

A close-up photograph of a calculator with a digital display showing "24.18". In the background, a credit card is visible, partially obscured by a pen and some papers. The scene is set on a desk with various office supplies.

Credit Card Application

Credit Card Processing Solution
- An SAP Certified Solution

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The complete credit card processing solution from CitiXsys.

Use the CitiXsys *Credit Card* solution to store customer credit card information, authorize and settle payment in real time transactions integrated with SAP Business One. *Credit Card* solution processes credit card purchase information between the sales transaction in SAP Business One and the payment processor service that exchanges and obtains authorization information needed to approve the purchase transaction. Settlement information is recorded in SAP Business One for settlement later, or using an option in *Credit Card*, can be settled immediately upon completing the sales transaction.

Credit Card is Payment Card Industry (PCI) data security standard compliant.

Supported Payment Processors

- Paypal
- Commedia (UK)
- Authorize.net
- Ogone (UK)
- Skipjack

Store Customer Credit Card Information

Customer credit card numbers and their associated information can be stored for existing customers in the SAP Business One customer master. When processing a sales order, this time-saving feature selects the default credit card to automatically submit for authorization through the payment processor. An alternate credit card number stored in the customer master may be selected or another card swiped in the process, or a new credit card number entered and stored for future use as needed. All credit card numbers are encrypted. Only an authorized person may view the actual

credit card number by entering a user password to reveal the number when necessary.

Authorizing the Credit Card

The authorization process begins by selecting “credit card” as the method of payment on the sales order form, then”

- ✓ Swiping the customer's credit card at the prompt for processing, or
- ✓ If the existing customer has had credit card information stored in the SAP Business One system, the credit card information will automatically appear to be processed. An alternate card may be selected or swiped.

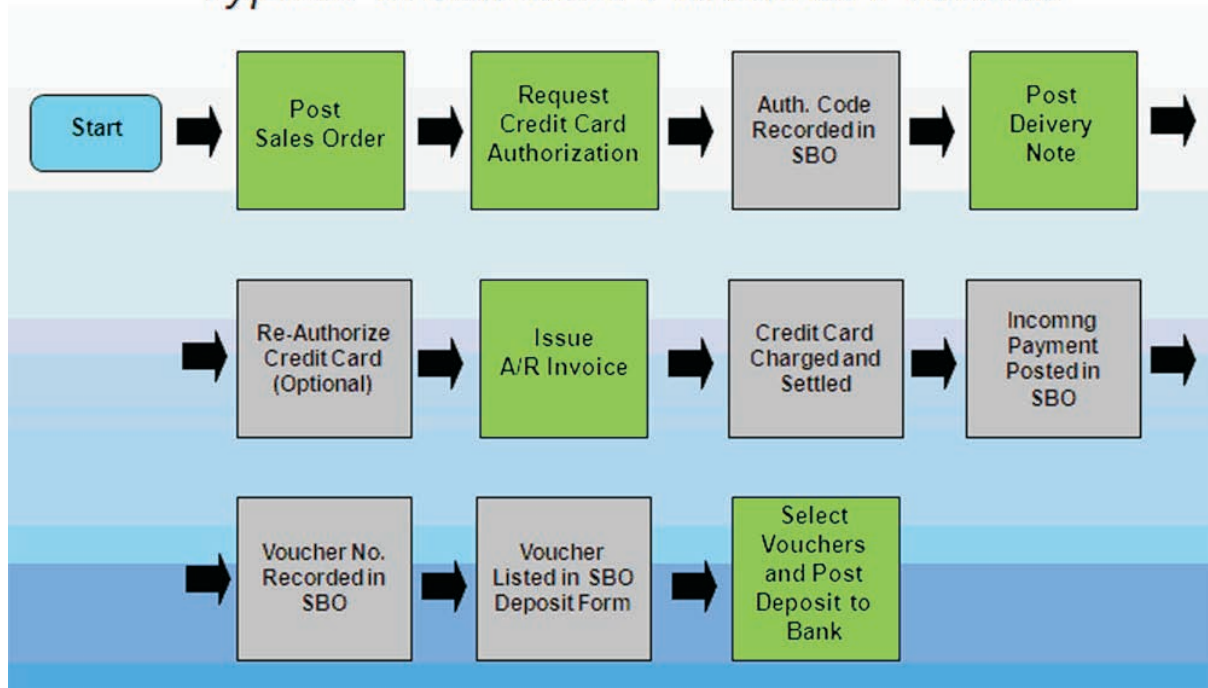
Credit Card features and configuration options provide a flexible system of authorization. In addition to validating the customer's card number, security code and credit limit, the solution can verify the customer address. Authorization can be performed at multiple points in the process including:

- ✓ Authorize at order
- ✓ Authorize at delivery
- ✓ Authorize at order and delivery

This useful flexibility ensures the authorization limit is valid and appropriate for the order amount whether it has increased or decreased in the period of time from an initial authorization to a later time when the delivery occurs. Order quantities and deliverable quantities may vary from the initial order amounts. The flexibility to re-authorize addresses the need to be sure credit limits are still approvable in the case of increased order quantities, and conversely, that reserved authorization amounts can be reduced when order amounts are reduced, thus allowing the customer to have the maximum open credit limit on their credit card.



Typical Credit Card Purchase Process



Payment Settlement

Credit Card offers the flexibility of settling payment for credit card sales for a single transaction or for a batch of transactions using the Invoice Creation Wizard which sends the request for payment through the payment processor service. An Incoming Payment is created and Credit Card Vouchers listed in the bank deposit form in SAP Business One. Configuration settings will suggest a proper date for funds to actually be posted to your company's bank account, allowing for a user-defined period of time for the issuing credit card bank to deposit funds in your merchant bank account. The user can then select those transactions, based on the suggested date shown, to post the deposits.

Payment Settlement for Integrated eCommerce Website

Credit Card can effectively be used as the “back-end” settlement solution for an eCommerce website that

returns authorized sales order or delivery documents to SAP Business One.

Returns and Credits

CREDIT MEMO

A credit memo is necessary when the customer cancels or returns any order after the Invoice has been created. The user selects the credit card to be credited in the SAP Business One's Payment Means window, and processes the transaction. A credit is then processed through the payment processor reducing the customer's payment due balance. A credit memo is not necessary if a return was created before invoicing.



CitiXsys' Credit Card Application is a Skipjack Financial Services certified solution. (www.skipjack.com)

Payment Terminal

aanwijzingen op display

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