PLANETAUTHORIZE PAYMENT GATEWAY

SugarCRM Payment Module

User Guide

SALEMANAGER MERCHANT SERVICES

User Guide and Installation Procedures

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Introduction

Overview: Accept and Process All Major Credit Cards and Electronic Checks

T his guide provides an overview of the field requirements and conditions required for submitting Credit Card and Electronic Check payments to the Planetauthorize.Net payment gateway using the SugarCRM payment module.

Planetauthorize.Net is a patent pending, full featured, real-time payment gateway service. Our state-of-the-art payment service provides merchants with the ability to manage and track their online, retail, recurring billing and back office customer payments. icon key

The Planetauthorize for SugarCRM Payment Module includes the following features:

- Credit Card Sale

- Credit Card Authorization

- Credit Card Capture

- Credit Card Void

- Credit Card Refund

- Electronic Check Sale

- Electronic Check Void

- Electronic Check Refund

- Transaction View

Credit Card Payment

Sale

Authorize

Capture

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Sale

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Installation and Configuration

Installing the Planetauthorize.Net payment module is quick and easy in SugarCRM 5.x. SugarCRM 5.x includes a module manager service. System Administrators can install the Planetauthorize payment module and other third party extensions using the SugarCRM module manager.

Note: To install simply point module manager to the planetauthorize.zip file.

Once you have successfully installed the Planetauthorize payment module you will see the name of the module listed as an installed module.

Username, Password & Default Currency

To configure the Planetauthorize payment module system administrators must enter the payment gateway username, password and default currency. The username, password and default currency is located in the config.php file that is located in the "/modules/Payments/config/" directory. Open the config.php file and add your PLANETAUTHORIZE.Net gateway username, password and default currency. The username is currently set to "demo", the password is currently set to "password" and the default currency is currently set to "USD".

DO NOT REMOVE QUOTATION MARKS. YOUR GATEWAY USERNAME, PASSWORD AND DEFAULT CURRENCY GO BETWEEN THE QUOTES!

Save the file back to the "/modules/Payments/config" directory. The three line items you have to update look like this:

a. $login_userid="demo";   // Username for the transaction
b. $login_password="password"; // Password for the transaction
c. $currency="USD"; // default currency options -USD, EUR, CAD, GBP

By default the Payment tab is hidden after the installation. This is done so the administrator has time to validate the install before it appears as an option to all users. To display the new Payment tab select "Configure Tabs" from the SugarCRM admin section. Move the Payment tab from the Hide Tabs list to the Display Tabs list. Save the new settings.

Define Recurring Billing Plans

System Administrators must enter the recurring billing plans that shall be available to payment module users. The name of your recurring billing plans must match the information entered into your payment gateway account.

Users shall have the ability to assign a contact or account to a maximum of 5 recurring billing plans using the SugarCRM payment module. Users may assign a

contact or account to additional payment plans using the Planetauthorize Payment Gateway interface.

Processing System

How it Works

The Planetauthorize.Net™ credit card processing system has many steps. Outlined below is a brief description of how a typical credit processing system works:

1. An e-commerce transaction is submitted to the Planetauthorize real-time payment gateway. The transaction can be submitted as either authorize only or authorize and captured.

2. If the transaction was submitted as authorize only, the merchant must capture the transaction (i.e. flag it for settlement).

3. The Planetauthorize.Net payment gateway will settle all captured transactions, refunds, and voice authorizations at the end of the day by securely routing them to a payment processor.

4. The payment processor continues to route the transaction to the issuing bank (purchaser's bank) to request the funds.

5. The issuing bank approves transfer of money to the acquiring bank which in turn credits the merchant's bank account.

6. The merchant must have a merchant account in order to process credit card transactions. SaleManager Merchant Services can issue a low cost merchant

account. Contact SaleManager directly for more information or visit us online at http://www.planetauthorize.com or at http://www.planetauthorize.net.

System Requirements

In order to use all payment module features users must have the following services:

1. An active Planetauthorize.Net Payment Gateway Account

2. The Customer Vault™ Service (optional)

3. A Merchant Account

4. Electronic Check Service (optional)

5. SugarCRM Payment Module

6. A successful installation of SugarCRM 5.x

Contact SaleManager Merchant Service on 800-918-4890 or at sales@salemanager.com for more information or to purchase the payment services listed above.

Apply for a Merchant Account

SaleManager Merchant Services can help merchants obtain a merchant account in over 50 countries. To apply for a merchant account

-   **Domestic USA Merchant Account Application**:
    http://planetauthorize.com/assets/sm_application.pdf

-   **International (Non US) Merchant Account Application**:
    https://forms.netsuite.com/app/site/crm/externalleadpage.nl?compid=91771714&formid=114&h=c9b0dce7b46c9f2d9649&category=SaleManagerMerchantServices&custentity_acc_type=Business&partner=45

Use Your Existing Merchant Account

Merchants may use their existing merchant account as long as the merchant account is on one of our ten supported processor networks:

-   Concord/Buypass
-   FDMS - Nashville
-   FDMS - Omaha
-   Global Payments - East

- Pago
- Paymentech Salem
- Paymentech Tampa
- Vital
- Card Works
- VoicePay

To use your existing merchant account simply complete and return our payment gateway only form at http://planetauthorize.com/assets/PLANETAUTHORIZE-Gtwy-Setup-Form.pdf . Upon receipt, we will issue your payment gateway username within 24 hours.

Credit Card Processing

Process All Major Credit Cards within SugarCRM

In order to access Planetauthorize payment gateway within SugarCRM simply select Payments from the navigation menu. Selecting Payments will load the Planetauthorize point-of-sale payment page.

| Documents | Contacts | Accounts | Payments | Campaigns | Leads |

Merchants have the option of processing a credit card or electronic check transaction. From the side menu select Credit Card Sale. A credit card sale is a transaction that is authorized and captured, or flagged for settlement. A credit card sale does NOT need to be captured, as it is automatically flagged for settlement. A sale cannot be voided once the transaction has settled. If the transaction has settled you must issue a refund.

A credit card sale can be entered by completing the following information:

Credit Card Number

The credit card number is the customers card number usually 15 or 16 characters in length.

Credit Card Expiration

The credit card expiration is the month and year of the expiration date that is displayed on the credit card. The expiration date must be entered in the format MMYY. For example, July 2008 should be entered as 0708.

Amount The amount is the total amount the customer should be charged. The amount must be entered in the format XX.XX. For example, an amount of ten dollars must be entered 10.00.

Additional Information may be supplied when processing a sale:

Card Identifier

The card identifier is a three or four digit code that is assigned to a customer for verification purposes. This code is often displayed on the reverse side of a card or next to the credit card number.

Order Information: The order information section allows merchants to enter additional information about the particular sale. In addition, the PO Number, Shipping or Freight, Tax, and Tax Exempt status is typically entered to support Level 2 Data requirements for purchase cards.

Billing Information: The billing information section allows merchants to enter the customer's information. The billing address and zip code are used for AVS (Address Verification Services).

Shipping Information: The shipping information section allows merchants to enter information about the order's shipping destination. If the customer's shipping information is identical to their billing information, the merchant may check "Same as Billing"

Authorization/Capture/Void

Often when a product or order is not fulfilled immediately, merchants will authorize a transaction to be captured at a later time. For example, once an order is placed, the transaction should be authorized.

Upon successful authorization, order processing should begin. Once the order has been shipped, an authorization should and MUST be captured in order to flag the transaction for settlement. Merchants can also VOID authorizations if they wish to cancel the authorization.

Authorizations

All information entered for authorizations is identical to the information entered for a sale. Please see the Virtual Terminal Sale information.

Credit Card Payment : Authorize

Billing Information

Related To: Accounts [dropdown] [_____]
[Select]

* Credit Card Number [_____]

* Expiration Date [_____] (mmyy)

* Amount [_____] (nn.nn)

✅ Currency USD [dropdown]

Card Identifier [_____] (cvv/cvc)

Captures

An authorization MUST be captured in order for the settlement to go through and the funds transferred. To capture an authorized transaction previously performed through the Planetauthorize payment gateway, click the "Capture" link on the virtual terminal payment menu. The ONLY required field is the Transaction ID.

Credit Card Payment : Capture

Authorization Information

* Transaction ID: [_____]

* Amount [_____] (nn.nn)

[Capture] [Cancel]

Voids

A void can ONLY be performed on an authorized transaction. To void an authorization, simply enter the Transaction ID in the void field.

Credit Card Payment : Void

Transaction Information

* Transaction ID: [_____]

[Void] [Cancel]

What is a Transaction ID?

The transaction ID is the Planetauthorize numerical transaction reference ID. This ID is attached to every transaction and can also be found within the Transaction Reports section of the Planetauthorize.Net merchant control panel.

Refunds/Credits

Refunds or credits are performed to reverse a previous sale transaction. By default, only transactions processed within the Planetauthorize system may be refunded. If you wish to perform refunds on transactions processed outside of the Planetauthorize system, please contact your merchant Reseller/ISO to have them turn this option on for your account.

To refund a transaction, simply enter the Transaction ID and the amount you wish to refund. The amount must be less than or equal to the original amount captured.

AVS/CVV Codes

Every credit card transaction will return an AVS (address verification) code. Optionally, the system will also return a CVV2/CVC2 code. CVV2/CVC2 codes are only returned if the merchant enters the customers CVV code when processing a credit card transaction.

AVS Codes

CODE	DESCRIPTION
X	Exact Match, 9-character numeric ZIP
Y	Exact match, 5-character numeric ZIP
A	Address match only
W	9-character numeric ZIP match only
Z	5-character Zip match only
N	No Address or Zip match
U	Address unavailable
G	Non-U.S. Issuer does not participate
R	Issuer System Unavailable
E	Not an Email/Phone Order
S	Service Not Supported
0	AVS Not Available

CVV CODE	DESCRIPTION
M	CVV2/CVC2 Match
N	CVV2/CVC2 No Match
P	Not Processed
S	Merchant has indicated that CVV2/CVC2 is not present on card
U	Issuer is not certified and/or has not provided Visa encrypting keys

Test Transaction Information

- Visa: 4111111111111111

- MasterCard: 5431111111111111

- Discover Card: 6011601160116611

- American Express: 341111111111111

- Credit Card Expiration Date: 10/10 (or any future date)

- Amount: Greater than 1.00

For more information refer to the Planetauthorize Payment Gateway API (http://www.planetauthorize.net/assets/PlanetAuthorize_API.pdf).

Electronic Check Processing

Process Electronic Checks within SugarCRM

An electronic check sale is a transaction that is authorized and captured, or flagged for settlement. An electronic check sale does NOT need to be captured, as it is automatically flagged for settlement. A sale cannot be voided and must be refunded to reverse the transaction. Electronic Check sales are not authorized in real-time.

An electronic check sale can be entered by completing the following information:

Name on Account

The name listed on the bank account. Planetauthorize.Net can process personal and business checking and savings accounts.

Routing/ABA Number

Enter the unique bank routing number. The routing number is located on the bottom of the check, in front of the bank account number.

Account Number

Enter the customers bank account number.

Amount

The amount is the total amount the customer should be charged. The amount must be entered in the format XX.XX. For example, an amount of ten dollars must be entered 10.00.

Additional Information must be supplied when processing an electronic check sale:

Account Holder Type

Select the customer's type of AC H account (e.g. business or personal).

Account Type

Select the customer's ACH entity (e.g. checking of savings)

NACHA Sec Code

Select the Sec Code (e.g. PPD, WEB, TEL, CCD). ACH Standard Entry Class code.

Amount

The order information section allows merchants to enter additional information about the particular sale. In addition, the PO Number, Shipping or Freight, Tax, and Tax Exempt status is typically entered to support Level 2 Data requirements for purchase cards.

Billing Information:

The billing information section allows merchants to enter the customer's information. The billing address and zip code are used for AVS (Address Verification Services).

Shipping Information:

The shipping information section allows merchants to enter information about the order's shipping destination. If the customer's shipping information is identical to their billing information, the merchant may check "Same as Billing".

Electronic Check Void

Voids

A void can be performed on an electronic check transaction. To void an electronic check transaction, simply enter the Transaction ID in the void field.

Refunds/Credits

Refunds or credits are performed to reverse a previous sale transaction. By default, only transactions processed within the Planetauthorize system may be refunded.

Refunds
To refund a transaction, simply enter the Transaction ID and the amount you wish to refund. The amount must be less than or equal to the original amount captured.

What is a Transaction ID?

The transaction ID is the Planetauthorize numerical transaction reference ID. This ID is attached to every transaction and can also be found within the Transaction Reports section of the Planetauthorize.Net merchant control panel.
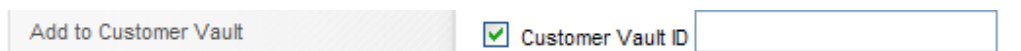
Customer Vault

The Customer Vault™ service provides PCI Certified Remote Storage of Payment Information. The Customer Vault™ was designed specifically for businesses of any size to address concerns about handling customer payment information.

The Customer Vault allows merchants to transmit their payment information for remote storage in Planetauthorizes' Level 1 PCI certified data facility. Once the customer record has been securely transmitted to the Customer Vault™, the merchant can then initiate transactions remotely without having to access credit card or electronic check information directly. This process is accomplished without the merchant storing the customer's payment information in their local database or payment application.
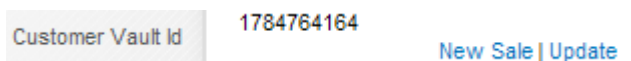
Add Payment Data to the Customer Vault™

Users can add both credit card and electronic check data to the customer vault. To do so simply select the Customer Vault checkbox which is located on the Credit Card Sale and Electronic Check Sale payment forms.

Once you select the Customer Vault checkbox you have the option of entering a unique Customer Vault ID or letting the system automatically generate a unique Customer Vault ID.

Simply process your sale as normal and Planetauthorize will store your customer's payment data in our secure data center. You have the ability to submit a new payment transaction from the Transaction History screen.

You can request the Customer Vault Service in the Planetauthorize Payment Gateway online interface.

Recurring Billing

Using Recurring Billing Features

Users can assign a contact or account to a maximum of 5 recurring billing plans. To do so simply select the Recurring Billing checkbox, then the available recurring billing plans will be displayed.

Your system administrator is required to enter the available recurring billing plans using the Module Manager -- under Settings. In addition the system administrator must also create recurring billing plans in the Planetauthorize Payment Gateway. Recurring Billing plans should be created in the payment gateway first then added to SugarCRM.

Recurring billing	☐

Support Resources

Online technical support is available to active Planetauthorize.Net payment gateway users. We provide an online knowledgebase and help desk to all active payment gateway users.

Knowledgebase and Help Desk:
http://planetauthorize.com/vtigerlive/customerportal/login.php

Contact Us: http://www.planetauthorize.com/index-5.html

Company Website: http://www.planetauthorize.com

Payment Gateway Website: http://www.planetauthorize.net

Secure Merchant Login URL : https://www.planetauthorize.net/merchantlogin.html

Appendix A – Industry Terms

Acquirer, Acquiring Bank, Acquiring Institution

The financial institution supplying the merchant with means to accept credit cards for payments. The financial institution will charge the merchant a fee for providing these services.

ACH

Automated Clearing House - Allows for the exchange and settlement of electronic payments between financial institutions.

API

Application Programming Interface - An interface allowing integration with virtually any programmable software package or platform.

AVS

Address Verification Service - Typically used for mail order/telephone order transactions, an AVS response is given to indicate the level of accuracy of a given address based on the billing address of the customer's credit card.

Authorization

A transaction verifying the availability of funds in a cardholder's account to make the purchase (usually identified by an Approval Code).

Auto Close

The feature allowing some gateways and terminals to automatically batch transactions daily without them being initialized by the merchant.

Card Issuing Bank

The financial institution that issues a credit card. This institution is responsible for issuing the statement and collecting the payments on the card.

Card Not Present

A transaction where the card is not present at the time of the transaction (moto/ecommerce). Credit card data is typically manually entered instead of swiping the card.

Cardholder

A person who holds a payment card account.

Chargeback

A credit card transaction is billed back to the merchant after a sale has been completed typically on behalf of the cardholder. The cardholder usually has disputed the transaction because of dissatisfaction or failure to deliver.

Close Batch

The process of sending a batch of transactions for settlement.

Discount Rate

The fee charged by the merchant financial institution to the merchant for services associated with processing card transactions.

Gateway

Device which passes data between networks having similar functions but different implementations.

Interchange Fee

A fee set by and collected by the bankcard association from the merchant financial institution and paid to the issuing financial institution to cover processing and float expenses incurred in billing the cardholder.

IP Address

An internet address usually represented in dotted decimal, e.g. "127.0.0.1".

ISO

Independent Sales Organization - ISOs act as a third-party between the merchant and the acquiring bank. Many businesses are unable to obtain merchant status through an acquiring bank because they are viewed as too large a risk, and need to go through an ISO to obtain merchant status.

MOTO

Mail Order/Telephone Order - Credit card transactions initiated via mail, email or telephone. Sometimes ecommerce transactions are referred to as MOTO instead of ecommerce.

Non-Qualified Transaction Fees

Bankcard sales transactions that do not meet set Mastercard & Visa criteria for that particular merchant and are processed at a higher interchange rate.

Purchasing Cards

Charge cards used by businesses to cover purchasing expenses, such as raw materials or office supplies.

Third-Party Processor

A company that provides a variety of bank/merchant services including billing, reporting, customer service, authorization, and settlement services on behalf of the acquiring financial institution.

VAR

Value Added Reseller - Third-party vendor that enhances or modifies existing hardware or software, adding value to the services provided by the processor or acquirer.

Appendix B – License Agreement

Planetauthorize.Net for SugarCRM License Agreement

The Planetauthorize.Net™ for SugarCRM payment module is distributed under the GNU General Public License. A copy of the GNU License is located at http://fsf.org .

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