

RMNSUG Cash

Credit Cards and Electronic Payments

Help: Payment Processing Options

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

We will be discussing “Credit Cards” and “Electronic Payments (receiving payments)”

Page: Accept Customer Payments

This is where it all starts. You want to specify HOW payment will be made and, as chosen, process that payment accordingly.

Payment 🔍

Save | Reset | Cancel | Actions ▾

Primary Information

CUSTOM FORM *
Vertafore Customer Payment ▾

CUSTOMER *
10101 Don's Monster Truck Insurance ▾ ↗

PAYMENT #
To Be Generated

BALANCE	PENDING	CONSOLIDATED BALANCE
152.46	0.00	152.46

CURRENCY *
US Dollar ▾

EXCHANGE RATE *
1.00

A/R ACCOUNT *
112100 Accounts Receivable : Trade AR ▾ + ↗

Classification

SUBSIDIARY
Vertafore, Inc.

Apply | **Payment Method** | Relationships | Comm

General

PAYMENT METHOD
| My Vertafore - ACH
| My Vertafore - CC
| P Card
| Sircon EFT

Enabling Additional Payments

- Page: Enable Features
 - “Transactions” tab
 - “Payment Processing” section
- Note “Payment Instruments”

Payment Processing

CREDIT CARD PAYMENTS

RECEIVE CREDIT CARD PAYMENTS FROM CUSTOMERS. NETSUITE OFFERS MERCHANT ACCOU

CREDIT CARD SOFT DESCRIPTORS

USE SOFT DESCRIPTORS FOR CREDIT CARD TRANSACTIONS.

PAYPAL INTEGRATION

PROCESS PAYMENTS THROUGH PAYPAL.

ELECTRONIC FUNDS TRANSFER

DEDUCT APPROVED AMOUNTS FROM YOUR CUSTOMERS' BANK ACCOUNTS.
BY ENABLING THIS FEATURE, YOU AGREE TO THE ACH PROCESSING [TERMS OF SERVICE](#)

ACH VENDOR PAYMENTS

USE ACH TRANSACTIONS TO DEPOSIT APPROVED AMOUNTS INTO YOUR VENDORS' BANK AC
BY ENABLING THIS FEATURE, YOU AGREE TO THE ACH PROCESSING [TERMS OF SERVICE](#)

PAYMENT INSTRUMENTS

IMPROVED HANDLING OF VARIOUS PAYMENT INSTRUMENTS, INCLUDING PAYMENT CARDS /

“Offline” Payment Method

Useful if you process credits cards “somewhere else”, and want to record as such in Netsuite.

- Page: Create Payment Method
- Page: Payment Methods
- Set “Type” to “Offline”
- GL impact based on ‘Account’

Payment Method

NAME *
My Offline Payment

TYPE
Offline

DEBIT CARD
 REQUIRES LINE-LEVEL DATA

COUNTRIES
<Type & tab for single value>

INACTIVE
 DISPLAY IN WEB SITE

Account Payment Visuals

GROUP WITH UNDEPOSITED FUNDS
 DEPOSIT TO ACCOUNT

+

“Credit Card” Payment Method

This will show up in your “Payment Methods” dropdown on Customer Payment txns.

- Page: Payment Methods
- Associate the “Payment Method” to a “Processing Profile”
- Associate the “Payment Method” to a GL Account

The screenshot shows the 'Payment Method' configuration interface. At the top, there are 'Save', 'Cancel', and 'Reset' buttons, along with an 'Actions' dropdown. The form is divided into several sections:

- NAME ***: A text input field containing 'Typical Credit Card'.
- TYPE**: A dropdown menu set to 'Payment Card'.
- DEBIT CARD**: An unchecked checkbox.
- REQUIRES LINE-LEVEL DATA**: An unchecked checkbox.
- ASSOCIATED PAYMENT PROCESSING PROFILES**: A list box containing three items: '*Vertafore, Inc' (highlighted), 'Sircon SAS Phone', and 'Vertafore UK Ltd.'.
- COUNTRIES**: A text input field with the placeholder '<Type & tab for single value'.
- INACTIVE**: An unchecked checkbox.
- DISPLAY IN WEB SITE**: An unchecked checkbox.

Below this section is a green header bar with three tabs: 'Account' (selected), 'Payment Visuals', and 'Workflow'. Under the 'Account' tab, there are two radio button options: 'GROUP WITH UNDEPOSITED FUNDS' (selected) and 'DEPOSIT TO ACCOUNT'. Below these is a dropdown menu for the account, currently showing '[Settlement Account]', with a '+' icon and a link icon to its right.

At the bottom of the form, there are 'Save', 'Cancel', and 'Reset' buttons, along with an 'Actions' dropdown.

Page: New Payment Processing Profile

List of Netsuite-supported
CC payment processors

Payment Gateway Integrations

ACTION	NAME
Install	Adyen
Install	AltaPay
Install	Cybersource SuiteApp
Add Profile	Cybersource (Legacy)
Install	eWAY
Install	FreedomPay
Install	MerchantE
Install	Payment Express
Install	PayU
Install	SecurePay
Install	Solupay
Install	WorldPay eCommerce

Cybersource “Processing Profile”

- Page: Payment Processing Profiles | Select “Cybersource”
- Will need a “MID” and “Security Key File” from Cybersource.
- Settlement Bank Account

Gateway Request Types

- AUTHENTIFICATIONS
- AUTHORIZATIONS
- CAPTURES
- SALES
- REFUNDS
- CREDITS
- VOIDS

NAME *
Type a Name Here

SUBSIDIARY *
Vertafore, Inc.

SETTLEMENT CURRENCY
US Dollar

CHARGE CURRENCIES *
Canadian Dollar
Euro
Indian Rupee
US Dollar

SETTLEMENT BANK ACCOUNT
JPM - Operating

SUPPORT LINE-LEVEL DATA
 PAYER AUTHENTICATION
 TEST MODE
 IGNORE AVS RESPONSE ON STAND ALONE CASH SALES
 IGNORE CSC RESPONSE ON STAND ALONE CASH SALES
 DISABLE SENDING THE RECURRING FLAG IN REQUESTS
 INACTIVE

Authentication Credentials

MERCHANT ID *
yourMIDHere

GO TO THE CYBERSOURCE BUSINESS CENTER TO GENERATE YOUR ACCOUNT SECURITY KEY.

SECURITY KEY FILE
Browse... No file selected.

Payment Information

SUPPORTED PAYMENT METHODS
American Express
Discover
Master Card
Tokenized Credit Card
VISA

Other CreditCard Notes

- Help: Accepting Credit Card Payments
 - Netsuite can “Auth” funds of a SalesOrder and then “Settle” as invoices are issued on that Sales Order.
 - Configurable to what Netsuite will do to SalesOrder if authorization fails. Continue, ‘Payment Hold’ review, Cancel.
 - (Cybersource) Supports “Verified by Via”, “MasterCard SecureCode”, etc.
- “Purchase Level II/III” Support (Cybersource & MerchantE only)
- Credit Card “Soft Descriptors”
- Chargebacks SuiteApp
- Bank Reconciliation

ACH Payments

“Automated Clearing House” (ACH) provides bank-to-bank transfer of funds. These come with lower processing fees, but require additional setup, and only work in the US. Funds typically take about three days to clear into your bank account.

ACH “EFT”

- Customer initiates payment from their bank, into your bank, all through ‘ACH’.

ACH “Direct Debit”

- You initiate a “draft” of funds, from your customer’s bank account, into your bank account.
- You have to retrieve and “store” bank account information for customers.

Overview: Paying by ACH “Direct Debit”

1. Setup your company ACH banking info.
2. Collect and store ACH banking info for customer(s).
3. Check “For Electronic Bank Payment (Direct Debit)” on Customer Payment record(s).
4. Daily: Run “Generate Customer Payment File”
5. Upload created “NACHA File” to your bank.
6. Wait three days for funds to clear.

The screenshot shows a software interface for setting up a payment method. The title is "Payment" with a search icon. Below the title are buttons for "Save", "Reset", "Cancel", and "Actions". The interface is divided into sections: "Primary Information", "Classification", and "General".

Primary Information

- CUSTOM FORM *: Vertafore Customer Payment
- CUSTOMER *: <Type then tab>
- PAYMENT #
- To Be Generated
- BALANCE: 0.00, PENDING: 0.00, CONSOLIDATED BALANCE: 0.00
- CURRENCY *: US Dollar
- EXCHANGE RATE *: 1.00
- A/R ACCOUNT *

Classification

- SUBSIDIARY

General

- PAYMENT METHOD
- FOR ELECTRONIC BANK PAYMENT (DIRECT DEBIT)

Page: Company Bank Details

One time setup in Netsuite to configure your ACH banking information.

- Specify YOUR bank account information.
- Choose NACHA “File format”
- Pick a file cabinet folder where “NACHA” files are created into.
- Pick a default GL account these payments would post to.

Company Bank Details

Save Cancel Reset

NAME *
My ACH DirectDebit Profile

GL BANK ACCOUNT *
111110 Bank Accounts : JPM - Operating

LEGAL NAME *
Vertafore, Inc

PRINT COMPANY NAME *
Vertafore, Inc

SUBSIDIARY
Parent Company : Vertafore, Inc.

CURRENCY
US Dollar
 MARKED BY DEFAULT

FILE CABINET LOCATION *
123456

FILE NAME PREFIX
ACHDD-

EFT TEMPLATE
DD TEMPLATE
ACH - CCD/PPD Direct Debit
POSITIVE PAY TEMPLATE
ZENGIN BANK FEE SCHEDULE

Batch Details Notes

BATCH DETAILS NAME	SAVED SEARCH	PAYMENT SCHEDULE	EMAIL RECIP
	<Type then tab>		<Type then

Add Cancel Insert Move Up Move Down Move To Top Move To Bottom

Save Cancel Reset

Customer ACH Information

You can add one or more bank accounts to a customer record via “New Bank Details” button.

Bank Details

[Save](#) [Cancel](#) [Reset](#)

NAME *
Customer X ACH Account

INACTIVE

PAYMENT FILE FORMAT *
ACH - CCD/PPD Direct Debit

TYPE *
Primary

BANK ACCOUNT NUMBER *
123123123123

BANK NUMBER *
77766

COUNTRY CHECK
7

BANK CODE
345

PROCESSOR CODE
345345345

BANK ACCOUNT TYPE *
Checking

Relationships | Communication | Address | Sales | Support | Financial | Preferences | System Information | Custom | Dunning | **Bank Payment Details (Debit)** | Bank Payment Details (Credit)

DIRECT DEBIT

"Bank Payment Details (Direct Debit) subtab of a Customer Record"

Entity Bank Details

VIEW
Default View

New Bank Details

EDIT	NAME	TYPE	PAYMENT FILE FORMAT
Edit	4836 TF 12-15-20	Primary	ACH - CCD/PPD Direct Debit

[Save](#) [Cancel](#) [Reset](#) | [Assign Dunning](#) [Merge](#) [Snapshot](#) | [Actions](#)

Create NACHA File

Multiple ways to do this...

Ultimately, you are selecting “Payment” records with “For Direct Deposit” checked, and creating a NACHA file for those.

Payments | Bank File Generation |
Generate Customer Payment File

Payments | Payment Processing |
Invoice Payment Processing

DD - Invoice Payments More

Search Filters

BANK ACCOUNT Vertafore - SVB Receivables	TRANSACTION TYPE Invoice	CUSTOMER	DEPARTMENT FILTER
BANK ACCOUNT FORMAT ACH - CCD/PPD Direct Debit	DUE DATE FROM		CLASS FILTER
MAXIMUM PAYMENTS IN FILE 5,000	TO		LOCATION FILTER
SUBSIDIARY Parent Company : Vertafore, Inc.			
BANK ACCOUNT CURRENCY US Dollar			
BASE CURRENCY US Dollar			
A/R ACCOUNT 112100 Accounts Receivable : Trade AR			

Payment Information

DATE TO BE PROCESSED * 3/7/2021	<input type="checkbox"/> DD FILE REFERENCE NOTE * Test Reference Note	<input checked="" type="checkbox"/> AGGREGATE BY PAYEE	NUMBER OF TRANSACTIONS 0
POSTING PERIOD * Mar 2021	AND		TOTAL PAYMENT AMOUNT 0.00

Classification

DEPARTMENT * Other : No Cost Center	CLASS * No Product	LOCATION * Vertafore
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Select Transactions *

SELECT PAGE: 1 to 50 of 2615 TRANSACTIONS PER PAGE: 50

PAY	PAYOR	TYPE	REFERENCE NUMBER	DATE	DUE DATE	CURRENCY	PERIOD	AMOUNT	AMOUNT REMAINING	DISC AMOUNT	DISC DATE	PAYMENT AMOUNT
<input type="checkbox"/>	1000192 The Insurance Circle	Invoice	30912929	12/2/2020	12/2/2020	US Dollar	Dec 2020	3,792.01	3,792.01			0.00
<input type="checkbox"/>	1000344 Deesley Insurance Group	Invoice	30894656	11/2/2020	12/2/2020	US Dollar	Nov 2020	825.00	825.00			0.00

Upload NACHA File

Netsuite will only CREATE this file. It is up to you to send it to the bank.

- Can be manually uploaded into bank portal.
- Transfer of this file can be automated; typically via an “SFTP” file transfer.

ACH Other Notes

- Help: Electronic Bank Payments
- Bundles: Electronic Payments / Advanced Electronic Payments.
- “ACH Direct Debit” doesn’t play well with other Payment Methods
- Automations only use “Primary” customer bank accounts.
- NACHA files (in file cabinet) contain full bank account numbers.
- Three day delay for funds to clear. It is possible for payments to fail.
- Bank Reconciliation