For Electronic Bank Payment** box is checked automatically. In this case, however, default credit card information is cleared automatically for electronic payment processing to proceed. You can manually clear the **Charge Credit Card** box if you want to.

**i Note:** When changing a customer payment record if the **Direct Debit** box is checked, the **For Electronic Bank Payment (Direct Debit)** box is checked and undeposited funds are selected for payment.

When changing the account number, the **For Electronic Bank Payment (Direct Debit)** box remains checked.

When selecting the payment method, the **For Electronic Bank Payment (Direct Debit)** box is cleared.

**i Note:** When creating a bill payment record, by default, the **For Electronic Bank Payment box** will be checked if the corresponding customer has the **EFT Bill Payment** box checked.

When changing the account number, the system will clear the default setting, that is, the **For Electronic Bank Payment** box is cleared and the **Check#** field is automatically filled.

## Limitations and Considerations for Instant Electronic Bank Payment File Creation

- If your account does not have an active Advanced Electronic Bank Payments license, the Company Bank Account list will not include a company bank account that uses the following:
  - A company bank detail record that uses standard templates not based on your account's country of operation.
  - A company bank detail record that use custom templates.

- Only EFT bill and direct debit customer payments are supported.
- Only payment file templates in FreeMarker syntax are supported. For more information about using FreeMarker syntax on your custom templates, see [Working with Advanced Templates](#).
- You can process up to a maximum of 5,000 payment transactions or less for each payment file. If you exceed the limit, only the first 5,000 transactions are included in the payment file. You can process the remaining transactions in separate payment files.
- When creating payment transactions for electronic bank payment:
  - You must avoid voiding bill payment transactions during electronic bank payment processing. This action currently causes payment file creation to fail, regardless if there are transactions that have not been voided.
  - Accounts selected on payment transactions, especially customer payments, must be the same as the G/L account associated with the company bank record to be used for electronic bank payment. If other accounts are selected, the payment transaction is not processed through electronic bank payment, even if the **For Electronic Bank Payment** box is checked. For more information, see the setting up company bank records topic in [Setting Up Bank Records](#).
  - As with other payment options, you must assign transactions for electronic bank payment processing to unlocked accounting periods. For more information, see the help topic [Rules for Future Accounting Periods](#).
- When In-Transit Payments feature is enabled on the account and approval routing for Vendor Payments preference is turned on (Setup > Accounting > Accounting Preferences > Approval Routing):
  - Only bill payments with status In-Transit are supported.
  - Recreating electronic bank payment files is only available for approved in-transit payments.
  - Reprocess, reverse, and is not supported for in-transit payments.
- To review other limitations for electronic bank payment processing in general, see [Processing Payments](#).

## Defining Transaction Saved Searches for Electronic Bank Payment

Create your own transaction saved search or create a copy of the default transaction saved search for EFT or direct debit. On the saved search record, you must set up the required filters to be used when retrieving the transactions to be included in the payment file.

Key points when creating transaction saved searches:

- Use the predefined transaction saved searches as a template that you can copy and update:
  - Bill Payment Transactions for EP
  - Customer Payment Transactions for EP
  - Vendor Prepayment Transactions for EP
- When using a copy of the saved search template or your own saved search, additional filters are required for specifying the payment format and GL bank account that you are going to use for electronic bank payment.



**Note:** Unlike required filters, optional filters on the following table and additional filters that you add to saved searches are not validated during electronic bank payment processing.

- You cannot set multiple types, payment files, and GL bank accounts in a single saved search. For example, you must have separate saved searches for EFT and direct debit.
- To set a default transaction saved search for your account, see [Setting a default saved search](#).

## To define transaction saved searches for electronic bank payment:

1. Go to Lists > Search > Saved Searches.
2. In the Saved Searches list, click the Edit link for the any of the predefined saved searches.

**Note:** If you do not see this saved search in the list, verify that your filters are set to **All**, especially the Use filter. To view the filters, click the plus icon beside the Filters header.

If you want to create your own saved search, click **New Saved Search**, and then select the **Transaction** type.

3. On the Saved Transaction Search page, enter a name for your copy of the saved search.
4. Check the **Public** box to make the saved search available for selection.

**Note:** Be aware of settings on the **Audience** subtab that restrict access to a saved search, making it unavailable for selection when generating payment files. NetSuite recommends that you check the **Select All** box for the **Roles** field, unless you have specific settings based on your business requirements. For more information, see the help topic [Defining Audiences for Saved Searches](#).

5. On the **Criteria** subtab, check the **Use Expressions** box, and then add the filtering criteria. For the list of filters, see [Saved search filters for Electronic Bank Payments](#).
6. Click **Save As** to save your copy of the saved search, or click **Save** if you are creating a new saved search.

If you want to view the transaction results, click **Preview**. In OneWorld accounts where roles can have access only to transactions specific to a subsidiary, these roles can retrieve and view payment transactions for their subsidiary only.

The saved searches are added to the list in the **Transactions Saved Search** field of the Payment File Generation pages. For more information, see [Creating Payment Files from Transactions for Electronic Bank Payment](#).

## Saved search filters for Electronic Bank Payments

Refer to the following table for the list of filters and guidelines when setting up EFT and DD saved searches for Electronic Bank Payments.

| Filter                                                                                                   | Values (Description and Expressions)                                                                                                                    | Description                                                                                                                                                                                |
|----------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Type                                                                                                     | <ul style="list-style-type: none"> <li>▪ Values: <b>any of, Bill Payment or Payment</b></li> <li>▪ And/Or: <b>And</b></li> </ul>                        | Only bill and customer payments are currently supported.                                                                                                                                   |
| Main Line                                                                                                | <ul style="list-style-type: none"> <li>▪ Value: <b>Yes</b></li> <li>▪ And/Or: <b>And</b></li> </ul>                                                     | This filter prevents unnecessary line item transactions from being included in the saved search results.                                                                                   |
| For Electronic Bank Payment (Custom Body) or<br>For Electronic Bank Payment (Direct Debit) (Custom Body) | <ul style="list-style-type: none"> <li>▪ Value: <b>Yes</b></li> <li>▪ And/Or: <b>And</b></li> </ul>                                                     | This filter retrieves all payment transactions that have been tagged for electronic bank payment only.                                                                                     |
| For bill and customer payments, add filters for the two identical Bill EFT Payment Information fields:   | <ul style="list-style-type: none"> <li>▪ Filter: <b>Internal ID</b></li> <li>▪ Values: <b>any of, - None -</b></li> <li>▪ And/Or: <b>And</b></li> </ul> | Only payment transactions that are not linked to existing Bill EFT Payment Information records are included. You must add the two identical filters to validate against existing and newly |

| Filter                                             | Values (Description and Expressions)                                                                                                                                                                                                                                              | Description                                                                                                                                                                                                                                                                                               |
|----------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Bill EFT Payment Information Fields</b>         |                                                                                                                                                                                                                                                                                   | <p>added Bill EFT Payment Information records.</p> <p><b>Note:</b> Payment transactions linked to Bill EFT Payment Information records can be processed only through the original electronic bank payment processing method. For more information, see <a href="#">Processing Bills and Expenses</a>.</p> |
| <b>PFA Record (Custom Body)</b>                    | Values: <b>any of, - None -</b>                                                                                                                                                                                                                                                   | Only payment transactions that do not have existing PFA records are included.                                                                                                                                                                                                                             |
| For bill payments only, add a <b>Status</b> filter | <ul style="list-style-type: none"> <li>▪ Values: <b>none of,</b> <ul style="list-style-type: none"> <li>▫ <b>Bill Payment:Pending Approval</b></li> <li>▫ <b>Bill Payment:Rejected</b></li> <li>▫ <b>Bill Payment:Voided</b></li> </ul> </li> <li>▪ And/Or: <b>And</b></li> </ul> | This filter removes all bill payments that are pending approval, rejected, and have been voided.                                                                                                                                                                                                          |
| <b>Preferred Entity Bank (Custom Body) Fields</b>  | <ul style="list-style-type: none"> <li>▪ Paren: ((</li> <li>▪ Filter: <b>Internal ID (Number)</b></li> <li>▪ Value: <b>is empty</b></li> <li>▪ And/Or: <b>And</b></li> </ul>                                                                                                      |                                                                                                                                                                                                                                                                                                           |
| <b>EFT or DD File Format (Custom Column)</b>       | <ul style="list-style-type: none"> <li>▪ Values: <b>any of,</b></li> <li>▪ Select one from the list of payment file formats, for EFT or DD, that have been set up in your account.</li> <li>▪ And/Or: <b>Or</b></li> <li>▪ Paren: )</li> </ul>                                    | <p>When creating payment files, validation is made to verify that the format of the payment transaction and company bank details are the same.</p> <p>For information about creating payment formats, see <a href="#">Setting Up Payment File Formats</a>.</p>                                            |
| <b>Preferred Entity Bank (Custom Body) Fields</b>  | <ul style="list-style-type: none"> <li>▪ Paren: (</li> <li>▪ Filter: <b>Internal ID (Number)</b></li> <li>▪ Value: <b>is not empty</b></li> <li>▪ And/Or: <b>And</b></li> </ul>                                                                                                   | When creating payment files, validation is made to verify that the payment transaction and company bank details are the same.                                                                                                                                                                             |
| <b>Preferred Entity Bank (Custom Body) Fields</b>  | <ul style="list-style-type: none"> <li>▪ Filter: <b>Payment File Format</b></li> <li>▪ Value: <b>any of,</b></li> <li>▪ Select the payment file format used by the preferred entity bank of the payment transactions to be retrieved.</li> <li>▪ Paren: ))</li> </ul>             |                                                                                                                                                                                                                                                                                                           |
| <b>Account</b>                                     | <ul style="list-style-type: none"> <li>▪ Values: <b>any of,</b></li> <li>▪ Select the GL bank account of the payment transactions to be retrieved.</li> <li>▪ And/Or: <b>And</b></li> </ul>                                                                                       | When creating payment files, validation is made to verify that the GL account of the payment transaction and company bank details are the same.                                                                                                                                                           |

| Filter                                                                                                                                                                                                                                                                                                                                         | Values (Description and Expressions)                                                                                                                                                                                                                                                                                                                | Description                                                                                                                                                                                                                                 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| If In-Transit feature is enabled in the Accounting Preference or Subsidiary record for OneWorld accounts, add the <b>Is In-Transit</b> filter                                                                                                                                                                                                  | <ul style="list-style-type: none"> <li>■ Value: <b>Yes</b>,</li> <li>■ And/Or: <b>And</b></li> </ul>                                                                                                                                                                                                                                                | <p>This filter retrieves all payment transactions that have been tagged for in-transit payment only.</p> <p>Set the value to <b>No</b> if you do not want to include payment transactions that have been tagged for in-transit payment.</p> |
| For bill payments only, add another <b>Status</b> filter.<br><br><div style="border: 1px solid #ccc; padding: 5px; background-color: #f9f9f9; margin-top: 10px;"> <span style="color: #0070C0; font-size: 1.5em; margin-right: 5px;">i</span> <b>Note:</b> This filter is only required if <b>Is In-Transit</b> is set to true.         </div> | <ul style="list-style-type: none"> <li>■ Value: <b>is In-Transit</b></li> </ul>                                                                                                                                                                                                                                                                     | <p>Only payment transactions with status In-Transit are included.</p>                                                                                                                                                                       |
| Optionally, add a filter for the applicable entities:<br><br><ul style="list-style-type: none"> <li>■ <b>Vendor Fields</b></li> <li>■ <b>Employee Fields</b></li> <li>■ <b>Partner Fields</b></li> <li>■ <b>Customer Fields</b></li> </ul>                                                                                                     | <ul style="list-style-type: none"> <li>■ Filter: <b>Inactive</b></li> <li>■ Value: <b>No</b></li> <li>■ And/Or: <b>And</b></li> <li>■ Paren: If you have more than one entity, use <b>((</b> for the filter of the first entity. For succeeding entities or if you have only one entity, use <b>(</b> for the filter.</li> </ul>                    | <p>These filters remove payment transactions when their associated entities are inactive. You can add filters for more than one entity, as needed.</p>                                                                                      |
| Optionally, add a filter for the applicable entities:<br><br><ul style="list-style-type: none"> <li>■ <b>Vendor Fields</b></li> <li>■ <b>Employee Fields</b></li> <li>■ <b>Partner Fields</b></li> <li>■ <b>Customer Fields</b></li> </ul>                                                                                                     | <ul style="list-style-type: none"> <li>■ Filter: <b>Internal ID</b></li> <li>■ Values: <b>none of, - None -</b></li> <li>■ And/Or: <b>And</b></li> <li>■ Paren: If you have more than one entity, use <b>((</b> for the filter of the first entity. For succeeding entities or if you have only one entity, use <b>(</b> for the filter.</li> </ul> |                                                                                                                                                                                                                                             |
| Optionally, for DD payments, add a filter to remove reversed customer payments: <b>Reversal Number</b> .                                                                                                                                                                                                                                       | Value: <b>is empty</b>                                                                                                                                                                                                                                                                                                                              | <p>This filter removes all reversed customer payments from electronic bank payment processing through direct debit.</p>                                                                                                                     |

Sample saved search filters for EFT, using both required and optional filters:

| Standard • Summary |         |                                              |                                                                                      |         |         |        |
|--------------------|---------|----------------------------------------------|--------------------------------------------------------------------------------------|---------|---------|--------|
| NOT                | PARENTS | FILTER *                                     | DESCRIPTION *                                                                        | FORMULA | PARENTS | AND/OR |
|                    |         | Type                                         | is Bill Payment                                                                      |         | And     |        |
|                    |         | For Electronic Bank Payment (Custom Body)    | is true                                                                              |         | And     |        |
|                    |         | Main Line                                    | is true                                                                              |         | And     |        |
|                    |         | PFA Record (Custom Body)                     | is none                                                                              |         | And     |        |
|                    |         | Bill EFT Payment Information : Internal ID   | is none                                                                              |         | And     |        |
|                    |         | Bill EFT Payment Information : Internal ID   | is none                                                                              |         | And     |        |
|                    |         | Status                                       | is none of Bill Payment;Pending Approval, Bill Payment:Rejected, Bill Payment:Voided |         | And     |        |
| ((                 |         | Vendor : Inactive                            | is false                                                                             |         | And     |        |
|                    |         | Vendor : Internal ID                         | is not none                                                                          | )       | Or      |        |
| (                  |         | Employee : Inactive                          | is false                                                                             |         | And     |        |
|                    |         | Employee : Internal ID                       | is not none                                                                          | )       | Or      |        |
| (                  |         | Partner : Inactive                           | is false                                                                             |         | And     |        |
|                    |         | Partner : Internal ID                        | is not none                                                                          | ))      | And     |        |
|                    |         | Account                                      | is Savings                                                                           |         | And     |        |
| ((                 |         | Preferred Entity Bank : Internal ID (Number) | is empty                                                                             |         | And     |        |
|                    |         | EFT File Format (Custom Column)              | is ABA                                                                               | )       | Or      |        |
| (                  |         | Preferred Entity Bank : Internal ID (Number) | is not empty                                                                         |         | And     |        |
|                    |         | Preferred Entity Bank : Payment File Format  | is ABA                                                                               | ))      | And     |        |
|                    |         | Is In-Transit                                | is true                                                                              |         | And     |        |
|                    |         | Status                                       | is Bill Payment:In-Transit                                                           |         | And     |        |

Sample saved search filters for DD, using both required and optional filters:

| Standard • Summary |         |                                                          |               |         |         |        |
|--------------------|---------|----------------------------------------------------------|---------------|---------|---------|--------|
| NOT                | PARENTS | FILTER *                                                 | DESCRIPTION * | FORMULA | PARENTS | AND/OR |
|                    |         | Type                                                     | is Payment    |         | And     |        |
|                    |         | For Electronic Bank Payment (Direct Debit) (Custom Body) | is true       |         | And     |        |
|                    |         | Main Line                                                | is true       |         | And     |        |
|                    |         | PFA Record (Custom Body)                                 | is none       |         | And     |        |
|                    |         | Bill EFT Payment Information : Internal ID               | is none       |         | And     |        |
|                    |         | Bill EFT Payment Information : Internal ID               | is none       |         | And     |        |
|                    |         | Reversal Number                                          | is empty      |         | And     |        |
|                    |         | Customer : Inactive                                      | is false      |         | And     |        |
|                    |         | Customer : Internal ID                                   | is not none   |         | And     |        |
|                    |         | Account                                                  | is Savings    |         | And     |        |
| ((                 |         | Preferred Entity Bank : Internal ID (Number)             | is empty      |         | And     |        |
|                    |         | DD File Format (Custom Column)                           | is DTAUS DD   | )       | Or      |        |
| (                  |         | Preferred Entity Bank : Internal ID (Number)             | is not empty  |         | And     |        |
|                    |         | Preferred Entity Bank : Payment File Format              | is DTAUS DD   | ))      |         |        |

Sample saved search filters for VPP, using both required and optional filters:

| Standard • Summary |         |                                              |                           |          |         |        |
|--------------------|---------|----------------------------------------------|---------------------------|----------|---------|--------|
| NOT                | PARENTS | FILTER *                                     | DESCRIPTION *             | FORMULA  | PARENTS | AND/OR |
|                    |         | Type                                         | is Vendor Prepayment      |          | And     |        |
|                    |         | For Electronic Bank Payment (Custom Body)    | is true                   |          | And     |        |
|                    |         | Main Line                                    | is true                   |          | And     |        |
|                    |         | PFA Record (Custom Body)                     | is none                   |          | And     |        |
|                    |         | Bill EFT Payment Information : Internal ID   | is none                   |          | And     |        |
|                    |         | Status                                       | is Vendor Prepayment:Paid |          | And     |        |
|                    |         | Formula (Text)                               | is empty                  | {tranid} | And     |        |
| ((                 |         | Vendor : Inactive                            | is false                  |          | And     |        |
|                    |         | Vendor : Internal ID                         | is not none               | )        | And     |        |
|                    |         | Account                                      | is Savings_Euro           |          | And     |        |
| ((                 |         | Preferred Entity Bank : Internal ID (Number) | is empty                  |          | And     |        |
|                    |         | EFT File Format (Custom Column)              | is DTAZV                  | )        | Or      |        |
| (                  |         | Preferred Entity Bank : Internal ID (Number) | is not empty              |          | And     |        |
|                    |         | Preferred Entity Bank : Payment File Format  | is DTAZV                  | ))       |         |        |

## Setting a default saved search

You can assign a default transaction saved search on the payment file generation page. Default saved searches are set as a user preference in your account.

### To set your default saved search:

1. In your NetSuite account, point to the home icon and then select Set Preferences from the menu.
  2. On the Set Preferences page, click the **Custom Preferences** subtab.
  3. In the Electronic Bank Payments section, select a saved search from the list in the **File Gen Saved Search** field.
  4. Click **Save**.
- Click **Reset** if you want to return to the default or previously selected saved search.

## Creating Payment Files from Transactions for Electronic Bank Payment

Before creating instant payment files, verify that the saved searches and payment transactions have been properly set up for electronic bank payment. You can review the guidelines from the following topics:

- [Electronic Bank Payment Tagging on Payment Transactions](#)
- [Defining Transaction Saved Searches for Electronic Bank Payment](#)

### To create payment files from bill or customer payments:

1. Go to Payments > Bank File Generation > Generate Bill Payment File or Generate Customer Payment File.
2. On the Payment File Generation page, do the following in the Transactions for Processing section:
  - a. Select one of the following transaction type in the **Select EFT Transaction Type** field.
    - Bill Payments
    - Vendor Prepayments
  - b. Select a bank from the list in the **Company Bank Account** field.

**Note:** The **Select Transactions Saved Search** field is auto populated with the selected transaction type saved search. If the criteria does not match the required saved search, you can edit or select another saved search by clicking the Edit Search link

- b. Select a bank from the list in the **Company Bank Account** field.

The rest of the fields are populated with details based on your selected account.

**Important:** If you do not have access to the subsidiary of the selected company bank account, then a custrecord\_8858\_process\_user error is displayed when you click the **Generate File** button.

**Note:** Inactive company bank detail records and those associated with inactive payment file templates are not displayed for selection in the list. For more information about company bank detail records, see the Setting Up Company Bank Records topic for your country in [Setting Up Payment File Formats](#).

- c. Select a saved search from the list in the **Select Transactions Saved Search** field.
  - If no transactions are retrieved or if you encounter errors in the criteria, you can select another saved search or review the saved search filters by clicking the Edit Search link.
  - Click the Preview link to view the transactions retrieved by the saved search, before you generate the payment file. If you want to exclude transactions, edit each record and then clear the **For Electronic Bank Payment** box.
  - For information about creating transaction saved searches, see [Defining Transaction Saved Searches for Electronic Bank Payment](#).

You can view details of retrieved transactions in the Summary section:

| Field                    | Description                                                                                                                                                                                                                                                                                                                                                                                                      |
|--------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| No. of Transactions      | This field displays the total number of payment transactions for electronic bank payment.<br><br><b>Note:</b> If your selected saved search retrieves more than 5,000 transactions, a warning is displayed that only the first 5,000 transactions are included in the payment file. For more information, see <a href="#">Limitations and Considerations for Instant Electronic Bank Payment File Creation</a> . |
| Total Amount for Payment | This field displays the total amount for electronic bank payment. The value is computed from the amount of all payment transactions retrieved by the saved search.                                                                                                                                                                                                                                               |
| Total Company Bank Fee   | This field displays the total amount of bank fees that the vendor will pay for electronic bank payment. The value is computed from the amount of all payment transactions retrieved by the saved search.                                                                                                                                                                                                         |
| Total Vendor Bank Fee    | This field displays the total amount of bank fees that the vendor will pay for electronic bank payment. The value is computed from the amount of all payment transactions retrieved by the saved search.                                                                                                                                                                                                         |

- Do any of the following in the Payment Information section:

| Field                | Description                                                                                                                  |
|----------------------|------------------------------------------------------------------------------------------------------------------------------|
| Date to be Processed | Enter the date when you want the bank to process the payment transaction. This field displays the current date by default.   |
| File Reference Note  | Enter the reference number for the EFT or DD payment transaction, to be displayed at the header portion of the payment file. |

- Click **Generate File**.

**Note:** To prevent the creation of duplicate payment files, you can run processes for the same GL bank account and payment file format one at a time only.

On the Payment File Administration page, click **Refresh** to get the latest processing status, which is displayed in the **Status** field. If there are any errors, view the details in the **Processing Errors** field. For more information, see the following topics:

- [Viewing Electronic Bank Payment Files](#)
- [Removing Transactions from Payment Files](#)

## Sending Email Notifications in Bulk

You can send an email notification after a payment file has been created. Go to Payments > Payment Processing > Payment File Administration to open the record in view mode. On the Payment File Administration page, the **Email Payment Notification** button is displayed only for records with associated transactions and with any of the following statuses: **Processed**, **Processed with Errors**, or **Failed**.

When sending payment notifications, you can select from the list of transactions that have been processed in the payment file. After you have sent the email, you can view the list of payment notifications on the **Email Notifications** subtab of the Payment File Administration record. The payment notifications can also be accessed on the entity record. Go to Lists > Relationships > (Entity). On the entity page, you can view the payment notifications on the **Messages** subtab of the **Communication** subtab.

For more information about sending notification for electronic bank payments, see [Sending Payment Notifications](#).

## Managing Electronic Bank Payment Files

- [Viewing Electronic Bank Payment Files](#)
- [Recreating Electronic Bank Payment Files](#)
- [Removing Transactions from Payment Files](#)
- [Reversing Payments](#)

### Viewing Electronic Bank Payment Files

To view payment files, go to Payments > Payment Processing > Payment File Administration. On the Payment File Administration: Results page, you can view the list of existing payment file records.

- In the **File Reference** column, click the payment file link to open and view the file in a new window.
- If you want to download or update the file, click the View link for the record. On the Payment File Administration page, click the download or Edit link, located beside the payment file link, in the **File Reference** field.
- On the **Multicurrency Payment** subtab, you can view the transactions successfully processed for electronic bank payment. If you have the Multiple Currencies feature enabled, you can see an additional column that displays the currency of each payment transaction.

For more information about payment files, see [Viewing Electronic Bank Payment Details](#).

### Understanding Payment File Statuses

On the Payment File Administration page, view the latest payment file status in the **File Processed?** field. Refer to the following list of payment file statuses:

- **Processed** – This status indicates that the payment file has been successfully generated or has completed processing. In the **Summary** field, you can view the total number of processed transactions. The payment file is displayed in the **File Reference** field.
- **Processed with Errors** – Payment files created with unprocessed transactions or those with errors are set to this status. If available, the payment file is displayed in the **File Reference** field.
- **Failed** – This status is displayed when the payment file has not been generated successfully due to errors encountered while processing the payment transactions or creating the file.
  - If a payment file is created, you can view the processing details in the **Status Summary** field.
  - If no payment file is created, view the error details in the **Processing Errors** field. You can also view the logs by going to Customization > Scripting > Script Execution Logs. For more information about logs, see the help topic [Viewing a List of Script Execution Logs](#).

You can recreate payment files for PFA records with or without errors. For instructions, see [Recreating Electronic Bank Payment Files](#).

Payment files are set to the following statuses, if a process is in progress:

 **Note:** While processing is in progress, click **Refresh** to update and display the latest status. In the **Last Process Initiated** field, you can view the current process being done on the payment file.

- **Re-queued** - The payment file has undergone a process and is placed back in the queue for further processing.
- **Queued** – Payment files submitted for processing are initially set to this status.
- **Marking Payments for Processing** – This status is displayed when payment transactions are being marked for electronic bank payment.

- **Creating Payment File** – This status indicates that a payment file is in the process of being created or recreated.
- **Processing Payments** – This status indicates that a process on the payment file is in progress.
- **Processing Reversals** - This status is displayed when payment transactions are currently being reversed.
- **Processing Notifications** – This status is displayed when email notifications are being sent out.
- **Updating Batch** - This status is displayed when payment batches are currently being updated. This is for company bank accounts with Process Bills Automatically enabled.
- **Deleting Payment File** – This status is displayed while a PFA record is being deleted. You can delete payment files with no dependent transactions and records.
- **Removing Unprocessed Transactions** - This status is displayed when all unprocessed transactions are currently being removed or unlinked from the PFA record. The Unprocessed Transactions subtab is removed from the record.

In the Status Summary section, you can view the following processing details:

- **Transactions for processing** – While a payment file is queued, the total number of transactions to be included in the process are displayed in this field.
- **Marked Transactions** – This field displays the total number of transactions that have been marked for electronic bank payment. It is first displayed when a payment file is on **Marking Payments for Processing** status.
- **Excluded Transactions** – This field displays the total number of transactions excluded for electronic bank payment. When generating payment file for SEPA Direct Debit, payment transactions associated with an entity bank that has **Final Payment Date** are not included in the payment file creation.

## Recreating Electronic Bank Payment Files

You can recreate a payment file, for example, to remove deleted bill payments. The original content of the payment file is overwritten and cannot be retrieved anymore.

### To recreate payment files:

1. Go to Payments > Payment Processing > Payment File Administration.
2. On the Payment File Administration: Results page, click the View link for the payment file record.
3. On the Payment File Administration page, click **Recreate File**.
4. In the **File Reference** field, you can click the preview, download, or Edit link to view, save, or update the file accordingly.

After the file has been recreated, the status on the payment file record is updated to **Recreate**. For more information about payment files, see [Viewing Electronic Bank Payment Files](#).

**i Note:** For SEPA Direct Debit, it is not recommended to change the preferred entity bank in payment transactions when recreating a payment file. If you need to change the preferred entity bank, reverse the payment and create a new payment file instead.

## Generating Bank Files for Vendor Prepayment Transactions

The Electronic Bank Payments SuiteApp generates bank files for vendor prepayment transactions created in NetSuite. You can process vendor prepayment transactions from the Bank File Generation page. The PFA ID is generated in the **Check Number** field on the Vendor Prepayment record.

You can process Vendor Prepayment Transactions from the following processes:

- Positive Pay – You can generate a positive pay file for vendor prepayment checks. You can process vendor prepayments with Paid status.

- Bank File Generation – If the check number of a VPP transaction is updated, manually clear the **Check Number** field to process it in the Electronic Bank Payments SuiteApp.

You can select the saved search that autogenerated, when the EFT transaction type is Vendor Prepayments. Transactions matching the criteria are included and processed. After the transactions are processed, the same transactions are not included in the saved search result again.

## Managing Electronic Bank Payments

Read the following for information about managing payments in the Electronic Bank Payments SuiteApp:

- [Setting Up Multiple Script Queues or Processors to Generate Payment File Formats](#)
- [Setting Up Multi-Currency Payments Processing](#)
- [Viewing Electronic Bank Payment Details](#)
- [Sending Payment Notifications](#)
- [Auto Process Payment File Administration \(PFA\) Stuck in Queue](#)
- [Reversing Payments](#)
- [Rollback](#)
- [Reprocessing Payments](#)
- [Recreating a Payment File](#)
- [Removing Transactions from Payment Files](#)
- [Verifying Issued Checks with Positive Pay](#)
- [Setting Schedules for Payment Batches](#)
- [Changing the Priority of a Queued Payment File](#)

## Auto Process Payment File Administration (PFA) Stuck in Queue

Electronic Bank Payments can only process one payment file at a time if multi-queue is not set. PFA is automatically set to one of the following status unless there is any unexpected error due to external factors.

- Failed
- Processed
- Processed with Errors
- Cancelled

**Note:** The **Total Amount Paid** field value in a PFA record is calculated based on the transaction's sublist. This field is added dynamically, hence its value is not stored in the PFA record. Editing the amount on a payment record does not reflect in the system notes of a PFA record.

PFAs are intermittently stuck in a queue because of several external factors. Having a PFA stuck in a queue without any of Failed, Processed, Processed with Errors, or Cancelled status prevents other PFAs from being processed. To process the PFAs, the status of a PFA stuck in a queue must be set to Failed status manually.

You can use the **Auto Process Queued PFA** (customdeploy\_15531\_auto\_queued\_pfa\_ss) script to change the status of the stuck PFA to Failed and trigger the next available PFA in the queue automatically.

The script identifies if a PFA is stuck in a queue only when the PFA has any one of the following status for long period of time:

- Marking Payments
- Payments Processing
- Creating Payment File
- Updating Batch

Also, the PFA is stuck if the corresponding MR script is not in the In-progress status. This happens if the MR script does not receive proper response from the server because of various external factors. If you execute the **Auto Process Queued PFA** script, the PFA stuck in the queue fails and the next PFA gets picked up from the queue.

You can run the script deployment `customdeploy_15531_auto_queued_pfa_ss` script on demand. Or, you can also set a schedule for the script deployment to run daily to check all the PFAs and update their status based on their schedule and MR script status.

### To schedule the MR script:

1. Go to Customization > Scripts > Script Deployments.
2. Click **Edit** next to the Auto Process Queued PFA.
3. Create a schedule to run this script daily in the **Schedule** tab.



**Note:** You must schedule the script to run every 6 hours, preferably during the night or on weekends.

4. Click **Save**.

Alternatively, to process the PFAs stuck in queue, you can manually set the status of the stuck PFAs to Failed. To manually set the status of the stuck PFA, see the SuiteAnswers support article [Payment File Administration Stuck in Queued Status](#), ID 26150 for more information.

## Changing the Priority of a Queued Payment File

When payment transactions are submitted for processing using the Bill Payment Batches or the bill payments forms, a payment file record is created and its status is automatically set to Queued. Queued payment file records are stored in a payment queue and is assigned a priority number of three by default. You can change the priority of a payment file record in the payment queue.

### To change the priority of a payment file

1. Go to Payments > Setup > Payment Queue. All payment files that are queued for processing in the NetSuite scheduling queue are displayed.
2. Make sure that Edit is set to On.
3. Locate the payment file for which you want to change the queue priority.
4. Select a new value in the **Priority in Queue** field.
5. Click outside of the priority field.



**Note:** You can also change the priority of a payment file that is queued for processing by opening the payment file record on the Payment File Administration form, and changing the value in the **Priority in Queue** field.

## Recreating a Payment File

You can recreate a payment file and its field values, only if the payment file has a **File Processed?** status of **Processed**.

**Note:** For SEPA Direct Debit, it is not recommended to change the preferred entity bank in payment transactions when recreating a payment file. If you need to change the preferred entity bank, reverse the payment and create a new payment file instead.

## To recreate a payment file

1. Go to Payments > Payment Processing > Payments File Administration.
2. Click View next to the payment file that you want to recreate.
3. Click **Recreate File**. The value in the **File Processed?** field changes to **Queued**.

**Note:** You can change the priority of the reprocess task for the payment file by clicking **Edit**, and changing the value in the **Priority Queue** field.

4. Click **Refresh** until the value in the **File Processed?** field changes to **Processed**.

The payment file is recreated and all its associated payments are processed.

## Reversing Payments

You can reverse payments if the bank has not yet processed the associated payment file. When you reverse a payment, a new payment file is created and the payments are reprocessed. However, any credit transactions are still applied to the bill or invoice. Full payment reversal voids all payments and the payment file is deleted. On the other hand, partial reversal voids only selected payments and a new payment file is created with the remaining payments.

**Important:** Use Reverse Payments to void payments created using Electronic Bank Payments SuiteApp. Voiding payments directly from the payment record may result to duplicate transactions in payment batches and EP\_00016 error in your next payment run.

When reversing a PFA with discount payments, you must make sure that the discount accounts are set to the following default values. If the default values are not set then reversing the PFA results in the EP\_00109 error.

- Purchase Discount Account – Purchase Discounts
- Sales Discount Account – Sales Discounts

**Note:** The Reverse Payments feature is only available to payment file administration records that were processed through Bill Payment Processing, Invoice Payment Processing and Instant Bank File Generation. Reversing a payment file voids the bill payment transaction using reversing journals, regardless if the Void Transactions Using Reversing Journals preference is disabled. For more information about the Void Transactions Using Reversing Journals preference, see the help topic [Journal Entry Preferences](#).

## To reverse payments:

1. Go to Payments > Payment Processing > Payments File Administration.
2. Click View next to the payment file that you want to recreate.
3. Click **Reverse Payments**.

4. In the **Reversal Reason** field under Payment Information, enter text that explains why you are reversing the payments. This text should be displayed in the **Memo** field of all the payment transactions in the list. However, if the reason for reversal is different for each payment, you can leave this field blank. To enter a reversal reason for the individual payments in the Select Transactions list, see step eight.
5. In the **Reversal Date** field, enter the date for the reversing journal entry that is created after performing the payment reversal.



**Note:** If you enter a past date that does not fall within an existing open posting period, the value in the **Posting Period** field changes to the earliest posting period. If you enter a future date that does not fall within an existing open posting period, the value in the **Posting Period** field changes to the last posting period.

6. In the **Reversal Posting Period** field, select the accounting period to which the reversing journal entry should be posted. Only open posting periods are displayed in this list.
7. In the **Select** column on the **Select Transactions** subtab, check the box next to each payment that you want to reverse. If you do not select all payments, partial reversal is applied.
8. If each payment has a different reason for reversal, enter the reason in the **Reversal Reason** column. It overrides any text you previously entered in the **Reversal Reason** field under Payment Information.
9. Click **Submit**. The Payment File Administration form is displayed. Notice that the status of the **File Processed?** field is changed to **Queued**.



**Note:** You can change the priority of the reversal process for the payment file by clicking **Edit**, and changing the value in the **Priority Queue** field.

10. Click **Refresh** until the value in the **File Processed?** field changes to **Processed**.

The selected payment transactions are voided with a reversal journal entry. A new payment file is created, and an email is sent to you confirming that the process has been completed.



**Note:** If all payments in the payment file are selected for reversal, the status of the **File Processed?** field changes to Canceled. If payments in the payment file were partially reversed, the **Status Summary** field is updated to the original number of transactions paid and the original number of transactions marked for payment.

## Rollback

In payment rollback, the payment file is deleted and all its associated payments are deleted. Credits are not included in a payment rollback. Any credit transactions are still applied to a bill or invoice.



**Important:** Use Rollback to delete payments created using the Electronic Bank Payments SuiteApp. Deleting payments directly from the payment record may result to duplicate transactions in payment batches and the EP\_00016 error in your next payment run.



**Note:** You can roll back payments within 24 hours after the payment file has been generated if the bank has not yet processed the associated payment file.

### To cancel payments:

1. Go to Payments > Payment Processing > Payments File Administration.
2. Click **View** next to the payment file that you want to cancel.

3. Click **Rollback**. On the confirmation message that appears, click **OK**. The value in the **File Processed?** field changes to **Queued**. You can change the priority of the rollback process for the payment file by clicking **Edit**, and changing the value in the **Priority Queue** field.
4. Click **Refresh** until the value in the **File Processed?** field changes to **Canceled**. The payment file is deleted and all its associated payments are canceled.

## Reprocessing Payments

You can reprocess PFA (Payment File Administration) records with Cancelled or Processed with Errors status.

 **Note:** Reprocessing of a payment file with a bill that has been placed on payment hold shows an error on the Payment File Administration record.

### To reprocess canceled payments:

1. Go to Payments > Payment Processing > Payments File Administration.
2. Click View next to the payment file that you want to reprocess.
3. Click **Reprocess**. On the confirmation message that appears, click **OK**. The value in the **File Processed?** field changes to **Queued**. You can change the priority of the reprocess task for the payment file by clicking **Edit**, and changing the value in the **Priority Queue** field.
4. Click **Refresh** until the value in the **File Processed?** field changes to **Processed**. The payment file is recreated and all its associated payments are processed.

## Removing Transactions from Payment Files

Transactions with errors cannot be processed using the same electronic bank payment file. You can unlink or remove them from the existing PFA record, so that they can be included in another set of payment transactions.

### To remove payment transactions with errors:

1. Go to Payments > Payment Processing > Payment File Administration.
2. On the Payment File Administration: Results page, click the View link for the record with unprocessed transactions.
3. On the Payment File Administration page, you can do the following:
  - View the error in the **Processing Errors** field.
  - On the **Payments** subtab, click the **Unprocessed Transactions** subtab to view the list of transactions with errors.
 You can click the View link to open a bill or customer payment and verify any errors. Based on the processing errors displayed on the PFA record, you can also review other related records, such as transactions, accounts, and entity records. Be sure to apply your corrections or updates before processing the transactions again through electronic bank payment.
4. Click **Remove Unprocessed Transactions**. All unprocessed transactions are unlinked and the **Unprocessed Transactions** subtab is removed from the record.

## Setting Schedules for Payment Batches

Set schedules for automatically creating or approving open payment batches of a bank account. For each schedule, you can specify the time and frequency at which batches are created or routed for approval.



**Note:** Alternatively, without using payment schedules, you can route all open batches of a bank account for approval when you submit them on the Payment Batch List. For more information, see [Processing Bills and Expenses in Batches](#).

On company bank records, assign payment schedules to saved searches that are used to retrieve transactions for a payment batch. Payment schedules are handled by a script deployment that has a default schedule, which you can update according to your business requirements. For more information, see the following topics:

- To assign payment schedules to saved searches, see the Setting Up Company Bank Records topic for the specific country. For the complete list, see [Setting Up Bank Records](#) or see the topics under [Setting Up Payment File Formats](#).
- For more information about the deployment for payment schedules, see the help topic [Viewing and updating the script deployment for payment schedules](#).

### To set schedules for payment batches:

1. Go to Payments > Setup > Payment Schedule > New.
2. Enter a name for this schedule.
3. Select the time zone for this schedule.

The **Time Zone** field displays the time zone setting of your NetSuite account. Your NetSuite account's time zone setting is used as a reference when scheduling the payment batch creation or submission for approval.

4. In the **Event Type** field, select whether this schedule is for creating or routing a batch for approval.
  - **Closing** – schedule that submits payment batches for approval. The status of the payment batch is changed from **Open** to **Pending Approval**.
  - **Creation** – schedule that creates or updates open payment batches.
5. On the **Recurrence** subtab, do the following: select your preferred time interval.
  - a. Set your preferred time interval.



**Note:** Based on your interval settings, the **Next Scheduled Date** field automatically is updated with the date of the next payment batch creation or approval routing.

- To set intervals by number of days, select **Daily Event** from the first field and then set the frequency to either of the following options:

| Field Value          | Description                                                                                                                                                                                                     |
|----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repeat every         | To set the frequency by a certain number of days: <ul style="list-style-type: none"> <li>□ Select <b>Repeat every</b> from the second field.</li> <li>□ Enter the number of days in the third field.</li> </ul> |
| Repeat every weekday | To set the frequency to daily, except on weekends, select <b>Repeat every weekday</b> from the second field.                                                                                                    |

- To set intervals by number of weeks, select **Weekly Event** from the first field and then set the frequency in the following fields:

| Field                   | Description                                                                        |
|-------------------------|------------------------------------------------------------------------------------|
| Repeat every week(s) on | Enter the number of weeks before the next payment batches are created or approved. |
| week(s) on              | Select the day of the week when payment batches are created or approved.           |

- To set a monthly schedule, select **Monthly Event** from the first field and then set the frequency to either of the following options:

| Field Value | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|-------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Day         | <p>To set the frequency to a specific calendar day of the month:</p> <ul style="list-style-type: none"> <li>Select <b>Day</b> from the second field.</li> <li>In the third field, enter a number from 1 to 31 for the particular day of every month when payment batches are created or approved.</li> </ul> <p>For example, you entered 25 for the day. If the current date is April 2, the next payment batch creation or approval is scheduled on April 25.</p>                                                                                                                                                                                                                                    |
| The         | <p>To set the frequency to a specific day of the week per month:</p> <ul style="list-style-type: none"> <li>Select <b>The</b> from the second field.</li> <li>In the third field, select the week number within the month from the following options: <b>first, second, third, fourth, or last</b>.</li> <li>In the fourth field, select the day of the week from the following options: <b>Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, or Saturday</b>.</li> </ul> <p>For example, you selected third for the week number and Tuesday for the day of the week. If the current date is April 2, the next payment batch creation or approval is scheduled on the third Tuesday of April.</p> |

- In the **Start Time** field, select the time when you want to start the payment batch creation or submission for approval.
- Click **Save**.

**Note:** Automated batch payment processing requires the Advanced Electronic Bank Payments License and the NetSuite SuiteApps License Client to be installed in the account. If your license expires, existing payment schedules that automatically creates the payment batches will no longer run. As soon as you renew your license, you must update your payment schedule record. For more information, see [Update Payment Schedule After Advanced Electronic Bank Payments License is Renewed](#), SuiteAnswers ID 81975.

## Viewing and updating the script deployment for payment schedules

The script deployment, customdeploy\_8859\_batch\_processing\_ss, handles the script for batch payment schedules. To view the deployment record, go to Customization > Scripting > Script Deployments. From the list of deployments, look for the record ID under the **ID** column.

- To use a payment schedule, verify that the script deployment is set to **Scheduled** status.
- By default, this deployment is scheduled to repeat every hour. You can change the default to schedule the deployment to repeat every half hour based on your business requirements. Regardless of the frequency, the scheduled script is queued for processing, so it might not run at the exact time indicated on the record. For example, using the deployment's default start time of 6 p.m., a payment schedule with a start time of 6:20 p.m. might still be included in the 6 p.m. run. For instructions on editing a script deployment, see the help topic [Steps for Defining a Script Deployment](#).

- For each scheduled script run, there is a maximum limit of 80 company bank detail records that can be processed for all payment schedules included in the run. You can set multiple payment schedules to be included in the 7 p.m. run, for example, but be sure that they do not exceed 80 bank records combined.

## Approving, Rejecting, or Editing Payment Batches

If EFT Payment Batch Approval Routing is set up and you are a payment approver, you are sent an email notification every time a payment batch is routed for approval.

### To approve or reject payment batches:

- Go to Payments > Payment Processing > Bill Payment Batches.
- From the list of payment batches with Pending Approval status, select a payment batch to approve or reject and then review its details.



**Note:** Only designated approvers can approve, reject, or edit payment batches with a Pending Approval status.

- If you approve the payment batch, the next-level approver is notified to review and approve or reject the payment batch. If there is no next-level approver, the payment batch is queued for processing.
- If you reject the payment batch, the user who created the payment batch is notified. The bills in the rejected payment batch is included in the next batch assignment (Saved Search), either manually or through scheduling.

### To exclude bills from payment batches:

- Go to Payments > Payment Processing > Payment Batch List.
- Select a bank record in the **Bank Account** field.
- Click a batch name.
- Review the bill payment batch details and click **Edit**.
- On the **Select Transactions** subtab, deselect the bills that you want to exclude. The **Pay** column is automatically checked if the Mark by Default preference is enabled on the company bank records. For more information, see [Setting Up Bank Records](#). If the Mark by Default preference is not enabled, select the bills to include in this payment batch.
- Click **Save** to save the current list of bills, or click **Save & Submit** to save the updated list of transactions and submit the payment batch for processing or approval.

## Viewing Electronic Bank Payment Details

### To view electronic bank payment details:

- Go to Payments > Payment Processing > Payments File Administration.
- Click View next to the payment file that you want to view.

| Field             | Description                                                                                        |
|-------------------|----------------------------------------------------------------------------------------------------|
| File Processed?   | This field indicates the status of the payment file (Successfully Processed, Canceled, or Failed). |
| Processing Errors | This field displays error messages if the payment file generation failed.                          |

| Field              | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|--------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| File Reference     | This field displays the autogenerated name of the payment file, which is stored in the file cabinet. It also displays the following links: <ul style="list-style-type: none"><li>■ <b>Preview</b> – Click this link to display the contents of the file in a popup.</li><li>■ <b>Download</b> – Click this link to download the file to your computer.</li><li>■ <b>Edit</b> – Click this link to open the file in a popup, in edit mode.</li></ul>                                                                                                                                                                                                                                               |
|                    | <div style="border: 1px solid #ccc; padding: 5px; background-color: #e6f2ff;"><p> <b>Note:</b> This field is blank if the payment file generation was canceled or encountered errors.</p></div>                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Reference Note     | This field displays the text entered in the <b>EFT File reference note</b> field on the bills payment form.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| In-Transit Payment | This field indicates if the default payment type preference is set to In-Transit or not at the time the payment file is generated. <div style="border: 1px solid #ffcc00; padding: 10px; background-color: #ffffcc;"><p> <b>Important:</b> You can rollback the PFA with In-Transit payments using the <b>Rollback</b> button on the Payment File Administration page. The accepted payments are deleted and the Bill Payment record is closed. After this the PFA is available for reprocessing. Once you rollback the PFA, the <b>Reprocess</b> button will be available to reprocess the PFA again.</p></div> |
|                    | <div style="border: 1px solid #ccc; padding: 5px; background-color: #e6f2ff;"><p> <b>Note:</b> This field is only available if the In-Transit feature is enabled in the account. For more information about the in-transit payment feature, see help topic In-Transit Payments.</p></div>                                                                                                                                                                                                                                                                                                                        |
| Document Number    | Listed on the <b>Payment Details</b> subtab under the <b>Payments</b> subtab, this column displays the system-generated payment file ID of the specific payment transaction.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Memo (Number)      | Listed on the <b>Payment Details</b> subtab under the <b>Payments</b> subtab, this column displays the check number on the bill payment, customer payment, or customer refund.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

3. Click the preview link to view the payment file.

You can also view the payment file from the file cabinet folder that you created in [Creating Folders in the NetSuite File Cabinet](#). Go to Documents > Files > File Cabinet, and then navigate to the payment folder. You can view the payment file using a text editor.

To view details about every change made during payment file generation, you can view the system notes on either the Payment File Administration record or Payment record. This is where you can identify the last process initiated, who processed the file, and the file process status during the payment file generation. However, there will be times when the system notes will identify a different user during process initiation. For example, Payment File was submitted by user A, but the system note shows fields being set by user B on the Payment File record.

This can happen when multiple users initiate the payment file generation script and concurrent processes occurs. In this case, whoever triggers the priority queue first will be identified as the owner of the succeeding processes.

## Sending Payment Notifications

You can notify payees such as, vendors, employees, partners and customers that payment files have been created to process fund transfers to and from their bank accounts. You can also send notifications to notify payees that the payments made for them encountered errors.

To send a payment notification to an email address other than the default email address on the payee's entity record, you can enter multiple addresses in the **Email Address for Payment Notification** field

on the main tab of vendor, employee, partner and customer records. To send a payment notification to additional recipients, enter multiple email addresses in this field separated by semicolons.

The screenshot shows a 'Classification' tab for a Subsidiary named 'Parent Company'. Below the tab, there is a field labeled 'Email Address for Payment Notification' containing the value 'partner1@email.com;partner2@email.com', which is enclosed in a red rectangular box.

**Note:** If the **Email Address for Payment Notification** field is blank, email payment notifications are sent to the default email address specified on the entity record.

For information about using payment notification templates, see the following topics:

- [Using Electronic Bank Payment Notification Templates](#)
- [Adding Subsidiary Information to an Electronic Bank Payment Notification Template](#)

### To send email notifications:

1. Go to Payments > Payment Processing > Payments File Administration.
2. Click the View link next to the payment file for which you want to send email notifications.
3. Click **Email Payment Notification**.

The screenshot shows the 'Payment File Administration' page for file ID '00000253'. At the top, there are several buttons: 'Edit', 'Back', 'Reverse Payments', 'Email Payment Notification' (which is highlighted with a red box), 'Recreate File', and 'Actions'. Below the buttons, there are fields for 'ID' (00000253), 'Subsidiary' (Parent Company : United Kingdom Office), and 'Department'.

4. In the **Subject** field of the Payment Notification form, change or accept the text for the Subject line of the email notification.

The screenshot shows the 'Payment Notification' form. At the top, it displays 'FILE ID: 00000330' and a 'SUBJECT' field containing 'Payment Notification' (which is highlighted with a red box). Below the subject field, there are sections for 'FROM' (empty), 'E-MAIL NOTES' (empty), and 'TEMPLATE' (empty). On the right side, there are statistics: 'TOTAL LINES: 1' and 'LINES SELECTED: 0'. At the bottom, there is a section titled 'Select Transactions' with a table showing transaction details like Payee, Email Address, CC, Date, Reference Number, Period, Currency, Amount, and Custom E-mail Notes.

5. In the **From** field, enter a from email address that displays in the payment notification email sent to the customers. The **From** field value overrides the default **From Email Address** field value set in the Set Preferences page.

The **From** field is optional and if left blank, the default email address is considered from the **From Email Address** field in the Set Preferences page. If the default email address is not set, then the email address from which you logged into your account will be used.

6. Next, do one of the following:
  - Type a message in the **Email Notes** field to create a custom email message and include a PDF of the transaction in your email, or
  - Select an email template. Note that you must enable the **Advanced PDF/HTML Templates** feature for this option, and a PDF transaction is not included in the email notification.

 **Note:** This message is sent to all the payees that you select on the **Select Transactions** subtab.

7. In the **Select** column on the **Select Transactions** subtab, check the box next to each payee to whom you want to send an email notification.

 **Tip:** Click **Mark All** or **Unmark All** to select or clear boxes, respectively, for all payees in the list.

8. In the **Email Address** field, verify the email address or enter an email address if one does not exist. You can enter multiple email addresses separated by semi colon. Do not include spaces in this field.
9. (Optional) In the **CC** and **BCC** columns, enter the email addresses to copy and blind copy other recipients. You can enter multiple email addresses separated by semi colon. Do not include spaces in this field.
10. In the **Custom Email Notes** column, write the email message for the transaction. The text you enter here is sent only to recipients listed in the **Email Address**, **CC** and **BCC** fields on that transaction.

 **Note:** Text entered in the **Custom Email Notes** field replaces the message written in the **Email Notes** field or the **Email Template** selected for that particular Payee.

11. Click **Submit**.

## Using Electronic Bank Payment Notification Templates

There are two standard email templates that you can use for sending payment notifications:

- **Standard Vendor Payment** – Use this template when sending notifications to vendors for bill payments,
- **Standard Customer Payment** – Use this template when sending notifications to customers for direct debits, and to customers for refunds.

### To select the template to use for payment notifications:

1. Go to Payments > Setup > Electronic Payments Preferences.
2. Click the **General Preference** subtab.
3. Click Edit.
4. In the **Email Template for Vendor Payments** field, select the template to use for payment notifications to vendors,
5. In the **Email Template for Customer Payments** field, select the template to use for payment notifications to customers.
6. Click Save.

You can also use custom email templates. There are two ways to customize email templates:

- Download a standard template and customize it.
- Customize an existing Advanced PDF/HTML template

### To customize a standard template:

1. Go to Documents > Files > File Cabinet > SuiteBundles, and then look for the Templates folder under the bundle number of the Electronic Bank Payments SuiteApp installed in your account.



To see the latest bundle number in your account, go to Customization > SuiteBundler > Search & Install Bundles > List. On the Installed Bundles page, look for the bundle number of the Electronic Bank Payments SuiteApp in the **Bundle ID** column.

2. Click Download next to the template you want to customize.
3. Download the standard template and save it on your computer.
4. Customize the template using Notepad or Notepad ++.
5. Upload your customized template in the Templates folder of the File Cabinet.

For instructions on adding files to the File Cabinet, see the help topic [Uploading Files to the File Cabinet](#).

### To customize an existing Advanced PDF/HTML template:

1. Using the template editor, review and change the layout. For more information, see the help topic [Advanced Templates Customization in the Template Editor](#).
2. When you have modified the layout to your specifications, click **Source**.
3. Copy and paste the source XML code to a Notepad or Notepad++ file, and then save it on your computer.
4. Upload the new template in the Templates folder of the File Cabinet.

To locate the Templates folder, see Step 1 of To customize a standard template. For instructions on adding files to the File Cabinet, see the help topic [Uploading Files to the File Cabinet](#).

## Adding Subsidiary Information to an Electronic Bank Payment Notification Template

The standard payment notification templates provided by Electronic Bank Payments do not include subsidiary information, such as the name and address of the subsidiary. If you want to include subsidiary information on the payment notifications that you send out, you need to customize an email template to add the relevant subsidiary fields.

### To add subsidiary information to a payment notification template:

1. Go to Documents > Files > File Cabinet > SuiteBundles, and then look for the Templates folder under the bundle number of the Electronic Bank Payments SuiteApp installed in your account.



To see the latest bundle number in your account, go to Customization > SuiteBundler > Search & Install Bundles > List. On the Installed Bundles page, look for the bundle number of the Electronic Bank Payments SuiteApp in the **Bundle ID** column.

2. Click the name of the email template that you want to customize.
3. Copy the contents of the template and paste them into a new file using a text editor, such as Notepad++.
4. Add the subsidiary information to the appropriate location on the new template using the following format:

```
${subsidiary.[field id]}
```



**Note:** To find the internal ID of a field, see the help topic [How to Find a Field's Internal ID](#)

In the following example, the information to be added is the subsidiary address. The field ID of the **Address** field on the subsidiary record is **addrtext**.

**Example:**

```
${subsidiary.addrtext}
```

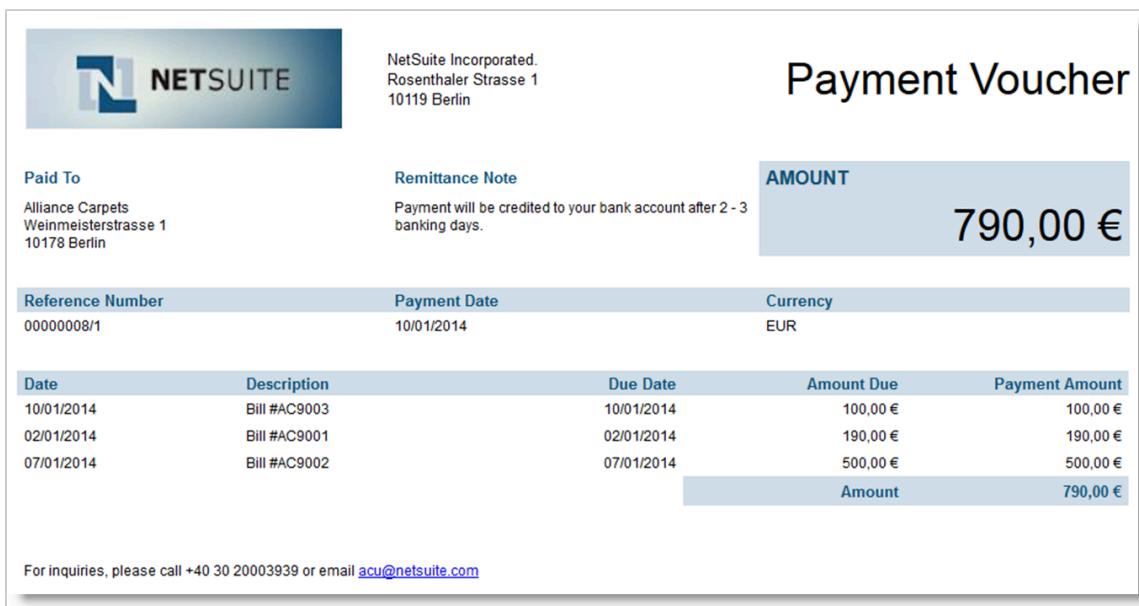
5. Save the file with a new template name.
6. Upload the file in the Templates folder of the File Cabinet.

For instructions on adding files to the File Cabinet, see the help topic [Uploading Files to the File Cabinet](#).

When you use the new email template, the subsidiary address from the subsidiary record appears on the payment notifications.

The screenshot shows the 'Subsidiary' setup screen in NetSuite. At the top, there are buttons for Save, Cancel, Reset, and Actions. Below these are various configuration fields: Name (NetSuite Germany, Inc.), Transaction Prefix, Currency (Euro), Subsidiary of Parent Company (Intercompany Account: Intercompany Clearing EUR), Edition (XX), VAT Registration No., Legal Name (NS Germany), Return Email Address (acu@netsuite.com), Fax, Elimination, Subsidiary Logo (Forms) and (Pages), Language (English (U.S.)), Web Site, and Address tabs (Address, Shipping Address, Return Address, Vendor Bill Matching, Nexuses, Currencies, Preferences, Workflow, Translation).

The 'Address' tab is active, showing fields for Attention, Address 2, City (Berlin), State/Province, Zip (10119), and Country (Germany). A detailed address is listed as NetSuite Incorporated, Rosenthaler Strasse 1, 10119 Berlin, Germany. There is also a 'Map' button and an 'Override' checkbox.



## Verifying Issued Checks with Positive Pay

The current version of the Electronic Bank Payments SuiteApp supports Positive Pay verification for the following transaction types:

- Bill Payment
- Check
- Customer Refund
- Cash Refund
- Paycheck
- Sales Tax Payment
- Vendor Prepayment

### To generate Positive Pay file formats:

1. Go to Payments > Cheques > Positive Pay.
2. Complete the following fields:

| Fields       | Description                                                                                                                                                                                                                                                                                                                                                                              |
|--------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Bank Account | Select the bank account where the customer refund payments are posted. For more information on setting up your company's bank account details for electronic bank payments, see <a href="#">Setting Up Bank Records</a> .<br>The <b>Bank Account Format</b> , <b>Maximum Payments in File</b> , and <b>Subsidiary</b> fields are automatically updated based on the value in this field. |
| Date From    | Use this field to show checks issued on this date or later. To include checks issued within a range of dates, enter values for both <b>Date From</b> and <b>Date To</b> fields.                                                                                                                                                                                                          |

**Note:** If **Maximum Payments in File** displays zero, no available check transaction is displayed in the Select Transactions list. You must return to the custom Payment File format and make sure that the **Maximum Lines** field is not set to blank.

| Fields                  | Description                                                                                                                                                                      |
|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Date To                 | Use this field to show checks issued on this date and earlier. To include checks issued within a range of dates, enter values in the <b>Date From</b> and <b>Date To</b> fields. |
| Cheque From             | Enter the starting check number in a range of checks included in the file format. Checks with numbers lower than this value are excluded in the file format.                     |
| Cheque To               | Enter the last check number in a range of checks to include in the file format. Checks with numbers higher than this value are excluded in the file format.                      |
| Include Void Cheques    | Check this box to include checks that are voided through a reverse journal entry. For more information, see <a href="#">Reversing Payments</a> .                                 |
| Exclude Cleared Cheques | Check this box to exclude checks that were cleared in your bank register.                                                                                                        |

A list of eligible check transactions is displayed in the Select Transactions list. You can use the search results as a reference for check verification activities.



**Note:** To display the **Name** column, go to Payments > Setup > Electronic Payments Preferences, click the **General Preference** subtab, and check the **Include Name in Transaction List** box.

- Click **Submit**.

The Payment File Administration record containing the details of the generated Positive Pay file format is displayed. You can do the following:

- Click **Refresh** for the SuiteApp to finish processing the file format and to display the downloadable text file format in the **File Reference** field.
- Click the download link in the **File Reference** field to download the Positive Pay file format. You can send the file format to your bank online, or upload the file to your bank's Positive Pay system.
- For more information about viewing payment details, see [Viewing Electronic Bank Payment Details](#).

## Electronic Bank Payments API



**Note:** Using the Electronic Bank Payments API is only available if you have an active Advanced Electronic Bank Payments license and the NetSuite SuiteApps License Client installed.

The Electronic Bank Payments API allows customers to create custom Bill Payment Processing pages with [Suitelets](#). Each custom Bill Payment Processing page has the same look and feel as the default page supplied with the Electronic Bank Payments SuiteApp.

## Limitations

Be aware of the following limitations of the Electronic Bank Payments API:

- The Electronic Bank Payments API does not support credit application. Vendor credit, customer credit memo, and unapplied payment transactions cannot be displayed and processed using a custom Bill Payment Processing page.
- The Electronic Bank Payments API does not support early payment discounts. The **Discount Amount** and **Discount Date** fields cannot be enabled and used on a custom Bill Payment Processing page.

See the following topics for additional information.

- [EPPaymentSelectionForm Object](#)
- [EPPaymentSelectionForm Methods](#)
- [Example Custom Bill Payment Processing Suitelet](#)
- [Setting Up a Custom Electronic Bank Payments Suitelet](#)
- [Default Columns – Custom Bill Payment Processing Page](#)
- [Default Fields – Custom Bill Payment Processing Page](#)
- [Default Filters – Custom Bill Payment Processing Page](#)

## EPPaymentSelectionForm Object

The custom Bill Payment Processing page is encapsulated within the EPPaymentSelectionForm object. You must define an EPPaymentSelectionForm object with the new keyword before you can access the object's methods.

```
1 | var epPaymentSelectionForm = new EPPaymentSelectionForm();
```

## EPPaymentSelectionForm Methods

The Electronic Bank Payments API includes the following methods.

- [AddColumn\(type, name, reference, isText, displayType, defaultValue, join\)](#)
- [AddFilter\(isDefaultFilter, reference, type, label, displayType, defaultValue, helpText, source, maxLength\)](#)
- [BuildUI\(\)](#)
- [GetForm\(\)](#)
- [RemoveField\(id\)](#)
- [RemoveFilter\(id\)](#)

### **AddColumn (type, name, reference, isText, displayType, defaultValue, join)**

Adds a column on the sublist of the Bill Payment Processing page to display field values from the records searched.

#### **Parameters**

- **type {string} [required]** – The field type of the column. Valid arguments are listed below.
  - **text**
  - **integer**
  - **date**
  - **currency**
- **name {string} [required]** – The name of the column displayed on the sublist of the Bill Payment Processing page.

- reference {string} [required] – The internal ID name of the column you want to add on the sublist. The reference argument can be a standard or custom entity field. The reference argument can also be a standard or custom transaction field.
- isText {Boolean true|false} [optional] – If value is true, the column displays the text or readable value of the field. If the value is false, the column displays the id of the field value.
- displayType {string} [optional] – The display type of the column added to the sublist on the Bill Payment Processing page. Valid arguments are listed below.
  - normal
  - hidden
- defaultValue {string} [optional] – The default value of the column that is displayed on the sublist automatically when the Bill Payment Processing page loads.
- join {string} [optional] – The join id for the search return column.

## Returns

- void

## Throws

- EP\_MISSING\_FIELDS – Thrown when a required argument is missing. Logs “Please enter required column parameters: type, name, reference.”
- EP\_INVALID\_VALUE – Thrown when an invalid argument is passed.

## Example

```

1 var epPaymentSelectionForm = new EPPaymentSelectionForm();
2
3 epPaymentSelectionForm.AddColumn('text', 'Custom Name', 'custbody_custom_name');
4 epPaymentSelectionForm.AddColumn('text', 'Approval Status', 'approvalstatus', true);
5 epPaymentSelectionForm.AddColumn('text', 'Email', 'email', '', '', 'vendor');
```

## AddFilter(isDefaultFilter, reference, type, label, displayType, defaultValue, helpText, source, maxLength)

Adds a filter on the Bill Payment Processing page. The filter refines the search of bills to be processed.

## Parameters

- isDefaultFilter {Boolean true|false} [required] – If value is true, the filter is added to the existing Search Filters group on the Bill Payment Processing page. If value is false, a new group of filters, named Custom Transaction Filters, is added to the Bill Payment Processing page.
- reference {string} [required] – The internal ID name of the field you want to add as a filter. Note that you can only add fields from the transaction record. If you want to source a newly created transaction body field or transaction column field, the reference argument must be the id of the newly created field.
- type {string} [required] – The field type of the filter. Valid arguments are listed below:
  - text
  - date

- checkbox
- select
- multiselect
- integer
- currency
- longtext
- label {string} [required] – The label of the filter displayed on the Bill Payment Processing page.
- displayType {string} [optional] – The display type of the filter on the Bill Payment Processing page. Accepted values are listed below.
  - inline
  - normal
  - hidden
  - disabled
- defaultValue {string} [optional] – The default value of the filter that is displayed automatically when the Bill Payment Processing page loads.
- helpText {string} [optional] – The text displayed when the filter label is clicked. The helpText value describes the data searched for when the filter is used.
- source {string} [optional] – Specifies the source where the filter gets its autopopulated values. An example value is the internal id of a list or record. Note that source must have a value if the type argument is select or multiselect, for the values of the filter to be displayed.
- maxLength {string} [optional] – A whole number that defines the allowed length of the value entered on the filter.

## Returns

- void

## Throws

- EP\_MISSING\_FIELDS – Thrown when a required argument is missing. Logs “Please enter required filter parameters: isDefaultFilter, reference, type, label.”
- EP\_INVALID\_VALUE – Thrown when an invalid argument is passed.

## Example

```

1 | var epPaymentSelectionForm = new EPPaymentSelectionForm();
2 |
3 | epPaymentSelectionForm.AddFilter(false,'custbody_custom_name', 'text', 'Custom Name');
```

## BuildUI()

Builds the customized Bill Payment Processing page. This method must be called after all changes are made. For an example, see [Example Custom Bill Payment Processing Suitelet](#).

## Returns

- void

## Throws

- IPM\_NOT\_LICENSED – Thrown when the installed Electronic Bank Payments SuiteApp does not have a OneWorld license. Logs “This edition does not support addition and removal of Filters or Columns.”

## GetForm()

Returns the Electronic Funds Transfer (EFT) form. For an example, see [Example Custom Bill Payment Processing Suitelet](#).

## Returns

- the EFT form (as an object)

## RemoveField(id)

Removes an existing (default) field from the Payment Information group of the Bill Payment Processing page. Note that some default fields cannot be removed. See [Default Fields – Custom Bill Payment Processing Page](#) to determine whether a particular default field can be removed.

## Parameters

- id {string} [required] – The field ID of the existing field that you want to remove.

## Returns

- void

## Throws

- EP\_MISSING\_FIELDS – Thrown when a required argument is missing. Logs “Please enter required id of field to be removed.”
- EP\_INVALID\_VALUE – Thrown when an invalid argument is passed. Logs “Field custpage\_2663\_xxxxx cannot be deleted.”

## Example

```

1 var epPaymentSelectionForm = new EPPaymentSelectionForm();
2
3 epPaymentSelectionForm.RemoveField('custpage_2663_aggregate');
```

## RemoveFilter(id)

Removes an existing (default) filter from the “Search Filter” group of the Bill Payment Processing page. Note that some default filters cannot be removed. See [Default Filters – Custom Bill Payment Processing Page](#) to determine whether a particular default filter can be removed.

## Parameters

- id {string} [required] – the field id from the “Search Filter” group of the Bill Payment Processing page that you want to remove. The field id can be found on the helpText of the fields on the “Search Filter” group. You can also refer to the appendix of this document to get the field id of a filter field.

## Returns

- void

## Throws

- EP\_MISSING\_FIELDS – Thrown when a required argument is missing. Logs “Please enter required id of filter to be removed.”
- EP\_INVALID\_VALUE – Thrown when an invalid argument is passed. Logs “Filter custpage\_2663\_xxxxx cannot be deleted.”

## Example

```

1 | var epPaymentSelectionForm = new EPPaymentSelectionForm();
2 |
3 | epPaymentSelectionForm.RemoveFilter('custpage_2663_transtype');
```

## Example Custom Bill Payment Processing Suitelet

```

1 | function main(request, response){
2 |
3 | var epPaymentSelectionForm = new EPPaymentSelectionForm();
4 |
5 | epPaymentSelectionForm.AddFilter(false,'custbody_custom_name', 'text', 'Custom Name', '', '', 'Custom Name', '', '');
6 | epPaymentSelectionForm.AddFilter(true,'custcol_companyname', 'select', 'Custom Subsidiary', '', '', 'Custom Subsidiary', 'subsidiary', '');
7 |
8 | epPaymentSelectionForm.AddColumn('text', 'Custom Name', 'custbody_custom_name');
9 | epPaymentSelectionForm.AddColumn('text', 'Approval Status', 'approvalstatus', true);
10 | epPaymentSelectionForm.AddColumn('text', 'Email', 'email', '', '', '', 'vendor');
11 |
12 | epPaymentSelectionForm.RemoveFilter('custpage_2663_vendor');
13 |
14 | epPaymentSelectionForm.RemoveField('custpage_2663_payment_ref');
15 |
16 | epPaymentSelectionForm.BuildUI(request, response);
17 |
18 | var form = epPaymentSelectionForm.GetForm();
19 | response.writePage(form);
20 |}
```

## Setting Up a Custom Electronic Bank Payments Suitelet

After writing a script, create a script record where you can attach the script file and define specific settings for your suitelet.

For general instructions and guidelines, see the help topic [Steps for Creating a Script Record](#).

### To set up a custom Electronic Bank Payments Suitelet:

1. Go to Customization > Scripting > Scripts > New.
2. Select **Suitelet** as your script type.
3. On the Script page, enter a name for the script record.
4. On the **Scripts** tab, set the following:

1. In the **Script File** field, select the name of the .js file.
2. In the **Function** field, enter the name of the function to be executed from the .js file.
3. On the **Libraries** subtab, select **2663\_ep\_api.js**.
4. Click **Add**.
5. On the **Deployments** tab, set the following:
  1. In the **Title** column, enter the title for the deployment.
  2. In the **Status** column, select **Released**.
  3. In the **Log Level** column, select **Error**.
  4. Click **Save**.

When the new deployment is saved, you have to set the role restrictions and link for the script. For more information, see the help topic [Step 5: Define Script Deployment](#).

  5. Click the name of the new deployment.
  6. On the **Script Deployment** page, click **Edit**.
  7. On the **Audience** tab, check the **All Roles** box to run the script in all user accounts.
  8. On the **Links** tab, select the specific Center, Section, and Category where the link to the suitelet should be accessible.

You can also enter the name for the label to be used for your link.

  9. Click **Add**.
6. Click **Save**.

## Default Columns – Custom Bill Payment Processing Page

| Column                                                                                                                                              | Internal ID                 | Type     | Display Type |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|----------|--------------|
| Pay                                                                                                                                                 | custpage_pay                | checkbox |              |
| Payee                                                                                                                                               | custpage_entity             | text     | inline       |
| Type                                                                                                                                                | custpage_type               | text     | inline       |
| Reference Number                                                                                                                                    | custpage_tranid             | text     | inline       |
| Installment Reference Number                                                                                                                        | custpage_installment_number | text     | inline       |
|  <b>Note:</b> Displays only when Installment feature is enabled. |                             |          |              |
| Date                                                                                                                                                | custpage_trandate           | text     | inline       |
| Due Date                                                                                                                                            | custpage_duedate            | text     | inline       |
| Currency                                                                                                                                            | custpage_currency           | text     | inline       |
| Period                                                                                                                                              | custpage_postingperiod      | text     | inline       |
| Amount                                                                                                                                              | custpage_amount             | text     | inline       |
| Amount Remaining                                                                                                                                    | custpage_amountremaining    | text     | inline       |
| Payment Amount                                                                                                                                      | custpage_payment            | text     |              |



**Important:** The following columns used for early payment discounts are not included: **Discount Amount** and **Discount Date**. For more information about these columns, see [Limitations](#).

## Default Fields – Custom Bill Payment Processing Page

| Field                   | Internal ID                  | Type     | Display Type | Can Be Removed? |
|-------------------------|------------------------------|----------|--------------|-----------------|
| Date to be processed    | custpage_2663_process_date   | date     |              | no              |
| Posting period          | custpage_2663_postingperiod  | select   |              | no              |
| EFT file reference note | custpage_2663_payment_ref    | text     |              | yes             |
| Aggregate by Payee      | custpage_2663_aggregate      | checkbox |              | yes             |
| And                     | custpage_2663_agg_method     | select   |              | yes             |
| Number of Transactions  | custpage_2663_payment_lines  | text     | inline       | no              |
| Total Payment Amount    | custpage_2663_total_amount   | text     | inline       | no              |
| Department              | custpage_2663_department     | select   |              | no              |
| Class                   | custpage_2663_classification | select   |              | no              |
| Location                | custpage_2663_location       | select   |              | no              |

## Default Filters – Custom Bill Payment Processing Page

| Filter                   | Internal ID                  | Type   | Display Type | Can Be Removed? |
|--------------------------|------------------------------|--------|--------------|-----------------|
| Bank account             | custpage_2663_bank_account   | select |              | no              |
| Bank account format      | custpage_2663_format_display | link   | inline       | no              |
| Maximum payments in file | custpage_2663_max_lines_sel  | text   | inline       | no              |
| Subsidiary               | custpage_2663_subsidiary     | link   | inline       | no              |
| Bank account currency    | custpage_2663_bank_currency  | text   | inline       | no              |
| Base currency            | custpage_2663_base_currency  | text   | inline       | no              |
| A/P account              | custpage_2663_ap_account     | select |              | no              |
| Transaction Type         | custpage_2663_transtype      | select |              | yes             |
| Due date from            | custpage_2663_date_from      | date   |              | yes             |
| to                       | custpage_2663_date_to        | date   |              | yes             |
| Vendor                   | custpage_2663_vendor         | select |              | yes             |
| Employee                 | custpage_2663_employee       | select |              | yes             |
| Partner                  | custpage_2663_partner        | select |              | yes             |

# SFTP Connector SuiteApp

The SFTP (Secure File Transfer Protocol) Connector SuiteApp enables you to directly transfer your payment files from NetSuite to your bank servers. You can also download files from your bank server to NetSuite. The SuiteApp establishes an SFTP connection between your NetSuite account and a remote SFTP server.

The SFTP Connector SuiteApp works together with the Electronic Bank Payments SuiteApp to transfer payment files to bank SFTP servers for processing.

You can transfer files from predefined folders in the file cabinet into SFTP server's predefined folder. When you transfer a file, the system moves back the same file to the processed folder in the file cabinet as a backup.

Similarly, you can download files from predefined folders in the bank server to file cabinet. When you download a file, the system moves back the same file to the processed folder in the bank server as a backup. The backup can be done only if you have Delete and Upload permissions provided by your bank.

The SFTP Connector SuiteApp provides the following features:

**■ Outbound:**

- Set up bank server details to transfer the payment files in secure manner
- Perform manual transfer of your payment files from NetSuite to the bank
- Schedule an automatic transfer of your payment files based on your preferred date and time

The SFTP Connector SuiteApp is available to all the users. You can use the SuiteApp if you want to transfer your files directly from NetSuite to your bank in a fast and secure manner.

**■ Inbound:**

- Set up bank server details to download the payment files in secure manner
- Perform manual download of your payment files from bank server to NetSuite
- Schedule an automatic download of your payment files based on your preferred date and time

The SFTP Connector SuiteApp is available to all the users. You can use the SuiteApp if you want to download your files directly from bank to your NetSuite in a fast and secure manner.

**■ Decryption:**

- Create a new decryption configuration record to decrypt payment files downloaded from bank server or any encrypted files. Currently, SFTP Connector SuiteApp supports decryption using Forge Method. Files encrypted using Forge method can only be decrypted by using the SFTP Connector SuiteApp.

## Setting Up the SFTP Connector SuiteApp

### Prerequisites

Make sure the following features are enabled in your account prior to installing the SFTP Connector SuiteApp:

- File Cabinet
- Custom Records
- Client SuiteScript
- Server SuiteScript

For more information, see the help topic [Enabling Features](#)

## Installing the SFTP Connector SuiteApp

### Installing SFTP Connector

Install the SFTP Connector SuiteApp from the SuiteApp Marketplace in NetSuite to perform the following tasks on installing the SuiteApp, see the help topic [Installing from the SuiteApp Marketplace](#).

- Directly transfer payment files from NetSuite to the bank server
- Directly download payment files from bank server to NetSuite

The SFTP Connector SuiteApp is a not a managed SuiteApp. You have to manually update the SuiteApp from the SuiteApp Marketplace whenever there are updates. These issue fixes and enhancements are available after the SuiteApp is updated in your production or Sandbox account. For information on upgrading the SuiteApp, see the help topic [Upgrading from the SuiteApp Marketplace](#).

## Roles and Permissions for SFTP Connector SuiteApp

Custom roles are added to your account after installing the SFTP Connector SuiteApp. You can assign the custom role to employees who are going to transfer, download and decrypt payment files using the SuiteApp. The administrator has full access to all the roles and permissions in NetSuite. The following roles are specific to SFTP Connector SuiteApp:

- **SFTP Set Up Role** – Users assigned to this role have full access to configure the SFTP Connector feature and perform transfers, downloads and decryption of payment files.
- **SFTP Operational Role** – Users assigned to this role can only view the account's SFTP Connector configuration and perform transfers, downloads and decryption of payment files. SFTP Operational role has full access to file cabinet permissions.

The following table shows the default permissions assigned to the SFTP Set Up Role. If you are an administrator, you can configure these permissions and customize the role's level of access to the SFTP Connector SuiteApp. For more information, see the help topic [Customizing or Creating NetSuite Roles](#).

| Permission                    | Subtab Type   | Minimum Permission | Permission Restriction |
|-------------------------------|---------------|--------------------|------------------------|
| Certificate Management        | Setup         | Full               | Full                   |
| Custom Sublists               | Setup         | Full               | Full                   |
| File Cabinet                  | List          | Full               | Full                   |
| Perform Search                | List          | Full               | Full                   |
| Outbound Configuration        | Custom record | Full               | Full                   |
| SFTP Folder Mapping           | Custom record | Full               | Full                   |
| Inbound Configuration         | Custom record | Full               | Full                   |
| Inbound Folder Mapping        | Custom Record | Full               | Full                   |
| Decryption Configuration      | Custom Record | Full               | Full                   |
| Payment Files Download Status | Custom Record | Full               | Full                   |

|             |       |      |      |
|-------------|-------|------|------|
| SuiteScript | Setup | Full | Full |
|-------------|-------|------|------|

The following table shows minimum permissions required for a SFTP operational role to set up the SFTP SuiteApp, SFTP connector configuration and initiate transfer, download and decryption of payment files.

| Permission                   | Subtab Type   | Minimum Permission | Permission Restriction |
|------------------------------|---------------|--------------------|------------------------|
| Certificate Management       | Setup         | View               | View                   |
| Custom Sublists              | Setup         | View               | View                   |
| File Cabinet                 | List          | Full               | Full                   |
| Perform Search               | List          | Full               | Full                   |
| Outbound Configuration       | Custom record | View               | View                   |
| SFTP Folder Mapping          | Custom record | View               | View                   |
| Inbound Configuration        | Custom record | View               | View                   |
| Inbound Folder Mapping       | Custom record | View               | View                   |
| Decryption Configuration     | Custom record | View               | View                   |
| Payment File Download Status | Custom record | View               | View                   |
| SuiteScript                  | Setup         | Full               | Full                   |

## SFTP Connector Limitations

The following are the known limitations of the SFTP Connector SuiteApp:

- Supports both single-factor and multi-factor authentication by using one of the following methods:
  - Username and Password
  - Username and Certificate
  - Username and SSH
  - Username, Password and Certificate
  - Username, Password and SSH
- Supports the following host key types:
  - RSA
  - DSA
  - ECDSA
- Supports SFTP with disabled IP allowlist.

## Creating SFTP Connector Folders in NetSuite File Cabinet

You need to select or create folders in the NetSuite File Cabinet to configure SFTP records used by the SFTP Connector SuiteApp. You can create folders for each type of record, or create one folder to store all payment files regardless of the format used.



**Important:** You must not choose the **Attachments Sent** or **Attachments Received** folders as a file cabinet location, including their subfolders. Files generated from these folders cannot be properly attached to payment file administration records. For more information, see the help topic [Attaching Files to Records](#).

### To create a folder for SFTP Connector in the NetSuite file cabinet:

1. Go to Documents > File > File Cabinet > New.
2. In the **Folder Name** field, enter a name for the folder to be used by the SFTP Connector SuiteApp. For example, **SEPA DD – Processed**.
3. Enter information in the optional fields as necessary. For more information, see the help topic [File Cabinet Overview](#).
4. Click **Save**. The folder that you created is now displayed in the File Cabinet Folders list.

You can note down the internal IDs of the file cabinet. In case you do not see the internal IDs in the file cabinet, go to Home > Set Preferences and check the **Show Internal IDs** box.



**Note:** Processed and processing folders must not be sub folders to each other. The folders must be parallel or with out any link between them.

## Setting Up Outbound Configuration Records

You can create new outbound configuration records to connect NetSuite to the bank servers and initiate the payment file transfers.. You must have an Administrator role or Set Up role to configure the records.

### To setup a new Outbound Configuration record:

1. Go to SFTP > SFTP Records > Outbound Configurations.
  2. From the Outbound Configuration List page, click **New Outbound Configuration**.
  3. In the **Name** field, enter the name of the bank server.
  4. In the **Remote URL** field, enter the URL of the SFTP server.
- 
- Note:** You must enter the URL without the protocol **https://** and must not include a specified path to the SFTP folder.
5. Enter the port of the SFTP server in the **Port** field.  
The port must be provided by the SFTP owner.
  6. In the **Host Key Type** field, enter any of the following host key types.
    - RSA
    - DSA
    - ECDSA
  7. In the **Host Key** field, enter the host key of the bank's server. The host key must be provided by the SFTP owner. You can cross check the host key by using the `ssh-keyscan -t rsa -p <port number> <URL>` command in power shell for Windows and in terminal for Mac operating systems.
  8. From the **Authentication Method** list, Select any of the following methods.

■ **Username / Password:**

- When you select this method, you can enter a user name in the **Username** field and click the **Set Password** button. In the Set Password pop-up window, enter a password in the **Password** field and click **Submit** to save.
- If your password changes or you save an incorrect password, you can recreate it by changing from the Set Password pop-up window.

■ **Certificate / SSH Key:**

- When you select this method, a **Certificate** field appears from which you can select a previously saved certificate or SSH key.

Only the following SSH keys are supported. To know more about saving SSH private key in NetSuite, see the help topic [Uploading Private SSH Keys](#).

- RSA
- DSA
- ECDSA

Only the following digital certificates are supported. To know more about saving a certificate in NetSuite, see the help topic [Uploading Digital Certificates](#).

- PFX
- P12
- PEM
- To create the Certificate/SSH key, use the ssh-keygen -m PEM -t rsa command.
- To generate p12 format certificate, use the openssl pkcs12 -export -in <filename.txt> -out <filename.p12> command.
- To generate PEM format certificate, use the cat test.key publicKey.cer > digCert.pem command



**Note:** To run openssl command you can use the cmder tool.

■ **Multi-Factor Authentication (MFA)** – When you select this method, you can enter a **Username** and click the **Set Password** button. In the Set Password pop-up window, enter a **Password** and click **Submit** to save the password. In the **Certificate /SSH** field, select a supported certificate or SSH key.

You must enable MFA as an authentication method at the bank server before using it in the SFTP Connector SuiteApp.



**Important:** The SFTP test connection and file transfer fails, if the username, password, certificate or SSH key you enter is invalid.

9. In the **Outbound Mapping** subtab, add the appropriate information in the following columns:

- **SFTP** – Folder Mapping Name: Enter the name of a folder mapping.
- **NS Folder ID – For Processing** – Enter the Internal ID of the file cabinet folder that has unprocessed files for SFTP file transfer
- **NS Folder ID – Processed** – Enter the Internal ID of the file cabinet folder that has processed files by SFTP Connector.
- **Bank Folder** – Enter the path of a folder to which the files are required to be transferred by the SFTP to bank servers. If the path is not provided, the files are transferred to the root folder of the bank servers.

10. Click **Save**.

## Guidelines for Creating an Outbound Configuration Record

- When you save a record for the first time, you must test the connection of the Outbound Configuration record. To do this click **Edit** next to the record and click the **Test Connection** button. A confirmation message appears if the test connection is successful. During this connection test, no files are transferred to the SFTP server.
- When you save a record after a successful connection test, the **Outbound - Manual** and **Outbound - Schedule** buttons are displayed on the Outbound Configuration page. To know more about the functions of these buttons see the help topics [Manual Payment File Transfer](#) and [Schedule Payment File Transfer](#).
- If the connection test is unsuccessful, an error message appears displaying the link to the Suitelet script. Click on the this link to go to the Suitelet script deployment under execution log. Here, you will find detailed information on the connection failure.
- You can transfer files by using the following file formats. You can also transfer the files without an extension.
  - .csv
  - .pdf
  - .xls
  - .txt
  - .xml

When the processed and processing folders have the same file name, the file name is appended with \_1 during the file transfer. The files are transferred after the file name is renamed.

## Manual Payment File Transfer

You can manually transfer payment files from processing folder to a specific bank folder by using the **Outbound-Manual** button. Clicking this button will transfer all the available files in the processing folder. You cannot choose a specific payment file from the folder for the file transfer.

**Note:** If you have multiple configuration records setup, you can use the Transmit Payment Files page to transfer all the folders with the files or choose the required folder.

### To manually transfer payment files:

1. Go to SFTP > SFTP Records > Outbound Configurations.
2. Next to a record, click **View**.
3. On the Outbound Configuration page, click the **Outbound-Manual** button.
4. On the Transmit Payment Files page, mark the required folders and then click **Transmit Files**.

In the Transmit Bill Payments Files page, each folder represents one folder mapping created in the Outbound Configuration page. The Number Of Files column displays the number of files pending for transfer. You can use the **Mark All** and **Unmark All** buttons to speed up the marking process. When you click on the **Transmit Files** button, automation is triggered and you can refresh the page to see how the files are being processed. After the file transfer, the Number of Files column will show the number zero. If not, then it means that all the files have not been transferred and you have to repeat the manual file transfer again.

## Schedule Payment File Transfer

You can schedule a payment file transfer for a specific date and time by using the **Outbound-Schedule** button on the Outbound Configuration page. This feature of the SFTP connector gives you the flexibility to transfer payment files in a scheduled manner. When you schedule a payment file transfer, all files in the processing folder are transferred. If there are multiple folders, then the files under all the folders are transferred when the schedule transfer is triggered.

### To schedule a payment file transfer:

1. Go to SFTP > SFTP Records > Outbound Configurations.
2. Next to a record, click **View**.
3. On the Outbound Configuration page, click the **Outbound-Schedule** button.
4. A Script Deployment page is displayed. You can schedule the file transfer from this page. To know more about scheduling the file transfer from the Script Deployment page, see the help topic [Map/Reduce Script Deployment Record](#).
5. Click **Save**.

## Encryption and Decryption Using Node Forge

You can now transfer encrypted files to the bank server and decrypt them using Node Forge. You must enable the Encryption feature from the Outbound Configuration page to configure the encryption data. After you provide the encryption details and configure the data, you can send the encrypted files using the manual or scheduled payment file transfer to the bank server. The payment files transferred to the bank server are in encrypted format. The encrypted files can be decrypted using Node Forge.

### To encrypt the files:

1. Go to SFTP > SFTP Records > Outbound Configurations.
2. Next to a record, click **Edit**.
3. On the Outbound Configuration page, click the **Encryption** box in the Encryption subtab.
4. In the **Encryption Method** field, select one of the following supported encryption methods:
  - AES 128
  - AES 192
  - AES 256



**Note:** The passkey file is regenerated when you change the encryption method.

5. In the **Passkey Folder ID** field, enter the ID of the folder that stores the passkey text file.



**Note:** The passkey file must be stored with the naming format SFTP Connector Configuration\_aes.txt. The passkey file is generated when you change **Passkey Folder ID** field.

6. In the **Passphrase** field, enter the passphrase to generate the passkey and IV.



**Note:** The passkey file is regenerated when you change the **Passphrase** field.

7. Click **Save**.

**Note:** The passkey file is generated as SFTPConnectorConfigurationname\_aes.txt file. This passkey file must be shared with your bank or third parties outside NetSuite for decrypting the files at their end.

8. Click the **Outbound-Manual** or **Outbound Schedule** button to transfer the encrypted files to the bank server.

## Decrypting the Files using Node Forge

The encrypted files must be decrypted using Node Forge to use the payment files transferred to the bank.

**Note:** You can also decrypt the files in NetSuite using Decryption Configuration page. For more information, see [Setting Up Inbound Configuration Records](#).

### To decrypt files using Node Forge:

1. Download and install Node.js from this link [Download Node.js](#)
2. Open cmd and enter npm install node-forge.

**Note:** You can decrypt multiple files at the same time by using the command node decryption.js filename1 filename2 filename3.

3. Type node decryption.js filename.js. .

The following is the sample script used for decrypting files

```

1 //imported fs and node-forge
2 var fs = require('fs');
3 var forge = require('node-forge');
4 function decryptFile(filename){
5 //opens the file and copies the contents into variable name "Data"
6 fs.readFile(__dirname + '/' +filename, function (err, Data) {
7 if (err) {
8 //throws error when facing issues in reading the file
9 throw err;
10 }
11 //contents of the file
12 console.log(Data.toString());
13 var decipher = forge.cipher.createDecipher('AES-CBC', forge.util.decode64(key));
14 decipher.start({iv: forge.util.decode64(iv)});
15 decipher.update(forge.util.createBuffer((Data.toString())));
16 var result = decipher.finish(); // check 'result' for true/false
17 // decrypted data
18 var decipher_file_contents=decipher.output.data;
19 //writing the decrypted file contents back into the same file
20 fs.writeFile(__dirname + '/' +filename,forge.util.encodeUtf8(decipher_file_contents),(err) => {
21 if (err)
22 console.log(err);
23 else {
24 console.log("File written successfully\n");
25 }
26 });
27 });
28 }
//{"key":"AvX9C1Z54t6smSfhMbaSijrz7+vUuB63zNuu2Y/NF6Q=","iv":"sW9R/J1mQhM8E6yidMlUhln1NjdqkGwQRyaQ9KyKru="}
29 // 128/192/256 bit Key and IV value which are encoded in base-64
30 var key = "AvX9C1Z54t6smSfhMbaSijrz7+vUuB63zNuu2Y/NF6Q=";
31 var iv = "sW9R/J1mQhM8E6yidMlUhln1NjdqkGwQRyaQ9KyKru=";
32 // cmd for execution: node decrypt_executor_file.js file_to_decrypt_1.js file_to_decrypt_2.js file_to_decrypt_3.js
33 // execute the above command only in the directory where the files are present.
34 var file_names = process.argv.slice(2);
35 // file_names
36

```

```

37 // file_names = [file_to_decrypt_1.js,file_to_decrypt_2.js,file_to_decrypt_3.js]
38 // opens the file and decrypts the contents using AES-CBC from Node-Forge.
39 // The decrypted file contents are saved back in the same file.
40 for (var i = file_names.length - 1; i >= 0; i--) {
41 decryptFile(file_names[i]);
42 }

```

- Replace the key and IV values in the decryption.js file with the generated values.

You cannot decrypt an already decrypted file as the script text changes and cannot be identified. You can check or clear the **Encryption** box anytime. The following file formats are supported for encryption:

- .csv
- .txt
- .xml

## Setting Up Inbound Configuration Records

You can create new inbound configuration records to connect NetSuite to the bank servers and initiate the payment file downloads. You must have an Administrator role or Set Up role to configure the records.

### To setup a new Inbound Configuration record:

- Go to SFTP > SFTP Records > Inbound Configurations.
  - From the Inbound Configuration List page, click **New Inbound Configuration**.
  - In the **Name** field, enter the name of the bank server.
  - In the **Remote URL** field, enter the URL of the SFTP server.
- Note:** You must enter the URL without the protocol **https://** and must not include a specified path to the SFTP folder.
- Enter the port of the SFTP server in the **Port** field.  
The port must be provided by the SFTP owner.
  - In the **Host Key Type** field, enter any of the following host key types.
    - RSA
    - DSA
    - ECDSA
  - In the **Host Key** field, enter the host key of the bank's server. The host key must be provided by the SFTP owner. You can cross check the Host Key by using the `ssh-keyscan -t rsa -p <port number> <URL>` command in power shell for Windows and in terminal for Mac operating systems.
  - From the **Authentication Method** list, Select any of the following methods.
    - **Username / Password:**
      - When you select this method, you can enter a user name in the **Username** field and click the **Set Password** button. In the Set Password pop-up window, enter a password in the **Password** field and click **Submit** to save.
      - If your password changes or you save an incorrect password, you can recreate it by changing from the Set Password pop-up window.
    - **Certificate / SSH key:**
      - When you select this method, a **Certificate** field appears from which you can select a previously saved certificate or SSH key.

Only the following SSH keys are supported. To know more about saving SSH private key in NetSuite, see the help topic [Uploading Private SSH Keys](#).

- RSA
- DSA
- ECDSA

Only the following digital certificates are supported. To know more about saving a certificate in NetSuite, see the help topic [Uploading Digital Certificates](#).

- PFX
- P12
- PEM
- To create the Certificate/SSH key, use the ssh-keygen -m PEM -t rsa command.
- To generate p12 format certificate, use the openssl pkcs12 -export -in <filename.txt> -out <filename.p12> command.
- To generate PEM format certificate, use the cat test.key publicKey.cer > digCert.pem command



**Note:** To run openssl command you can use the cmder tool.

- **Multi-Factor Authentication (MFA)** – When you select this method, you can enter a **Username** and click the **Set Password** button. In the Set Password pop-up window, enter a **Password** and click **Submit** to save the password. In the **Certificate /SSH** field, select a supported certificate or SSH key.

You must enable MFA as an authentication method at the bank server before using it in the SFTP Connector SuiteApp.



**Important:** The SFTP test connection and file download fails, if the username, password, certificate or SSH key you enter is invalid.

9. In the **Inbound Mapping** subtab, add the appropriate information in the following columns:
  - **Inbound Folder Mapping Name** – Enter the name of a folder mapping.
  - **Bank Folder – For Processing** – Enter the bank folder path provided by your bank to download the files to the file cabinet folder. If you do not have the bank folder path then you must enter slash,/ to download the files from the root folder.
  - **Bank Folder - Processed** – Enter the path of the bank server folder to move the processed files to the file cabinet.
10. Click **Save**.



**Note:** If you do not have delete and upload permissions, you must leave this field blank.

- **Folder ID** – Enter the ID of the folder that stores the downloaded files.

## Guidelines for Creating an Inbound Configuration Record

- When you save a record for the first time, you must test the connection of the inbound configuration record. To test the connection click **Edit** next to the record and click the **Test Connection** button. A confirmation message appears if the test connection is successful. During the connection test, files are not downloaded to the SFTP server.

- When you save a record after a successful connection test, the **Inbound - Manual** and **Inbound - Schedule** buttons are displayed on the Inbound Configuration page. To know more about the functions of these buttons see [Manual Payment File Download](#) and [Schedule Payment File Download](#).
- If the connection test is unsuccessful, then an error message appears displaying the link to the Suitelet script. Click on the this link to go to the Suitelet script deployment under execution log. Here, you will find detailed information on the connection failure.
- You can download files by using the following file formats. You can also download the files without an extension.
  - .csv
  - .pdf
  - .xls
  - .txt
  - .xml

If you have Delete and Upload permissions and if the processed and processing folders have the same file name, then the file name is appended with \_1. The files are downloaded after the file name is renamed.

If you do not have the Delete and Upload permissions and if the processing and NetSuite folders have the same file name, then the file name is appended with \_1. The files are downloaded after the file name is renamed.

## Manual Payment File Download

You can manually download payment files from processing folder to a specific folder by using the **Inbound -Manual** button. By clicking this button you can download all the available files in the processing folder. You cannot choose a specific payment file from the folder for the file download.

**Note:** If you have multiple configuration records setup, you can use the Download Payment Files page to download all the folders with the files or choose the required folder.

### To manually download payment files:

1. Go to SFTP > SFTP Records > Inbound Configurations.
2. Next to a record, click **View**.
3. On the Inbound Configuration page, click the **Inbound-Manual** button.
4. On the Download Payment Files page, mark the required folders and then click **Download Files**.

In the Download Payments Files page, each folder represents one folder mapping created in the Inbound Configuration page. The Number Of Files column displays the number of files pending for download. You can use the **Mark All** and **Unmark All** buttons to speed up the marking process. When you click on the **Download Files** button, automation is triggered and you will be redirected to the Download Payment File page. Refresh this page to view the status of the file download. The file download is complete when the values in Total Files and Downloaded Files columns are same. The files are downloaded when the status changes to Download Complete. If not, then it means that all the files are not downloaded and you must repeat the manual file download again.

## Schedule Payment File Download

You can schedule a payment file download for a specific date and time by using the **Inbound-Schedule** button on the Inbound Configuration page. This feature of the SFTP connector gives you the flexibility to

download payment files in a scheduled manner. When you schedule a payment file download, all files in the processing folder are downloaded. If there are multiple folder mappings, then the files under all the folder mappings are downloaded when the schedule download is triggered.

### To schedule a payment file download:

1. Go to SFTP > SFTP Records > Inbound Configurations.
2. Next to a record, click **View**.
3. On the Inbound Configuration page, click the **Inbound-Schedule** button.
4. A Script Deployment page is displayed. You can schedule the file download from this page.  
To know more about scheduling the file download from the Script Deployment page, see the help topic [Map/Reduce Script Deployment Record](#).
5. Click **Save**.

## Setting Up Decryption Configuration Records

You can create new Decryption Configuration records to decrypt payment files downloaded from bank server or any other encrypted files. You must have an Administrator role or Set Up role to configure the records.

### To setup Decryption Configuration record:

1. Go to SFTP > SFTP Records > Decryption Configurations.
2. In the **Name** field, enter the name of the decryption record.
3. In the **Folder ID - Files to Decrypt** field, enter the ID of the folder that contains the files for decryption.
4. In the **Folder ID - Files to Store** field, enter the ID of the folder that stores the decrypted files.
5. In the **Decryption Method** list, select the required decryption method.  
Currently NetSuite supports only Node-Forge decryption method.
6. In the **Key Value** field, enter the key value provided by your bank.
7. In the **IV Value** field, enter the IV value provided by your bank.
8. Click **Save**.

## Guidelines for Creating a Decryption Configuration Record

- After you save a Decryption Configuration record, the **Decrypt** button is displayed on the Decryption Configuration page.
- After you click the **Decrypt** button, you will be redirected to Decrypt Payment Files page. This page displays all the payment files available in the files to decrypt folder. Select the required files for decryption and click the **Decrypt File** button. After the decryption is complete, the files decryption is successful confirmation message appears.
- The decrypted files are stored in the files to store folder.
- You cannot decrypt an already decrypted file as the script text changes and cannot be identified. The following file formats are supported for decryption:
  - .csv

- .txt
- .xml

## SFTP Connector Error Codes

- SFTP Create Connection Errors
- SFTP Connection Upload Errors
- SFTP Connection Download Errors

### SFTP Create Connection Errors

| Error Code                                                     | Message                                                                                                               |
|----------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|
| FTP_UNKNOWN_HOST                                               | The host could not be found.                                                                                          |
| FTP_CONNECT_TIMEOUT_EXCEEDED                                   | A connection could not be established within options.timeout seconds.                                                 |
| FTP_CONNECT_TIMEOUT_EXCEEDED                                   | The username/password is invalid or permission to access the directory is denied.                                     |
| FTP_INVALID_PORT_NUMBER                                        | The port number is invalid.                                                                                           |
| FTP_INVALID_CONNECTION_TIMEOUT                                 | The options.timeout value is either a negative value, zero, or greater than 20 seconds.                               |
| FTP_INVALID_DIRECTORY                                          | The directory does not exist on the remote FTP server.                                                                |
| FTP_INCORRECT_HOST_KEY                                         | The host key does not match the presented host key on the remote FTP server.                                          |
| FTP_INCORRECT_HOST_KEY_TYPE                                    | The host key type and provided host key type do not match.                                                            |
| FTP_MALFORMED_HOST_KEY                                         | The host key is not in the correct format. (e.g. base 64, 96+ bytes)                                                  |
| FTP_PERMISSION_DENIED                                          | Access to the file or directory on the remote FTP server is denied.                                                   |
| FTP_UNSUPPORTED_ENCRYPTION_ALGORITHM                           | The remote FTP server does not support one of NetSuite's approved algorithms. (e.g. aes256-ctr, es192-ctr, es128-ctr) |
| AUTHENTICATION_FAIL_TOO_MANY_INCORRECT_AUTHENTICATION_ATTEMPTS | There are too many incorrect authentication attempts.                                                                 |
| NO_ROUTE_TO_HOST_FOUND                                         | No route to the host can be found.                                                                                    |
| CONNECTION_RESET                                               | The connection has been reset.                                                                                        |
| CONNECTION_CLOSED_BY_HOST                                      | The connection is closed by the host.                                                                                 |
| THE_REMOTE_PATH_FOR_FILE_IS_NOT_VALID                          | The file's remote path is invalid.                                                                                    |
| SFTPCREDENTIAL_ENCODING_ERROR                                  | There is an SFTP credential encoding error.                                                                           |

|                                   |                                         |
|-----------------------------------|-----------------------------------------|
| UNABLE_TO_GET_SFTP_SERVER_ADDRESS | The SFTP server address is unavailable. |
|-----------------------------------|-----------------------------------------|

## SFTP Connection Upload Errors

| Error Code                            | Message                                                                                                   |
|---------------------------------------|-----------------------------------------------------------------------------------------------------------|
| CONNECTION_CLOSED_BY_HOST             | The connection is closed by the host.                                                                     |
| CONNECTION_RESET                      | The connection has been reset.                                                                            |
| FTP_NO SUCH_FILE_OR_DIRECTORY         | The file or directory does not exist.                                                                     |
| FTP_TRANSFER_TIMEOUT_EXCEEDED         | The transfer is taking longer than the specified options.timeout value.                                   |
| FTP_INVALID_TRANSFER_TIMEOUT          | The options.timeout value is either a negative value, zero or greater than 300 seconds.                   |
| FTP_FILE_ALREADY_EXISTS               | The options.replace existing value is false and a file with the same name exists in the remote directory. |
| THE_REMOTE_PATH_FOR_FILE_IS_NOT_VALID | The file's remote path is invalid.                                                                        |
| FTP_PERMISSION_DENIED                 | Access to the file or directory on the remote FTP server is denied.                                       |

## SFTP Connection Download Errors

| Error Code                            | Message                                                                                 |
|---------------------------------------|-----------------------------------------------------------------------------------------|
| FTP_MAXIMUM_FILE_SIZE_EXCEEDED        | The file size is greater than the maximum file size allowed by NetSuite.                |
| FTP_NO SUCH_FILE_OR_DIRECTORY         | The file or directory does not exist.                                                   |
| FTP_TRANSFER_TIMEOUT_EXCEEDED         | The transfer is taking longer than the specified options.timeout value                  |
| FTP_INVALID_TRANSFER_TIMEOUT          | The options.timeout value is either a negative value, zero or greater than 300 seconds. |
| FTP_PERMISSION_DENIED                 | Access to the file or directory on the remote FTP server was denied                     |
| CONNECTION_RESET                      | The connection has been reset                                                           |
| THE_REMOTE_PATH_FOR_FILE_IS_NOT_VALID | The file's remote path is invalid.                                                      |
| CONNECTION_CLOSED_BY_HOST             | The connection is closed by the host.                                                   |

# Chargeback Workflow

The NetSuite Chargeback Workflow SuiteApp lets you process chargeback events that the gateway creates for disputed payments.

Chargebacks are initialized when your customers believe their cards have been wrongly charged. For example, they didn't authorize the payment on their card, or the goods they ordered never arrived. Funds are returned to customers unless you present a successful rebuttal of their claim.

With the NetSuite Chargeback Workflow SuiteApp, you can perform the following tasks:

- Quick access to the most pertinent information:
  - Customer
  - Subsidiary
  - Monetary value of the disputed payment
  - GL impact (outbound / inbound movement of funds)
- Ability to manually configure each OneWorld subsidiary individually
- Ability to assign an individual employee to deal with the chargeback
- Ability to attach supporting documents to the chargeback record that provide evidence to rebut the chargeback
- Ability to write off chargebacks and automatically create journal entry records

To install and set up the NetSuite Chargeback Workflow SuiteApp, see [Setting Up the NetSuite Chargeback Workflow SuiteApp](#).

To configure the chargeback workflow, see [Configuring NetSuite Chargeback Workflow](#).

To use this SuiteApp to manage chargebacks, see [The Chargeback Record](#).

## Availability

NetSuite Chargeback Workflow is available in a SuiteApp that is installed as an add-on module to your NetSuite account. The NetSuite Chargeback Workflow SuiteApp enables you and your subsidiaries to automate the process of managing chargebacks, from receiving notifications to accounting for any transfer of funds during the process.

## Setting Up the NetSuite Chargeback Workflow SuiteApp

To set up the Chargeback Workflow SuiteApp, you must perform the following tasks:

- ensure prerequisites are in place
- install the NetSuite Chargeback Workflow SuiteApp
- set up roles and permissions

In addition to setting up the NetSuite Chargeback Workflow SuiteApp, you can also configure the default accounts to be used by your subsidiaries. To configure the chargeback workflow, see [Configuring NetSuite Chargeback Workflow](#).

## Prerequisites

Make sure that the following features are enabled in your account prior to installing Chargeback Workflow:

- Inline Editing (Company subtab)
- File Cabinet (Company subtab)
- Accounting (Accounting subtab)
- A/R (Accounting subtab)
- Credit Card Payments (Transactions subtab)
- Custom Records (SuiteCloud subtab)
- Client SuiteScript (SuiteCloud subtab)
- Server SuiteScript (SuiteCloud subtab)

To enable features, go to Setup > Company > Enable Features.

## Installing the NetSuite Chargeback Workflow SuiteApp

Go to Customization > SuiteBundler > Search&Install Bundles, and install the bundle below.

Bundle Name: **Chargeback Workflow**

Bundle ID: 127355

Location: Production

Availability: Public

For information on installing bundles, see the help topic [Installing a Bundle](#).

The NetSuite Chargeback Workflow SuiteApp is a managed bundle and is automatically updated whenever there are updates. Issue fixes and enhancements are available after the bundle is updated in your account.

## Setting Up Roles and Permissions

The NetSuite Chargeback Workflow SuiteApp does not require custom roles to manage the chargeback workflow. The following standard roles are recommended:

- Administrator
- A/R Clerk
- Accountant
- Accountant (Reviewer)
- Bookkeeper
- CEO
- CEO (Hands Off)
- CFO
- Sales Administrator
- Sales Manager
- Sales Vice President
- Support Administrator

# Configuring NetSuite Chargeback Workflow

When you install the NetSuite Chargeback Workflow SuiteApp, you can configure the default accounts to be used by your subsidiaries.

| ID | SUBSIDIARY               | DEFAULT EMAIL         | BANK ACCOUNT           | A/R ACCOUNT         | EXPENSE ACCOUNT  | LINK                            |
|----|--------------------------|-----------------------|------------------------|---------------------|------------------|---------------------------------|
| 1  | Parent Company           | someone@netsuit.com   | Payroll                | New A/R             | Payroll Expenses | <a href="#">Change settings</a> |
| 4  | Parent Company : UK      | someone@netsuite.com  | HSBC London Acct       | Accounts Receivable | Supplies Expense | <a href="#">Change settings</a> |
| 3  | Parent Company : US East | someone2@netsuite.com | Undeposited Funds      | Accounts Receivable | Utilities        | <a href="#">Change settings</a> |
| 2  | Parent Company : US West | someone2@netsuite.com | Credit Card Remittance | Accounts Receivable | Business         | <a href="#">Change settings</a> |

## To edit a Chargeback Workflow configuration:

1. Go to Setup > Accounting > Financial Statements > Set Up Chargeback Workflow.



**Note:** If you have a OneWorld account you will open the Chargeback Settings - Subsidiaries list. Click the **Change Settings** link next to the chargeback configuration that you want to edit.

2. In the **Default Email** field, enter the default email address where you want to send notifications.
3. In the **Bank Account** field, enter your bank account where the funds are located. If the gateway delays depositing your funds, you can select Undeposited Funds from the list and reconcile the transaction later.
4. In the **A/R Account** field, enter the Accounts Receivable account that will be affected by the chargeback.
5. In the **Expense Account** field, enter the Expense account that will be affected by the chargeback.
6. Click **Save**.

Each set of configuration values will be associated exactly with one subsidiary. If you have a OneWorld account, the configuration will only apply to a single subsidiary. Therefore, you will have to configure all other subsidiaries separately.



**Note:** All subsidiaries are automatically included in the Chargeback Settings - Subsidiaries list.

When chargeback workflow settings are missing, the system displays an error message and a daily email is sent to system administrators.

For more information regarding subsidiaries, see the help topic [Subsidiaries in OneWorld](#).

## The Chargeback Record

The chargeback record helps you track the transfer of funds when a chargeback is initialized. This record tells you who the customer is, the amount of funds the customer wants returning and in what currency, and which subsidiary is being charged. The chargeback is created automatically when a customer disputes a payment.

To view a chargeback record, go to Transactions > Sales > Chargebacks > List and from the Chargeback list, click the **View** link next to the chargeback that you want to view.

**Note:** Chargeback records are sorted in the Chargebacks list by assignee, and then by date. Records that have not been assigned to a user are at the top, with the most recent chargeback records first.

### Chargeback #1

Reset
**Save**
Sign Me Up

Status : Written off

| Chargeback                                    |                                          | More                |                     |          |               |                                 |
|-----------------------------------------------|------------------------------------------|---------------------|---------------------|----------|---------------|---------------------------------|
| DISPUTED PAYMENT<br>Payment #1187             | CUSTOMER<br>Ascend Inc                   | More                |                     |          |               |                                 |
| AMOUNT<br><input type="text" value="1.00"/>   | MEMO<br><input type="text"/>             |                     |                     |          |               |                                 |
| CURRENCY<br>USA                               |                                          |                     |                     |          |               |                                 |
| ASSIGNEE<br><input type="text"/>              |                                          |                     |                     |          |               |                                 |
| Status                                        |                                          |                     |                     |          |               |                                 |
| <input checked="" type="checkbox"/> WRITE OFF | EXPENSED AS<br>Journal #28               |                     |                     |          |               |                                 |
| FILE<br><input type="text"/>                  | <input type="button" value="Browse..."/> |                     |                     |          |               |                                 |
| Chargeback Notifications • Documents •        |                                          |                     |                     |          |               |                                 |
| DATE                                          | TYPE OF EVENT                            | MONEY MOVING EFFECT | POSTING TRANSACTION | AMOUNT   | REASON        | DETAILS ▲                       |
| 6/15/2016 5:44 am                             | Request for information                  | Outbound            |                     | 1.00 USA | it was not me | <a href="#">Notification #1</a> |

Reset
**Save**
Sign Me Up

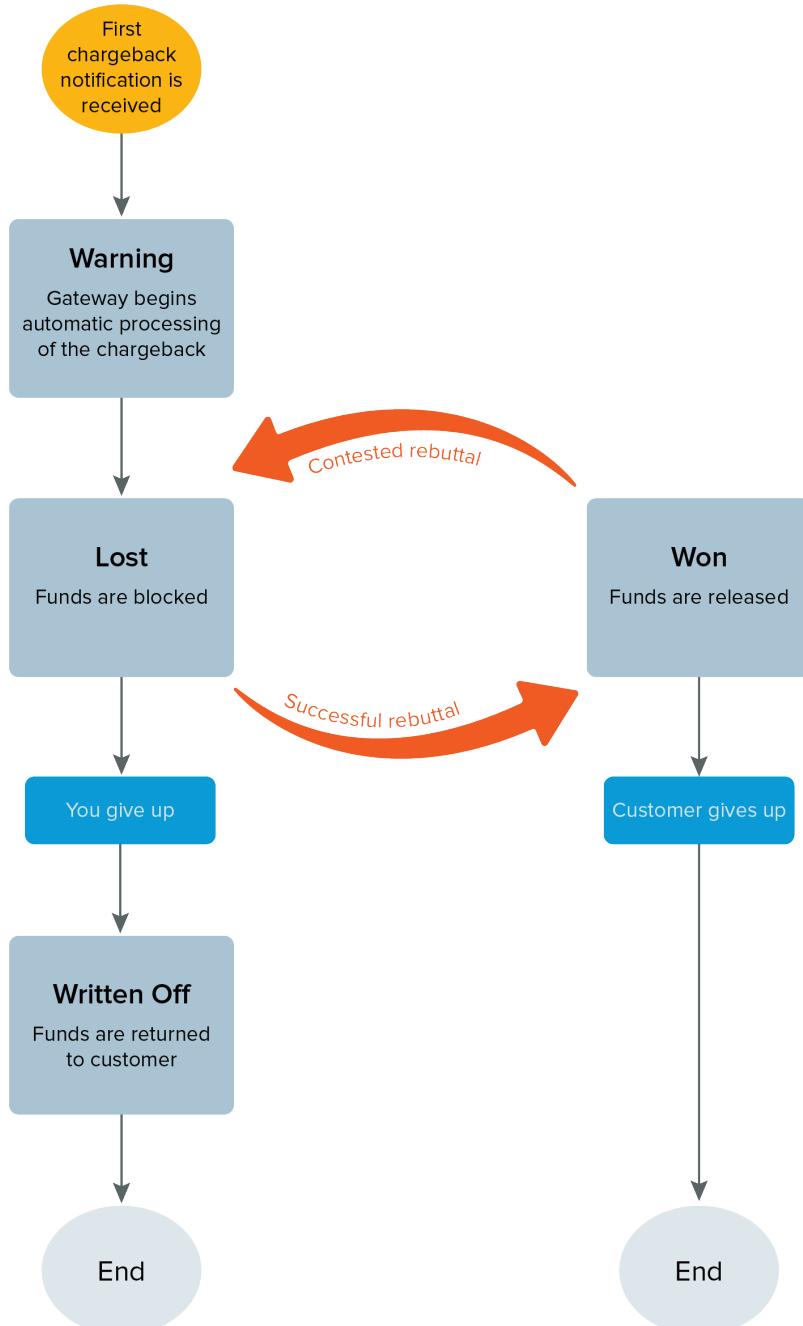
The chargeback record provides the following information:

| Field / Subtab           | Description                                                                                                                                                                                     |
|--------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Status                   | The current status of the chargeback. For more information, see <a href="#">Chargeback Statuses</a>                                                                                             |
| Disputed Payment         | The identifier of the payment transaction that is being disputed.                                                                                                                               |
| Amount                   | The amount of the disputed transaction.                                                                                                                                                         |
| Currency                 | The currency of the payment that is being disputed.                                                                                                                                             |
| Assignee                 | The name of the user assigned to the chargeback. For more information, see <a href="#">Adding an Assignee to a Chargeback</a> .                                                                 |
| Expensed As              | The journal entry record that accounts for how the chargeback is expensed when a chargeback is written off. For more information, see <a href="#">Chargeback Journal Entries</a> .              |
| Customer                 | The name of the alleged customer who is disputing the payment.                                                                                                                                  |
| Memo                     | Add useful notes here when you handle this chargeback.                                                                                                                                          |
| Write Off                | Check this box to write off the chargeback. For more information, see <a href="#">Writing Off a Chargeback</a> .                                                                                |
| Chargeback Notifications | The Chargeback Notifications subtab lists all notifications generated for the chargeback. For more information, see <a href="#">Viewing Chargeback Notifications on the Chargeback Record</a> . |

| Field / Subtab | Description                                                                                                                                                                                         |
|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Documents      | The Documents subtab lists all the supporting documents provided for your rebuttal of the disputed payment. For more information, see <a href="#">Adding Supporting Documents to a Chargeback</a> . |

## Chargeback Statuses

The status of a chargeback changes as the chargeback workflow process progresses. During the process, disputed funds are blocked and held in the rolling reserve of your bank while you dispute the chargeback. The funds are released to you if the status is Won.



A chargeback has one of the following statuses at any time:

- **Warning** – when the chargeback record is created the status is Warning until the gateway initiates the process to investigate the chargeback. The funds are now blocked in your bank's rolling reserve.

 **Note:** In certain scenarios when you feel that a chargeback is inevitable, you might want to refund the disputed payment right away. By doing this, you may be able to avoid the undesirable consequences that are related with the high rate of chargebacks.

- **Lost** – the chargeback is being processed and the funds are credited to the disputing party on your behalf
- **Won** – the chargeback has been rebutted successfully and you get your funds back
- **Written Off** – the chargeback has been written off, the funds have been transferred to the customer, and the process has ended

## Chargeback Notifications

Chargeback notifications are accessed in NetSuite under Transactions > Management > View Chargeback Notifications, or on the chargeback record where all associated notifications are listed.

You are notified by email when a chargeback event is initialized.

## Viewing Chargeback Notifications in NetSuite

Chargeback notifications are listed under Transactions > Management > View Chargeback Notifications.

### To view a chargeback notification:

1. Go to Transactions > Management > View Chargeback Notifications.
2. From the Chargeback Notifications list, click the **View** link next to the chargeback that you want to view.

Chargeback notification records provide the following information:

- **Date Created** – date and time the chargeback event was initialized
- **Transaction** – the identifier of the payment transaction that is being disputed
- **Amount** – the amount of funds that are being disputed
- **Currency** – the currency of the funds that are being disputed
- **Money Moving Effect** – the effect on the funds of the chargeback event:
  - outbound
  - inbound
  - none
- **Chargeback Event** – the type of chargeback event the notification refers to:
  - Request for information – you are informed that there has been a claim for a chargeback and you can present your rebuttal

- Notification of chargeback – this warning is your last chance to rebut the chargeback before it is processed
- Chargeback – the chargeback was processed, your funds have been lost to the customer
- Chargeback reversed – your rebuttal was successful and you have won the funds back. Note that this may not be the last action in this process, a new chargeback for the same payment can occur.
- Other
- **Chargeback Reason** – a description of the chargeback event, including the reason why the customer has claimed the chargeback and recommended actions
- **Processed** – this box is checked when the chargeback notification has been processed

## Viewing Chargeback Notifications on the Chargeback Record

Details of all chargeback notifications are listed on the chargeback record under the Chargeback Notifications subtab.

The Chargeback Notifications subtab provides the following information:

- **Date** – date and time the chargeback event was initialized
- **Type of Event** – the type of chargeback event the notification refers to:
  - Request for information – you are informed that there has been a claim for a chargeback and you can present your rebuttal
  - Notification of chargeback – this warning is your last chance to rebut the chargeback before it is processed
  - Chargeback – the chargeback was processed, your funds have been lost to the customer
  - Chargeback reversed – your rebuttal was successful and you have won the funds back. Note that this may not be the last action in this process, a new chargeback for the same payment can occur.
  - Other
- **Money Moving Effect** – the effect on the funds of the chargeback event:
  - outbound
  - inbound
  - none
- **Posting Transaction** – the journal entry record that has been posted to the general ledger for this particular chargeback event. For more information, see [Chargeback Journal Entries](#).
- **Amount** – the amount of funds that are being disputed
- **Currency** – the currency of the funds that are being disputed
- **Reason** – a description of the chargeback event, including the reason why the customer has claimed the chargeback and recommended actions. This column is limited to 30 characters. If the text in this column is truncated, click on the text to view the complete text.

## Chargeback Notifications Sent by Email

Chargeback notifications are sent by email to the default email address defined for the subsidiary responsible for the disputed payment. For more information, see [Configuring NetSuite Chargeback Workflow](#).

These notifications alert you to the initialization of different chargeback events, such as the creation of a new chargeback claim, or changes to the status of the chargeback.

Each email notification contains the following information:

- **Chargeback ID** – unique ID number of the chargeback record
- **ID** – unique ID number of the record on which the disputed payment was made
- **Amount**– the amount of funds that are being disputed. This amount can be edited if needed.
- **Currency**– the currency of the funds that are being disputed
- **Customer**– name of the customer who is disputing the payment
- **Subsidiary** – the subsidiary responsible for the transaction on which the disputed payment was made

Email notifications also contain a direct link to the chargeback record.

## Managing Multiple Currencies and Chargebacks

A chargeback cannot be processed when the currency of the disputed payment does not match the currency associated with the account that has been set up for the subsidiary affected by the payment.

When a chargeback is created and the currencies differ between payment and account, NetSuite searches for a sub-account that uses the same currency as the payment. If there is no such account, the chargeback will not be processed and an email message will be sent to the system administrator informing them that a sub-account in the correct currency could not be found.

A sub-account in the same currency as the disputed payment must be created in the chart of accounts before the chargeback can be processed. For more information, see the help topic [Making Changes to Accounts](#).

## Adding an Assignee to a Chargeback

You can assign a user who is responsible for managing the chargeback.

### To add an assignee to a chargeback:

1. Go to Transactions > Sales > Chargebacks > Lists.
2. From the Chargeback list, click the **Edit** link next to the chargeback that you want to write off.
3. In the **Assignee** field, select a user that will be responsible for the chargeback.
4. Click **Save**.

To assign yourself to a chargeback click the **Sign Me Up** button.

## Adding Supporting Documents to a Chargeback

You can upload documents to the chargeback record that provide evidence that funds should not be returned to the customer. For example, a signature from DHL to show that the goods were received.

**Chargeback #1**

Status : Written off

**Chargeback**

|                                   |                        |
|-----------------------------------|------------------------|
| DISPUTED PAYMENT<br>Payment #1187 | CUSTOMER<br>Ascend Inc |
| AMOUNT<br>1.00                    | MEMO                   |
| CURRENCY<br>USA                   |                        |
| ASSIGNEE                          |                        |

**Status**

|                                               |                            |
|-----------------------------------------------|----------------------------|
| <input checked="" type="checkbox"/> WRITE OFF | EXPENSED AS<br>Journal #28 |
|-----------------------------------------------|----------------------------|

FILE

**Chargeback Notifications • Documents •**

| FILE        | SIZE     | DOCUMENT TYPE | DOWNLOAD                 | ACTIONS ▾              |
|-------------|----------|---------------|--------------------------|------------------------|
| taxis.pdf   | 124.0 kB | PDF File      | <a href="#">Download</a> | <a href="#">Remove</a> |
| parking.pdf | 121.1 kB | PDF File      | <a href="#">Download</a> | <a href="#">Remove</a> |

**Reset** **Save** | **Sign Me Up**

### To add supporting documents to a chargeback record:

1. Go to Transactions > Sales > Chargebacks > Lists.
2. From the Chargeback list, click the **Edit** link next to the chargeback that you want to write off.
3. Click the **Choose File** button.
4. Navigate to the document you wish to add to the chargeback record, select it and click **Open**.
5. Click **Save**.

Documents that have been added to the chargeback record are listed under the Documents subtab.

To download an attached document in the list, click the **Download** link.

To remove an attached document in the list, click the **Remove** link.

## Writing Off a Chargeback

The chargeback process can continue to change status between until the customer accepts the payment, or you write off the chargeback if you cannot successfully rebut the payment. When you write it off, a journal entry is automatically created for the amount that is entered in the Amount field on the chargeback record. You can change this amount if needed before writing off the chargeback.

For more information, see [Chargeback Journal Entries](#).

### To write off a chargeback:

1. Go to Transactions > Sales > Chargebacks > Lists.

2. From the Chargeback list, click the **Edit** link next to the chargeback that you want to write off.
3. Check the **Write off** box.
4. In the **Expensed as** field, enter a journal entry for the chargeback.
5. Click **Save**.

## Chargeback Journal Entries

When a chargeback is responsible for a transfer of funds, either inbound or outbound, a journal entry record must be entered to adjust the balance in your accounts without entering a transaction.

A journal entry record with the Debit Expense and Credit A/R accounts of the customer is created automatically when you write off a chargeback. A link to this journal entry is entered in the Expensed as field.

Journal entry records are also created automatically when a chargeback is won or lost. These journal entries are displayed in the Posting Transaction field under the Chargeback Notifications subtab.

For more information, see the help topic [Journal Entries Overview](#).

# Customer Payments

When a customer makes a payment, record the payment and apply it to the appropriate invoice or cash sale. Applying a payment decreases the amount due and tracks income.

When recording a payment, you can also apply deposits and credit memos against open invoices for the customer.

You can record payments in the following ways:

- [Applying a Payment on the Customer Payment Page](#)
- [Applying a Payment on an Invoice](#)

When you record a payment, you can send a payment receipt to the customer as a verification. For more information, see [Payment Receipts](#).

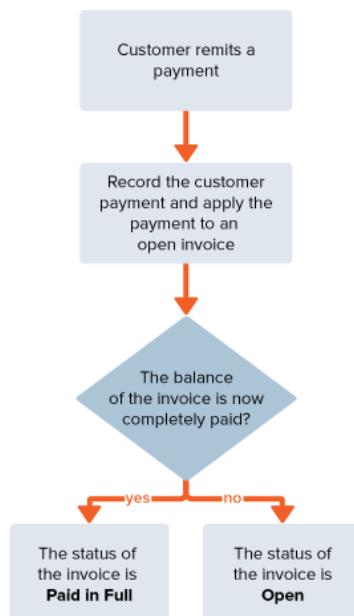
The Consolidated Payments feature enables you to accept payments either through a subcustomer or its top-level parent customer.

With this feature, if you have a customer with one or more subcustomer records, when you accept a payment for a top-level customer, you can apply the payment to either invoices entered for the top-level customer or for one of its subcustomers.

If you do not use this feature, each customer and subcustomer can only apply payment to their own invoices.

For more information, see [Consolidated Payments](#).

## Accepting Customer Payments Workflow Chart



# Applying a Payment on the Customer Payment Page

Use the Customer Payment page to record a customer payment. On this page, you can perform the following tasks:

- Recording a Customer Payment
- Adding Additional Information to a Customer Payment
- Adding Payment Information to a Customer Payment
- Applying Credits and Deposits to a Customer Payment
- Adding Relationships to a Customer Payment
- Adding Communication Information to a Customer Payment
- Adding EFT Information to a Customer Payment

**Primary Information**

|                 |                                                        |                                               |                                        |
|-----------------|--------------------------------------------------------|-----------------------------------------------|----------------------------------------|
| CUSTOMER *      | <input type="text" value="A Customer"/>                | UNDEP. FUNDS <input checked="" type="radio"/> | ACCOUNT <input type="radio"/>          |
| PAYMENT #       | <input type="text" value="85"/>                        | DATE *                                        | <input type="text" value="4/27/2017"/> |
| BALANCE PENDING | 816.80                                                 | POSTING PERIOD                                | <input type="text" value="Jan 2000"/>  |
| CURRENCY *      | <input type="text" value="USA"/>                       | MEMO                                          | <input type="text"/>                   |
| EXCHANGE RATE * | <input type="text" value="1.00"/>                      |                                               |                                        |
| A/R ACCOUNT     | <input type="text" value="11000 Accounts Receivable"/> |                                               |                                        |

**Classification**

|            |       |          |
|------------|-------|----------|
| DEPARTMENT | CLASS | LOCATION |
|------------|-------|----------|

**Apply** Payment Method Relationships Communication

PAYMENT AMOUNT \*   AUTO APPLY

**Invoices 816.80 • Credits 0.00 Deposits 0.00**

| SELECT ITEM                                                                                                                                                    | DATE                             | FROM                 | TO                   |            |          |          |            |              |             |         |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|----------------------|----------------------|------------|----------|----------|------------|--------------|-------------|---------|
| <input type="text"/>                                                                                                                                           | <input type="text" value="All"/> | <input type="text"/> | <input type="text"/> |            |          |          |            |              |             |         |
| <input type="button" value="Pay All"/> <input type="button" value="Auto Apply"/> <input type="button" value="Clear"/> <input type="button" value="Customize"/> |                                  |                      |                      |            |          |          |            |              |             |         |
| APPLY                                                                                                                                                          | DATE *                           | TYPE                 | REF NO.              | ORIG. AMT. | AMT. DUE | CURRENCY | DISC. DATE | DISC. AVAIL. | DISC. TAKEN | PAYMENT |
| <input checked="" type="checkbox"/>                                                                                                                            | 4/12/2004                        | Invoice              | INVC10124            | 816.80     | 816.80   | USA      | 4/22/2004  | 16.34        | 0.00        | 816.80  |

Save  Reset  Cancel  Actions

## Recording a Customer Payment

The minimum information you need to record a customer payment is:

- Customer
- Payment Amount
- Accounts receivable account.

If you have only one Accounts Receivable account listed in the Chart of Accounts, NetSuite defaults this account as the posting account for customer payments.

### To record a customer payment:

1. Go to Customers > Accounts Receivable > Accept Customer Payments.
2. In the **Customer** field, select the customer or project you want to accept payment from.
3. In the **A/R Account** field, select a posting account for this transaction.

Only invoices charged to this account show in the list.



**Note:** If you do not see this field, this means you have only one Accounts Receivable account in your chart of accounts.

4. If you use the Classification feature, select a department, class, or location to associate this transaction with a classification.



**Note:** If you use NetSuite OneWorld and the selected customer is shared with multiple subsidiaries, you can choose any subsidiary assigned to the selected customer. For information about sharing customer records with multiple subsidiaries, see the help topic [Assigning Subsidiaries to a Customer](#).

5. On the **Apply** subtab, enter the amount received in one of the following ways:
  - Enter the received amount in the **Payment Amount** field, and then check the **Auto Apply** box.
  - Leave the **Payment Amount** field empty and select invoices to which you want to apply the payment.
  - Enter the received amount in the **Payment Amount** field and check the boxes next to each invoice.

You can check only those invoices that can be covered by the payment amount you entered.

  - Enter the received amount in the **Payment Amount** and clear all boxes next to invoices if you do not want to apply this payment to any open invoices.
6. To enter a discount for an invoice manually, enter the discount amount in the **Discount Taken** field for this invoice.
7. Click **Save**



**Important:** When processing transactions, you must submit one page at a time. If you do not submit each page individually, information is not saved and can be lost when you switch between pages. To process multiple pages of information, always submit each page individually.

If you make payment for a customer for an amount that is larger than the amount owed, a customer deposit is created for the remaining payment amount.

NetSuite remembers your preference for using the Auto Apply box on the Apply subtab of customer payments. The next time you enter a customer payment, the Auto Apply box is checked or cleared by default based on the last payment you entered.

### Customer Payments with a Payment Amount of Zero after Applying a Discount

When you apply credit and a discount that result in a **Payment Amount** of zero, a **Customer Payment** is still created.

The **Customer Payment** is needed to track the discount, which has an impact on the general ledger.

## Adding Additional Information to a Customer Payment

The customer payment Primary Information section contains fields that let you specify additional information, such as the accounts where funds are posted and currency.

The following table lists additional information you can specify for the customer payment.

|             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|-------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Account     | If you are entering a payment that has already been deposited, select Account, and then select the bank account.                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Udep. Funds | If you receive payment by cash or check and your bank account is not credited until you actually make the deposit, select <b>Undep. Funds</b> . You can later go to Transactions > Bank > Make Deposits                                                                                                                                                                                                                                                                                                                              |
| Date        | The current date shows in the Date field. You can select or enter another date. What you enter here determines the date range in which this transaction appears on the Accounts Receivable register.                                                                                                                                                                                                                                                                                                                                 |
| Currency    | <p>If you use the Multiple Currencies feature, select the currency of the invoices to which you want to apply payment.</p> <p>Selecting a currency in this field filters the list of invoices, credit memos, and deposits available under the Apply subtab. If you create a payment from an invoice and then select a different currency on this page, the original invoice is filtered from the list on the Invoices subtab.</p> <p>For more information, see the help topic <a href="#">Customers and Multiple Currencies</a>.</p> |

## Adding Payment Information to a Customer Payment

To add a payment method and other payment information on the Customer Payment page, follow the instructions in [Entering Payment Information on a Transaction](#).

## Applying Credits and Deposits to a Customer Payment

You can apply open credit memos, unapplied payments, and prepayments to invoices on the customer payment page.

**Note:** The unapplied part of customer deposit created from sales order can be used as a credit on a customer payment only when sales order status is billed, canceled, or closed.

### To apply credits and deposits to a customer payment:

1. On the Customer Payment page at Customers > Accounts Receivable > Accept Customer Payments.
2. On the **Apply** subtab:
  - a. Click the **Credits** subtab to apply open credit memos:
    - Check the box in the **Apply** column next to each credit memo you want to apply.
    - Clear the box in the **Apply** column next to each credit memo you are not applying.
    - Click **Mark All** to apply all existing credits.
  - b. Click the **Deposits** subtab to apply a customer prepayment to an invoice:
    - Check the box in the **Apply** column next to each customer deposit you want to apply.
    - Clear the box in the **Apply** column next to each customer deposit you are not applying.

- Click **Mark All** to apply all existing customer deposits.
- 3. Click **Save**.

## Adding Relationships to a Customer Payment

You can associate the customer's contact information with a customer payment. Click the Relationships subtab to enter the contact information. For more information, see the help topic [Entering Relationships on a Transaction](#)

## Adding Communication Information to a Customer Payment

Use the Communication subtab to create and send messages to your customers from the Customer Payment page. For more information, See the help topic [Entering Communication Information on a Transaction](#).

## Adding EFT Information to a Customer Payment

If you are using Electronic Bank Payments for customer direct debit payment transactions, you can assign which entity bank account the payment will be debited from.

 **Note:** When processing customer payments through electronic bank payments, make sure the For Electronic Bank Payment (Direct Debit) is checked under Payment Method subtab.

### To apply your preferred entity bank to a customer payment:

1. Go to the Customer Payment page at Customers > Accounts Receivable > Accept Customer Payments.
2. Click the EFT subtab to select the preferred entity bank account to be used with this transaction.
  - **Preferred Entity Bank** – By default, the primary entity bank account of the customer will be selected in this field. You can select from the dropdown list if you want to use any of the secondary bank accounts available in the Customer record. For more information, see the country-specific topics about Setting Up Bank Records for Customers for Electronic Bank Payment.
  - **Entity Bank Details** – This field displays the entity bank details based on the preferred entity bank account selected for this payment.
3. Click **Save**.

## Applying a Payment on an Invoice

You can record a customer payment directly from the invoice.

### To record a customer payment:

1. Go to Customers > Sales > Create Invoices > List.
2. Click **View** next to the invoice you want to record a payment for.
3. On the invoice, click the **Accept Payment** button.

A payment page opens that autofills with the customer name and defaults to show a payment applied to the invoice.

4. On the **Apply** subtab, the full amount of the invoice autofills the **Payment Amount** field.
5. Follow the instructions in [Applying a Payment on the Customer Payment Page](#).



**Note:** If you use the Multiple Currencies feature, you can change the currency on the payment page, but it filters the original invoice from the list of open invoices on the Invoices subtab, preventing you from applying payment to that invoice. For more information, see the help topic [Customers and Multiple Currencies](#).

6. Click **Save**.

Now, the customer payment is recorded.

If you make payment for a customer for an amount that is larger than the amount owed, the unapplied amount remains as a credit that you can apply to other invoices for the customer.

When you record a customer payment, you can generate a payment receipt for the customer. For more information, read [Payment Receipts](#).

You can open a customer payment to review any credits you applied. To do so, go to Customers > Accounts Receivable > Accept Customer Payments. On the Payments page, click **View** next to the payment. The **Credits Applied** subtab on the payment shows which credits were applied.

## Correcting Payments to Invoices

You can make changes to payments previously applied to invoices on the Customer Payment form.

If you need to change payments applied during a closed accounting period, you need to reopen the closed period. For more information, read the help topic [Reopening a Closed Period](#).

### To edit customer payment transactions:

1. Go to Customers > Accounts Receivable > Accept Customer Payments.
2. Click **Edit** next to the transaction you want to change.
3. Make the necessary corrections to the transaction.
4. Click **Save**.

## Entering Payment Information on a Transaction

Most transactions require you to enter the payment information on the Payment (or Payment Method) subtab. You can find the Payment subtab by clicking the Billing subtab.

### To enter a payment method and other payment details on a sales transaction:

1. If you are entering a sales order or a cash sale, click the **Billing** subtab.  
If you are entering a customer payment or a customer deposit, click the **Payment Method** subtab.
2. In the **Payment Method** field, choose the method of payment.
3. If the payment method you have selected is a credit card payment method, see [Entering a Credit Card Payment on a Transaction](#).
4. If the payment is by check, enter the check number in the **Check** field.  
The Check field might show on the top of the page for some transactions.
5. If you have entered all the information for the transaction, click **Save**.

## Entering a Credit Card Payment on a Transaction

You can enter credit card payments on the Payment subtab of a transaction. Some of the fields on this subtab might not show. This depends on the transaction type and features enabled in your NetSuite account.

### To enter a credit card payment:

1. In the **Credit Card Select** field, select the type of credit card.
2. Enter the credit card number, expiration date, and Issue No.  
Enter other credit card details if required.
3. Enter the **Name on Card**, **Card Street**, **Card Zip Code**, and **Customer Code** (if this information required by the payment gateway).
4. Select a payment processing profile in the **Payment Processing Profile** field.
5. Check the **Get Authorization** box to use NetSuite to send the appropriate request to the payment gateway.
6. If you have received approval for this transaction outside of NetSuite, for example by contacting the payment gateway back office, check the **Credit Card Approved** box.
7. Set **AVS Street Match** or **AVS Zip Match** to Y to use the Address Verification System.  
Set these fields to Y if you do not use NetSuite to process credit cards,
8. If you use a Cybersource payment processing profile, check the **Ignore AVS** box if you want NetSuite to store the order even if an AVS failure happens.
9. To process this payment as a purchase card payment, check the **Send Line-Level Data** (previously known as Process as Purchase Card) box.  
You can check this box to process the payment as a purchase card payment even if the used card is not a purchase card.  
Contact your NetSuite account representative for more information.
10. If you are entering a recurring payment for the customer, check the **Recurring Payment** box. For more information, see [Maintaining Recurring Credit Card Payments](#).
11. If you have finished working with the transaction, click **Save**.

## Creating Payment Processing Profiles

To process a payment with a particular payment gateway integration, you must create a payment processing profile. The profile contains the parameters needed to establish communication with a payment gateway.

When specifying the payment option, you can select a particular payment processing profile in the context of a particular transaction only if the profile is appropriately configured. Before 2020.2, strict rules were not applied by default, and you were able to select payment processing profiles even when there were no profiles configured for the given context.

To select a profile in the context of a particular transaction, you must configure the following payment processing profile settings:

- Currency
- Subsidiary
- Supported Payment Methods

- Gateway Request Types
- Recommended Actions

### To create a new payment processing profile:

1. Go to Setup > Accounting > Payment Processing Profiles.
2. In the **Action** column on the Payment Gateway Integrations page, click **Enable & New** or **Add Profile**, depending on whether you are creating the first profile for the particular integration.
3. Configure the payment processing profile as appropriate.  
For more information on the profile properties, see [Setting Up Payment Processing Profiles in NetSuite](#) and [Setting Up an Alternative Payment Method Processing Profile](#).
4. Click **Save**.

## Removing Credits from Deleted Customer Payments

It is important to understand that deleting a customer payment does not automatically unapply credits that you have applied. If you need to delete a payment that includes bills or invoices with credits applied, you must open each credit and unapply it separately.

Credits can be unapplied either before or after you delete a bill payment.

### To unapply a credit memo:

1. Go to Transactions > Customers > Issue Credit Memos > List (Administrator).
2. Click **Edit** next to the credit you want to unapply.
3. On the Credit Memo, click the **Items** subtab.
4. Click the **Apply** subtab.
5. Clear the **Apply** box next to the invoice it is applied to.
6. Repeat these steps to unapply any other credits necessary.
7. Click **Save**.

After a credit memo is unapplied, it can then be applied to another invoice.

## Reversing or Deleting Customer Payments

You may want to remove a customer payment from the system entirely. For example, after entering a customer payment you may realize it has many errors. You can reverse it and reenter the transaction without the need issue a refund. This prevents payments entered by mistake from showing as refunds in your accounting reports.

To reverse a customer payment, click Edit, and then click Void. You can also select Delete in the Actions menu to permanently remove the transaction from your system.

Reversing a customer payment using the Void button is preferred to deleting the transaction because voiding the transaction keeps the audit trail. See the help topic [Voiding, Deleting, or Closing Transactions](#).

you can reverse customer payments without the need to issue a refund when the following conditions are fulfilled:

- The money has **not** been settled in your merchant account.
- The accounting period of the payment is still open. Otherwise, you need to reopen the closed period. See the help topic [Reopening a Closed Period](#).



**Important:** Deleting a payment doesn't unapply its credits. See [Removing Credits from Deleted Customer Payments](#).

## Reversing Cash or Check Customer Payments

To reverse a cash or check payment, on the customer payment transaction, click Edit, and then click Void. This reverses the general ledger impact, voids the transaction lines, and keeps the transaction in the system. This also reopens invoices associated with this payment. Voiding a customer payment is preferred to deleting it. See the help topic [Voiding, Deleting, or Closing Transactions](#).

## Reversing or Deleting EFT Customer Payments

If the transaction is in an open accounting period and the money has not been transferred to your merchant account, edit the transaction, and then click Void. You must also contact Coastal Software & Consulting, Inc. to cancel the transaction.

If it's a closed period, you must issue a customer refund.

## Reversing Credit Card Payments

Credit Card customer payment transactions cannot be reversed. You must issue a refund or credit memo for the customer. If the payment has the Unapproved Payment status, the payment must be approved before it can be refunded. See [Approving Customer Payments](#).

## Approving Customer Payments

When a customer payment has a payment hold or is waiting to be validated outside of NetSuite, the payment is saved with the Unapproved Payment status.

You can find a list of unapproved customer payments on the Unapproved Customer Payments Register page at Setup > Accounting > Manage G/L > Chart of Accounts.

For more information on approving customer payments, see [Approving Customer Payments that Have a Payment Hold](#) and [Approving Online Customer Payments](#).

## Approving Customer Payments that Have a Payment Hold

Customer payments that have a payment hold are saved with the Unapproved Payment status and are non-posting until they are approved.



**Important:** Customer payment transactions that have a payment hold are not saved if the Preserve Transactions when Payment is on Hold preference is disabled. You can find this preference on the Items/Transactions subtab at Setup > Accounting > Accounting Preferences.

View the payment event details and determine how to proceed. You can delete the customer payment transaction or override the payment hold after reviewing the transaction.

Customer payment transactions that have a payment hold can be approved in one of the following ways:

- Manually

To approve a customer payment, open the customer payment, and then click the Override Payment Hold button. The ledger account on the transaction is determined depending on the account selected on the payment method record.

Only users with a role that includes the Override Payment Holds permission can access the Override Payment Hold button on a customer payment transaction.

 **Warning:** When you approve a transaction with the Override Payment Hold button, NetSuite does not send a new request to the gateway to validate the payment. Before you click this button, make sure you have validated the payment outside of NetSuite. For example, check your bank account or contact the gateway back office.

- Automatically

In some cases, the gateway may later confirm the payment by sending a new request to NetSuite:

- If the request contains the Accept status, the transaction status automatically changes to Deposited or Not Deposited.
- If the request contains the Reject status, the transaction remains non-posting and has the Unapproved Payment status.

### To view customer payments that have a payment hold, create a saved transaction search:

1. Go to Financial > Other > Saved Searches
2. Click **Transaction**.
3. In the **Filter** field on the Criteria subtab, do the following:
  - Set **Payment Event Result** to **Payment Hold**.
  - Set **Type** to **Payment**.

For more information about saved searches, see the help topic [Defining a Saved Search](#).

#### Related Topics:

- [Approving Customer Payments](#)
- [Approving Online Customer Payments](#)

## Approving Online Customer Payments

If you have chosen to let customers make payments online, they can use credit card for those payments.

If you validate payments outside of NetSuite, you'll need to approve payments manually. When a customer enters a payment, you can be notified using a reminder on your NetSuite Home page. To set up the reminder, go to Home > Set Up Reminders, check the Credit Cards to Approve box and click Save.

### To approve an unapproved customer payment:

1. Find the customer payment you want to approve.



**Note:** You can find a list of unapproved customer payments on the Unapproved Customer Payments Register page at Setup > Accounting > Manage G/L > Chart of Accounts.

2. Click **Edit**.

3. On the **Payment** subtab, check the **Credit Card Approved** box.
4. Click **Account** and choose the bank account for this payment.
5. Click **Save**.

This payment shows as a deposit in your bank account register.

## Managing Undeposited Customer Payments

If you receive a payment for a customer invoice by cash or check and your bank account is not credited until you actually deposit the funds, you should put this payment in the Undeposited Funds account.

### To manage undeposited customer payments:

1. Go to Customers > Accounts Receivable > Accept Customer Payments.
2. On the Customer Payment page, select **Undep. Funds**.
3. Fill in the rest of the information about the customer payment.
4. Click **Save**.

Then, when you go to Transactions > Make Deposits and on the **Items** subtab, click the **Payments** subtab, this payment is listed as an item ready to be deposited in your bank account.

If payment is by credit card and your bank account is automatically credited, you should select **Account** on the Customer Payment page, and then select the bank account from the list.

## Consolidated Payments

If you sell to customers who have subcustomers, the Consolidated Payments feature gives you the flexibility to accept payment for subcustomer invoices from either the top-level customer or from the individual subcustomer.

With this feature enabled, when you select a top-level customer in the Customer field at Customers > Accounts Receivable > Accept Customer Payments > List, the Invoices subtab shows both the invoices entered for the top-level customer as well as the open invoices for each of its subcustomers.

Additionally, when a top-level customer is selected on the Payment page, the Deposits and Credits subtabs list all of the deposits and credits entered for the top-level customer and its subcustomers. These credits and deposits can be applied to any of the open invoices entered for the top-level customer or its subcustomers.

If you allow customers to make payments through the Customer Center, top-level customers can make payments on their invoices or the invoices of their subcustomers. They can also apply any credits or deposits to these invoices. For more information, see [Allowing Customers to Pay Online](#).

To enable the Consolidated Payments feature, go to Setup > Company > Setup Tasks > Enable Features > Accounting (Administrator), click the Accounting subtab, and check the Consolidated Payments box. After enabling the feature, you can go to Setup > Accounting > Preferences > Accounting Preferences (Administrator), and enable the **Accept Payments Through Top-Level Customer Only** preference if you want to only apply payments, credits, and deposits through the top-level customer.

For more information on accepting payments, see [Applying a Payment on the Customer Payment Page](#).

For information on consolidated payments and the Multiple Currencies feature, see the help topic [Customers and Multiple Currencies](#).

## Consolidated Balance Fields

To help you track the consolidated balance for a customer-subcustomer hierarchy, when you enable this feature, the following consolidated balance fields are shown on the Financial subtab of customer records:

- **Consolidated Balance** - the total of all open invoices for the entire customer-subcustomer hierarchy.
- **Overdue** - shows the total overdue balance for all customers and subcustomers in the hierarchy
- **Days** - the number of days the consolidated overdue balance is past due
- **Consolidated Deposit Balance** - the total amount of unapplied deposits for all subcustomers and customers in this hierarchy
- **Consolidated Unbilled Orders** - the total amount on orders for the customers and subcustomers in this hierarchy that have been entered but not billed
- Consolidated aging fields - show the current consolidated balance broken down into amounts in each aging category (1 - 30 days, 31 - 60 days, etc.).

These fields can be added to custom reports by selecting the consolidated fields from the Customer folder. The consolidated fields are also available when performing a customer search. If you use the Multiple Currencies feature, balance fields on the customer record are shown in the customer's currency. To add these fields to searches or reports, you can choose between either the fields in the base currency or the foreign currency.

## Customer Statements

With the Consolidated Payments feature, you can print either individual customer statements or consolidated statements with balance information for the entire customer-subcustomer hierarchy.

To print a single consolidated statement, go to Customers > Accounts Receivable > Individual Statement, and check the Consolidated Statement box. To print consolidated statements for multiple customers, go to Billing > Sales > Generate Statements, and check the Consolidated Statements box. For more information, see the help topic [Customer Statements](#).

If you use a custom invoice form to include balance information on printed invoices and use the Consolidated Payments feature, these fields show the consolidated balance. For more information, see the help topic [Printing Mini Statements](#).

You can add Deposit Balance and Net Amount Due information to customer statements. For more information, see the help topic [Displaying Deposit Balance on Customer Statements and Remittance Slips](#).

## Credit Limits and Holds

With the Consolidated Payments feature enabled, the credit limit defined for a top-level customer is applied to the entire hierarchy. With this feature enabled, credit limits set on individual subcustomer records are not enforced.

Likewise, manual credit holds placed on the top-level customer are applied to the entire hierarchy.

## Reports and KPIs

With Consolidated Payments, the A/R Aging report shows the un-consolidated balance for each subcustomer. Amounts are totaled for each customer-subcustomer hierarchy allowing you to see the consolidated balances.

The following consolidated KPIs are available on customer dashboards with the Consolidate Payments feature:

- Consolidated Balance
- Consolidated Overdue Balance
- Consolidated Unbilled Orders
- Consolidated Days Overdue
- Consolidated Average Days Overdue

## Payment Receipts

When customers make a payment or deposit, you can send a payment receipt to them as verification.

Payment receipts show:

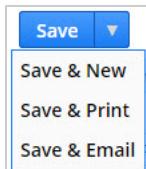
- Company information (name, logo, address, phone number, URL)
- Customer name
- Payment or deposit amount
- Transactions the payment is applied against
- Amount applied to each transaction

Payment receipts can be printed, faxed, or sent by email to customers.

### To generate a payment receipt when you record a payment or deposit

Give your customer a receipt by clicking **Save & Print** or **Save & Email** when you record or edit a customer deposit.

- Record a customer deposit at Customers > Accounts Receivable > Record Customer Deposits.
- Record a customer payment by going to Customers > Accounts Receivable > Accept Customer Payments.



### To generate a payment receipt when you view a payment or deposit

Print a customer receipt by clicking the **Print** icon. On the Communication subtab, you can email or Fax the receipt. See the help topic [Entering Communication Information on a Transaction](#).

- View a deposit by going to Customers > Accounts Receivable > Record Customer Deposits > List. Click View next to the deposit.
- View a customer payment by going to Customers > Accounts Receivable > Accept Customer Payments > List. Click View next to the payment.

## To create customized payment receipts

You can also customize the format of payment receipts to display or hide specific information by going to Customization > Forms > Transaction Forms (Administrator), and customizing the following transaction forms:

- Standard Customer Deposit
- Standard Customer Payment

For more information, see the help topic [Custom Forms](#).

## Creating a Payment Method

A payment method represents an account that transactions write into.

With a payment method, you can:

- configure an account
- determine how payment processing is performed

You can also use payment methods when configuring payment processing profiles.

### To create a payment method:

1. Go to Setup > Accounting > Setup Tasks > Accounting Lists > New , then select the **Payment Method** Type from the drop-down list in the **Filters** section, and then click **New**.
2. Enter a name for the payment method in the **Name** field.  
If you are creating a payment card payment method, see [Accepted Names for Payment Card Payment Methods](#) for a list of accepted names.
3. Select the **Type** of the Payment Method from the drop-down list:
  - **ACH** - an online payment method that requires the [Payment Instruments](#) feature to be enabled. The method requires a token that was issued by a payment gateway and does not represent a bank account. The ACH payment instrument only works with the ACH payment method. The methodtype field value ID is 13.
  - **EMV** - an online payment method that is specific to the EMV Chip and PIN flow for point of sale (POS) solutions. The EMV payment method type usually supports Sale and Refund operations, and requires a special device to initiate payment operations. The methodtype field value ID is 5.
  - **External Checkout** - an online payment method that is used in E-Commerce. The shopper is redirected to an external payment provider's page to authorize the payment and generate the sales order. Merchants can import sales orders by using only the P/N Ref identifier. For details, see the help topic [Importing Sales Orders with P/N Ref Identifiers](#). The methodtype field value ID is 6.
  - **General Token** – an online payment method that requires the [Payment Instruments](#) feature to be enabled. The method requires a token that was issued by a payment gateway and does not represent a payment card. The General Token payment instrument, only works with the General Token payment method. The methodtype field value ID is 2.
  - **Offline** - the payment happens outside of NetSuite, for example a cash transaction. The methodtype field value ID is 9.
  - **Pay By Reference** - an online payment method that requires the [Payment Instruments](#) feature. The method uses a payment reference issued by a payment gateway integration to perform a follow-up operation.

Certain integrations do not share tokens, but can share a transaction reference. You can use the reference to, for example, capture after authorization without having a payment instrument or a payment card number. Or you can perform a referenced refund without the original credentials.

You cannot select the Pay By Reference payment method type on transactions where neither capture nor refund is available.

The methodtype field value ID is 10.

- **Payment Card** - an online payment method for common card processing. The method supports both Mail Order / Telephone Order (MOTO) and e-commerce payments. The methodtype field value ID is 1.
- **Payment Card Swipe** - an online payment method for card present processing. Using the method requires a special device to read a magnetic card stripe. The methodtype field value ID is 4.
- **Payment Card Token** - an online payment method for card processing with tokenization. The method processes tokens instead of payment cards. The methodtype field value ID is 3.

4. Check the **Display in Web Site** box to use this payment method on your web store.
5. Check the **External Checkout** box if this payment method requires that your web store customers check out on a third-party website.

For more information, see [Alternative Non-Credit Card Payment Methods for Web Store Orders](#)

6. Check the **Requires Line-Level Data** box if you want details of all line items to be always sent to the payment gateway when this payment method is selected on a transaction.
7. On the **Account** subtab, select one of the following:

- a. **Group with Undeposited Funds.** Select this option to batch payments prior to deposit into a bank account and entry into a general ledger account. Group with Undeposited Funds set on a payment method takes precedence over the Account field on a transaction. A transaction will be processed with the Undeposited Funds account even if you select another account on the transaction.
- b. **Deposit To.** Select this option and then select a bank account from the drop-down list in the **Account** field.

For more information about how the settings you choose for the payment method determine how NetSuite posts payments, see [The Effect of Payment Method Settings on Funds Posting](#).

8. On the **Payment Visuals** subtab, choose which images show for this payment method on the web store checkout page as follows:

- a. In the **Flags** column, enter the flag used to reference this image on your site.

If you are using a SiteBuilder website, enter **web/standard**. If you are using a SuiteCommerce Advanced site, you can use any flag used in the code on your site.



**Note:** If you enter more than one image with the same flag, each one of those images shows on websites that use this payment method.

- b. In the **URL** column, paste the URL for the image you want to use for this payment method. See [NetSuite Default URLs for Major Payment Methods](#) for a list of default URLs.



**Warning:** If you do not enter an image for at least one of your web store payment methods, the following error message shows on the payment information page: Payment Method: Unable to Proceed. This business does not have any external payment methods defined.

9. Click **Save**.

## Restricting Web Store Payment Methods by Customer Currency

If you want to only show those payment methods that support the shopper's currency on the payment page of your web store, go to Setup > SuiteCommerce > Set Up Web Site. On the Shopping subtab, under Payments Page, check the **Restrict Payment Methods by Customer Currency** box. This prevents payment processing profiles that are not compatible with the customer's currency from appearing on the checkout payment page.

## Restricting Web Store Payment Methods by Country of Shipping Address

If you want to only show those payment methods that support the country of the shipping address on the payment page of your web store, go to Setup > SuiteCommerce > Set Up Web Site. On the Shopping subtab, under Payments Page, check the **Restrict Payment Methods by Country of Shipping Address** box. This prevents payment processing profiles that are not compatible with the country of the shipping address from appearing on the checkout payment page.

## Accepted Names for Payment Card Payment Methods

The name of a payment card payment method must identify the type of credit card. Use the names in the following list when you create a credit card payment method:

- Visa
- Master Card
- MasterCard
- Amex
- American Express
- AmericanExpress
- Discover
- Diners Club
- DinersClub
- JCB
- Switch
- Maestro
- Solo
- Laser



**Note:** These names are not case sensitive.

## The Effect of Payment Method Settings on Funds Posting

The following table describes how you can set up your payment methods to determine where funds are posted.

| Settings on the payment method record                                                                                       | Where transaction payment funds post                                                          |
|-----------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| Select Deposit To.<br>and<br>Select [Settlement Account] in the Account field.                                              | Payments post to the general ledger account selected on the merchant bank account record.     |
| Select Deposit To.<br>and<br>Select any general ledger account <b>other than</b> [Settlement Account] in the Account field. | Payments post to the general ledger account, of the Bank type, selected in the Account field. |
| Select Undeposited Funds.                                                                                                   | Payment funds post to Undeposited Funds.                                                      |

## NetSuite Default URLs for Major Payment Methods

The following table lists NetSuite default URLs for major payment methods. You **must** type these URLs manually in the URL field.

 **Important:** Copying and pasting these URLs causes an error and prevents the icon image from displaying. Instead, manually type these URLs.

| Payment Method   | URL                                       |
|------------------|-------------------------------------------|
| Visa             | /images/icons/creditcard/pmt_visa.gif     |
| Master Card      | /images/icons/creditcard/pmt_mc.gif       |
| Discover         | /images/icons/creditcard/pmt_discover.gif |
| American Express | /images/icons/creditcard/pmt_amex.gif     |
| Cash             | /images/icons/creditcard/pmt_other.gif    |

 **Important:** To show the image of a local credit card payment method, upload the image to NetSuite File Cabinet. Then, enter the link of this image in the URL column on the Payment Visuals subtab of this payment method. Make sure the image record in the file cabinet is externally available.

## Importing Sales Orders with P/N Ref Identifiers

You can import a sales order with P/N Ref identifiers that represent the authorizations. You do not need to use tokens or payment card numbers in the import process.

In the import script that creates the sales orders, set the following:

- the External Checkout payment method
- the Record External Event handling mode
- the received authorization code in the P/N Ref value

However, this workflow does **not** work with the PayFlow Pro Payment Processing Plug-in integration. Payment Processing Profiles based on the PayFlow Pro plug-in integration require a payment card number and expiration date to process a transaction.

NetSuite creates a sales order with a recorded payment event. When the sales order is billed, the payment event can be captured in NetSuite. The cash sale operation sends a capture request for the originally imported authorization to the payment gateway.

## Handling Returned/NSF Checks

When a customer's check is returned to you from the bank for insufficient funds (NSF) and you have already deposited the amount in NetSuite, use a journal entry to correct account balances. See [Correcting Account Balances for NSF Checks Using a Journal Entry](#).

 **Important:** The original invoice remains closed and the balance due shows as a new receivable and is not aged based on the original receivable.

If you want to charge the customer a fee for the returned check, see [Returned Check/NSF Fees](#).

### Correcting Account Balances for NSF Checks Using a Journal Entry

To make corrections for an insufficient funds check, you can make a journal entry that reverses the impact of the payment from the check and creates a new accounts receivable balance.

 **Important:** Please note that by using the journal entry method, the original invoice remains closed and the balance due shows as a **new** receivable and is not aged based on the original receivable.

#### To make an NSF correction journal entry, you must perform the following tasks:

1. Debit the amount of the NSF check from the Accounts Receivable account. For details on debiting an amount from a ledger account, see [Debiting and Crediting Amounts Using Journal Entries](#).
2. Credit the amount of the NSF check to the bank account affected by the NSF check. For information on crediting an amount using a journal entry, see [Debiting and Crediting Amounts Using Journal Entries](#).
3. Debit the bank fee from the expenses account for the bank service fee.
4. Credit the amount of the bank fee to the bank account affected by the bank service fee for this NSF check.
5. Debit the amount of the fee you charge for a returned check from the Accounts Receivable account.
6. Credit the amount of the fee you charge for a returned check to the income account for NSF check fees.

### Debiting and Crediting Amounts Using Journal Entries

NetSuite enforces double-entry bookkeeping, so journal entries post changes to accounts using offsetting debits and credits. Each journal entry includes at least one debit amount and at least one credit amount.

#### To debit an amount from an account using a journal entry:

1. Go to Transactions > Financial > Make Journal Entries.
2. On the **Lines** subtab:
  - a. In the **Account** field, select the ledger account from which you want to debit the amount.
  - b. In the **Debit** field, enter the amount you want to debit.
  - c. In the **Name** field, select a name of a person, vendor, or company to associate with this entry (Optional).
3. Click **Save**.

### To credit an amount to an account using a journal entry:

1. Go to Transactions > Financial > Make Journal Entries.
2. On the **Lines** subtab:
  - a. In the **Account** field, select the ledger account to which you want to credit the amount.
  - b. In the **Credit** field, enter the amount you want to credit.
  - c. In the **Name** field, select a name of a person, vendor, or company to associate with this entry (Optional).
3. Click **Save**.

For more information on creating journal entries, read the help topic [Making Journal Entries](#).

## Returned Check/NSF Fees

If you would like to charge the customer a fee for the returned check, you can add an NSF (Insufficient Funds) charge to the unpaid invoice. This fee is charged **in addition** to the current outstanding amount, and the invoice ages appropriately.

To bill a customer for returned check fees, first create an item record for returned check/NSF fees. Then, bill the customer for the returned check/NSF fees.

1. Create an Item Record for Returned Check/NSF Fees.
2. Bill the Customer for the Returned Check/NSF Fee.

### Create an Item Record for Returned Check/NSF Fees

1. Go to Financial > Lists > Items.
2. Under Other Charge, click **For Sale**.
3. In the **Item Name/Number** field, enter **Returned Check/NSF Fee**.
4. Optionally enter a sales description to explain how this item is intended to be used.
5. On the **Sales/Pricing** subtab, for **Base Price**, enter the amount you charge for returned checks in the **Amount** column.
6. On the **Accounting** subtab, in the **Income Account** field, select the account to which income from this fee will post.
7. Select a tax schedule for this item.
8. Click **Save**.

For additional details on creating these items, read the help topic [Other Charge Items](#).

## Bill the Customer for the Returned Check/NSF Fee

Bill the customer for the returned check/NSF fee in one of two ways:

- Add the returned check/NSF fee to the original invoice.
  1. Go to Billing > Sales > Create Invoices > List.
  2. Click Edit next to the invoice that you are adding the fee to.
  3. On the Items subtab, click the Items subtab.
  4. In the Item field, select the Returned Check/NSF item that you created.
  5. Click Add.
  6. Click Save.
- Create a new invoice that includes only the item for returned check or NSF fee.
  1. Go to Billing > Sales > Create Invoices.
  2. Select the customer and complete any other necessary information.
  3. On the Items subtab, click the Items subtab.
  4. In the Item field, select the Returned Check/NSF item that you created.
  5. Click Add.
  6. Click Save.



**Note:** If the bank charged you a fee for the returned check, enter this charge as an Other Charge when you reconcile your bank statement. For more information, read the help topic Reconciling Bank Statements.

## Allowing Customers to Pay Online

To allow customers to pay online, an administrator must first set up the appropriate features and preferences.

### To allow customers to pay online:

1. Go to Setup > Company > Enable Features.
2. Click the **Transactions** subtab.
3. Check the **Credit Card Payments** box.
4. Click the **Web Presence** subtab.
5. Check the **Customer Access** box.
6. Click **Save**.
7. Go to Setup > Accounting > Accounting Preferences.
8. Click the **Items/Transactions** subtab.
9. Check the **Customers Can Pay Online** box.
10. Click **Save**.

Next, you can set your personal preferences to remind you when customers have made online payments.

### To set up reminders:

1. Go to Home > Personalize Dashboard.
2. Click **Reminders**.
3. In the Reminders portlet, click **Setup**.
4. Select the **Credit Cards to Approve** box.
5. Click **Save**.

Next, you need to create a customer record for the customer. Your customer cannot log in to make online payments unless you set up a customer record.

#### To create a customer record:

1. Go to Customers > Lists > Customers > New.
2. Fill in the appropriate information on the Customer record.
3. Specify an email address for the customer contact who will log in to NetSuite.
4. On the **System Information** subtab, check the **Give Access** box.
5. Select a role for this customer.
6. Assign a password for this customer's access.
7. When you have finished entering information, click **Save**.

Finally, inform your customer to go to [www.netsuite.com](http://www.netsuite.com) and log in with this information:

- **Password** – exactly what you assigned on the Customer record
- **Email** – the customer's email address

Now this customer can make payments by credit card online.

# Customer Deposits

When a customer makes an advance payment for an order or project, you can record the funds received as a customer deposit. These payments are recorded in your general ledger as a liability until the goods or services are actually delivered and do not affect the customer's accounts receivable balance.

When the order is filled, the deposit is applied against the invoice and the liability is canceled out.

To record customer deposits and apply them to invoices, you must use the Accounts Receivable (A/R) feature. To enable A/R, go to Setup > Company > Enable Features (Administrator), and click the **Accounting** subtab. Check the **A/R** box and click **Save**.

With the A/R feature enabled, the Customer Deposit general ledger account is generated along with the first Customer Deposit record. Even if you do not have a permission to create accounts, you will still be listed in the system notes as the Customer Deposit account creator. The Customer Deposit account tracks each deposit as an Other Current Liability.

Record prepayments from customers by going to Customers > Accounts Receivable > Record Customer Deposits. Then, you can track funds the customer has paid until the goods or services are actually delivered. For more information, see [Recording a Customer Deposit](#).

You can view a customer record and click the Financial subtab to see if the customer has any unapplied deposits recorded. The Customer Deposit Balance field displays the total amount of unapplied deposits for the customer.

When you have entered a customer deposit, you can generate a payment receipt for the customer. For more information, see [Payment Receipts](#).

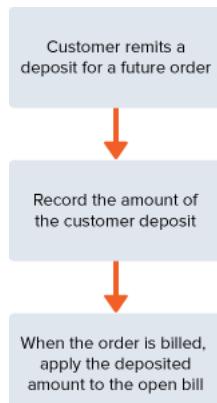
You can apply a deposit against an invoice in one of the following ways:

- Go to Customers > Accounts Receivable > Accept Customer Payments > Deposits > Deposits.
- View a customer deposit record and click the **Apply** button.

NetSuite tracks the date when each deposit is applied to a customer invoice. For more information, see [Applying a Customer Deposit](#). If you use the Consolidated Payments feature, any deposits made by a customer or its subcustomers can be applied to any of the open invoices in the customer hierarchy. For more information, see [Consolidated Payments](#).

If needed, you can refund a customer deposit using the customer refund form. For more information, see [Issue Refunds for Customer Deposits](#).

## Customer Deposits Workflow Chart



# Recording a Customer Deposit

Record a customer deposit when a customer makes an advance payment for an order or project. A customer deposit record tracks funds the customer has paid until the goods or services are delivered.

These payments are recorded in your general ledger as a liability until the goods or services are actually delivered and do not affect the customer's accounts receivable balance.

There are two ways to record a customer deposit:

- [Creating a Deposit on the Customer Deposit Page](#)
- [Customer Deposit Status](#)
- [Creating a Deposit From the Sales Order](#)

## Creating a Deposit on the Customer Deposit Page

### To record a customer deposit:

1. Go to Customers > Accounts Receivable > Record Customer Deposits.
  2. Under Primary Information:
    - a. Select the customer making the payment. If you are using projects, select the appropriate project name.
-  **Important:** After you save this form, the selection in this field cannot be changed.
- b. In the **Payment Amount** field, enter the currency amount the customer is paying.
  - c. Select the account to deposit the funds to:
    - If you select a bank account in the **Account** field, the funds post to that account directly.
    - If you select **Undep. Funds**, the funds post to the Undeposited Funds account and appear in your deposit list.
  - d. Under Classification, select a department, class, and location you want to associate with this order.
-  **Note:** If you use NetSuite OneWorld and the selected customer is shared with multiple subsidiaries, you can choose any subsidiary assigned to the selected customer. For information about sharing customer records with multiple subsidiaries, see the help topic [Assigning Subsidiaries to a Customer](#).
- e. On the **Payment Method** subtab, enter the payment information for this deposit.  
For more information, see [Entering Payment Information on a Transaction](#).
  3. On the **Relationships** subtab, the primary contact for the customer is selected automatically. To edit information for this contact, click the contact's name.
  4. On the **Communication** subtab, attach events, tasks, and phone calls for this transaction. For more information, see the help topic [Entering Communication Information on a Transaction](#).
  5. Click **Save**.

When you record a customer deposit, you can generate a payment receipt for the customer. For more information, see [Payment Receipts](#).

As soon as an order is completed, you can apply a deposit to the invoice. For more information, see [Applying a Customer Deposit](#).

## Customer Deposit Status

When you save a customer deposit, one of the following status will be applied to it:

- **Unapproved payment** – this status means that the deposit has not been successful. Possible reasons for this status include insufficient funds in the account, or the card used for the payment is reported lost or stolen.
- **Not deposited** – this is a successful status, the deposit is being processed but the funds have not yet been deposited.
- **Deposited** – this status is applied when the funds have been deposited.

The status of the deposit is visible at the top of the Customer Deposit record next to the deposit number.

The screenshot shows a Customer Deposit record in Oracle NetSuite. At the top, the deposit number '32129' is displayed next to the status 'DEPOSITED', which is enclosed in a red box. Below the status, there are several buttons: Edit, Back, Apply, Refund, and a Print icon. A dropdown menu is partially visible next to the Print icon. The main section is titled 'Primary Information' and contains fields for 'CUSTOMER' (Ascend Inc) and 'EXCHANGE' (1.00).

## Creating a Deposit From the Sales Order

You can accept deposits directly from the sales orders they are to be applied to.

Sales orders created with a Sales Order-Invoice transaction form (or orders that use other forms but do not have terms or a payment method specified) have a Create Deposit button that enables you to record a deposit immediately upon saving a new sales order.

The screenshot shows a Sales Order transaction form for Sales Order 112. At the top, there is a confirmation message: 'Confirmation: Transaction successfully Saved'. Below the message, the sales order number '112 (Chess Art Gallery)' is displayed. In the center of the screen, there is a row of buttons: Edit, Back, Approve, Cancel Order, **Create Deposit** (which is highlighted with a red box), Fax, and More. To the right of the buttons, there are sections for 'Customer:Job' (Chess Art Gallery), 'Date' (1/11/2012), 'Sales Order #' (112), 'Opportunity', 'Location', 'Terms' (Net 30), 'PO #', and 'Memo'.

Deposits created this way are linked to the originating sales order and cannot be applied to other invoices. A read-only Sales Order field on the deposit shows the linked transaction.

When you invoice this originating sales order, the reserved deposit is automatically applied.



**Note:** You can only use this button for sales orders that have not been billed.

You can apply multiple deposits to a single order. If the deposit total exceeds the order amount, the excess deposit amount is not linked to the original order and can be applied to any invoice.

# Applying a Customer Deposit

You can apply a customer deposit against an invoice when the order is complete. Deposits are applied by creating a Deposit Application transaction.

Deposits can be applied against an invoice either from a customer deposit record or on a customer payment form.

## Apply a deposit from a customer deposit record:

1. Go to Customers > Accounts Receivable > Record Customer Deposits > List.
  2. Click **View** next to the deposit you want to apply.
  3. On the Customer Deposit page, click **Apply**.
- The Deposit Application form opens with the customer information and To Apply amount auto-filled.
- A list of open invoices for that customer appears. If you use the **Multiple Currencies** feature, these invoices are filtered to show only those in the same currency as the deposit. For more information, see the help topic [Currency Management](#).
4. Verify or enter the date for this Deposit Application.
  5. Select a posting period for this transaction.
  6. The **Application Of** field shows a link to the customer deposit being applied.
  7. The **Deposit Date** field shows the date the pre-payment was originally deposited.
  8. Enter a memo to identify this application transaction.
  9. Select a department, class or location as necessary.
  10. Check the **Apply** box next to the invoices you want to apply the deposit against.
- You can apply up to the total amount of the deposit.
11. Click **Save**.

Now, the customer deposit is applied against the invoices you selected and their balance due is decreased by the appropriate amount.

## Apply a deposit on a customer payment form:

1. Go to Customers > Accounts Receivable > Accept Customer Payments > List.
  2. Select the customer or project.
- If you use the **Consolidated Payments** feature, choose a top-level customer to apply any deposit in the customer-subcustomer hierarchy to any of the open invoices in the hierarchy. For more information, see [Consolidated Payments](#).
3. If you use the **Multiple Currencies** feature, select the currency of the invoices you want to apply the deposit to. For more information, see the help topic [Customers and Multiple Currencies](#).
- Selecting a currency filters the list of invoices, credits, and deposits.
4. Click the **Apply** subtab.
- A list of deposits, or pre-payments, appears on the **Deposits** subtab.
5. Click the **Deposits** subtab to apply a customer pre-payment to an invoice.
    - Check the box in the **Apply** column next to each customer deposit you want to apply.
    - Clear the box in the **Apply** column next to each customer deposit you are not applying.

- Click **Mark All** to apply all existing customer deposits.
6. Click the **Invoices** subtab.  
You can control the bills this deposit is applied to by:
    - checking the box in the **Apply** column next to each invoice you want to record a payment on.
    - clearing the box in the **Apply** column next to each invoice you are not recording a payment on.
 As payments are applied, you can see the amounts change in the **To Apply**, **Applied**, and **Unapplied** fields in the header.
  7. Click **Save**.  
The customer deposit is now applied.

NetSuite tracks the dates that deposits are applied to customer invoices.

To track a deposit application, go to the Customers > Accounts Receivable > Record Customer Deposits > List . Click View next to the customer deposit to open the record. On the deposit, click the Applied To subtab to view the dates the deposit was applied and amounts applied.

## Issue Refunds for Customer Deposits

You can issue a refund for a customer deposit you have recorded.

To refund a deposit, complete the following steps:

1. Go to Transactions > Customers > Issue Customer Refund (Administrator).
2. On the Customer Refund form, select the customer you want to issue a refund to.
3. If you use the **Multiple Currencies** feature, select the currency of the deposit you want to refund. Selecting a currency filters the deposits available on the **Deposits** subtab.  
For more information, see the help topic [Customers and Multiple Currencies](#).
4. Click the **Apply** subtab.
5. On the **Deposits** subtab, you see a list of open deposits from this customer that are not yet applied.  
Check the box in the **Apply** column next to a deposit you want to refund and the check amount is adjusted.
6. When you click **Save**, a deposit application is created to apply the deposit to the refund check.

When a refund is recorded, you can view it at Transactions > Customers > Issue Customer Refund > List (Administrator).

- When you view a refund, the **Deposits** subtab shows deposits that were applied.
- When you edit a refund, the deposit application is listed, but the **Deposits** subtab does not show and you cannot edit the refund to change the deposit application.

To change the deposit application, you must delete the refund and enter a new one with the corrected application.

If you refund your customer in the form of a check and checked the To Be Printed box, go to Financial > Banking > Print Checks to print it.