Set up Payment Processing

Speech	Cursor Actions
Sumac can record payment information, and process credit card payments instantly. For example, you may want to use Sumac to process payments for donations, tickets sales, or registrations.	
In order for Sumac to process payments, either in your office or on your website, you must first open a merchant account with one of Sumac's supported payment processors. For a complete list of the payment processors Sumac supports, go to the About page on the Sumac website.	Show slide.
When your merchant account is opened, the payment processor sends you a list of account numbers, IDs and passwords. Some of them are for using the website provided by the payment processor. Others are used to configure your card swipe machine (if you've got one). And others are for telling Sumac how to connect and process payment transactions.	Show slide.
Your Sumac Administrator must tell Sumac about your merchant account so that Sumac can process payments.	Show Console.
Under Utilities, choose Customize Database, and Preferences.	Expand Utilities. Expand Customize Database. Click Preferences.
Click the Payments tab.	Click the Payments tab.
Let's set up a new account with iATS. Open the Payment Processor Name drop-down menu.	Open Payment Processor Name drop-down menu
And select iATS.	Select "iATS (Canada and US)" from drop-down menu.
When you select the Payment Processor Name, notice that Sumac also fills in the Payment Processor's website.	Point to website field
Then you need a log-on ID and password. These details are are different for each payment processor, and are provided by your payment processor directly. For example, for Moneris, the Log on ID and password are called the DirectPost store ID and key. You should refer to the Payment Processor Identification chapter of the Sumac Users Guide to find the correct format of the Log on ID and password for your chosen payment processor.	Point to Log-on ID and Password fields
In this example for iATS, the Log-on ID is your iATS Link User ID, an alphanumeric ID	Show Sumac Preferences and enter a number for log-on ID.
Then enter your password which, in the case of iATS, is your iATS link user password.	Enter password.

If you wan to make Account Codes mandatory in payment records, put a check mark here.	Point to "Require account codes..."
One other option on this page is occasionally necessary for payment processing. When a payment processor requires address verification, Sumac normally uses the contact's preferred address – either their residence or business address – but if you want to force Sumac to *always* use the residence address, click this check box.	Point to "Use residence address."
Some countries have eliminated very small denomination coins. For example, Canada used to have one-cent coins (pennies) but now its smallest denomination coin is five cents. So now, cash transactions are rounded up or down to the nearest five cents. In practice, the amounts are trivial, but if you are using Sumac Ledger Entries, the penny rounding can cause ledger entries to be out of balance. To solve this problem, create a Penny Rounding account, and specify the account here.	Select "Penny Rounding" account
You should also specify the amount below which penny rounding applies. This will typically be the value of the smallest coin in circulation. So in Canada, it would be five cents.	Enter "0.05" in Penny-rounding below this amount
If you are using Payment Batches, put a check mark here.	Put a check mark next to "Show Payment batches"
You can also specify your organization's Fiscal start month	Enter "4" in fiscal start month
And start day here.	Enter "1" in fiscal start day
Click OK to save these preferences in Sumac.	Click OK. Click OK.
Sumac informs you that you need to quit and restart Sumac for these options to take effect, so you should do so now.	Close Sumac. Open up again. Enter user name and password. Click Log On.
Now Sumac is configured to process payments. At this point, it's a good idea to test processing a payment to ensure that everything works properly.	Show console.
Open your Payments list, and click New.	Expand Specialized. Expand Financial. Click Payments. Click New.
Choose a contact to test with. Because we're processing a payment for testing purposes, be sure to delete this payment record after testing.	Choose contact.
Enter an amount for this payment.	Enter "10.00" in amount.

Choose a Payment Type that applies to a credit card.	Choose "Visa" for Payment Type.
Enter a credit card number. You should not use a real credit card number, as it may process a payment on that credit card. We suggest using a credit card number designated for testing purposes. Your payment processor can provide you with test account numbers and transactions so that you can confirm that credit card processing is working properly.	
For Visa, you can try an invalid number that is 4, followed by 15 1's.	Enter "4111111111111111"
Choose an expiry Month and Year. Note, these must be valid numbers for a future date. If you enter a two digit year, Sumac automatically turns it into a four digit year.	Enter Month "02", Year "15"
Enter the Verification Value – which is a three or four digit number usually found on the back of a credit card or in small letters imprinted on the front of the card.	Enter "780"
Enter the contact's name, as it appears on the credit card. For this test, though, I'll just enter a name as it's listed in my database.	Enter contact name.
Click Process.	Click Process.
Sumac should give you an error message saying that the credit card information cannot be authenticated.	Point to error message.
This means that Sumac is correctly set up for processing payments. It was able to send the credit card information to the payment processor and receive a response. If a payment is not processed, Sumac receives an error message and displays it in the payment record.	
If the payment is processed successfully, then the authorization code is filled in, and the transaction is closed and saved to the database.	Highlight authorization code.
Check out more training videos to learn more about Sumac.	