![Channel Payments Manager logo]

CHANNEL PAYMENTS MANAGER (CPM) FOR STRIPE

A Suite Engine Application

MICROSOFT DYNAMICS 365 BUSINESS CENTRAL

Setup and User Guide

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SETUP AND USER GUIDE

This document presents setup information regarding the Channel Payments Manager functionality for Dynamics 365 Business Central.

Please ensure that the Suite Engine Payments Integration for Stripe application and its dependent applications are correctly installed in your Microsoft Dynamics 365 Business Central instance before proceeding.

Contents

Introduction

Channel Payments Manager (CPM) allows you to integrate your Microsoft Dynamics 365 Business Central software with an external digital payment platform. In this way, you are free to work with an external solution that better meets your payment processing and collection needs than Business Central's native capabilities while still being able to use your ERP system as the single version of your company's truth. CPM is embedded directly within your Business Central environment, allowing for a streamlined communication between Business Central and the external platform.

At its core, CPM is an architecture that allows for the development of external payment platform integrations. However, CPM also offers some out-of-the-box integrations with commonly-used payment solutions. This document is designed specifically to address the CPM integration to [Stripe](#).

This user guide will present the necessary setup and configuration steps you must complete in order to integrate your Business Central and Stripe environments. It will then walk through the day-to-day payment request, collection, and processing activities you can perform with CPM.

The content of this user guide is confined to the specific configuration and processing activities that are involved with the CPM for Stripe integration. It does not contain information on working with either Business Central or Stripe. If you have more general questions about these products, it is recommended you consult their published documentation:

- [Microsoft Dynamics 365 Business Central](#)
- [Stripe](#)

Preliminary Setup

Before you can start the process of setting up CPM, there are some basic, preliminary steps you must perform to prepare your solution for setup and configuration.

Managing the CPM Extensions

The CPM solution is comprised of multiple extensions:

- *Channel Payments Manager Core*: this contains the core functionality of the CPM solution.
- *Channel Payments Manager for Stripe*: an additional layer of functionality that accommodates a specific integration to Stripe.
- *Channel Sales Manager Core*: this contains the API engine that is used to process the API calls used to send and receive data between Stripe and Dynamics 365 Business Central.
- *Suite Engine Common Base*: this is used to manage your subscription to CPM and other Suite Engine products.

It is necessary to enable communication to your external payment platform for each of these extensions:

1. Choose the 🔍 icon, enter **Extension Management**, and then choose the related link.

2. On the **Extension Management** page, choose the *Channel Payments Manager Core* extension.

3. Choose the **Configure** action on the **Manage** tab in the ribbon.

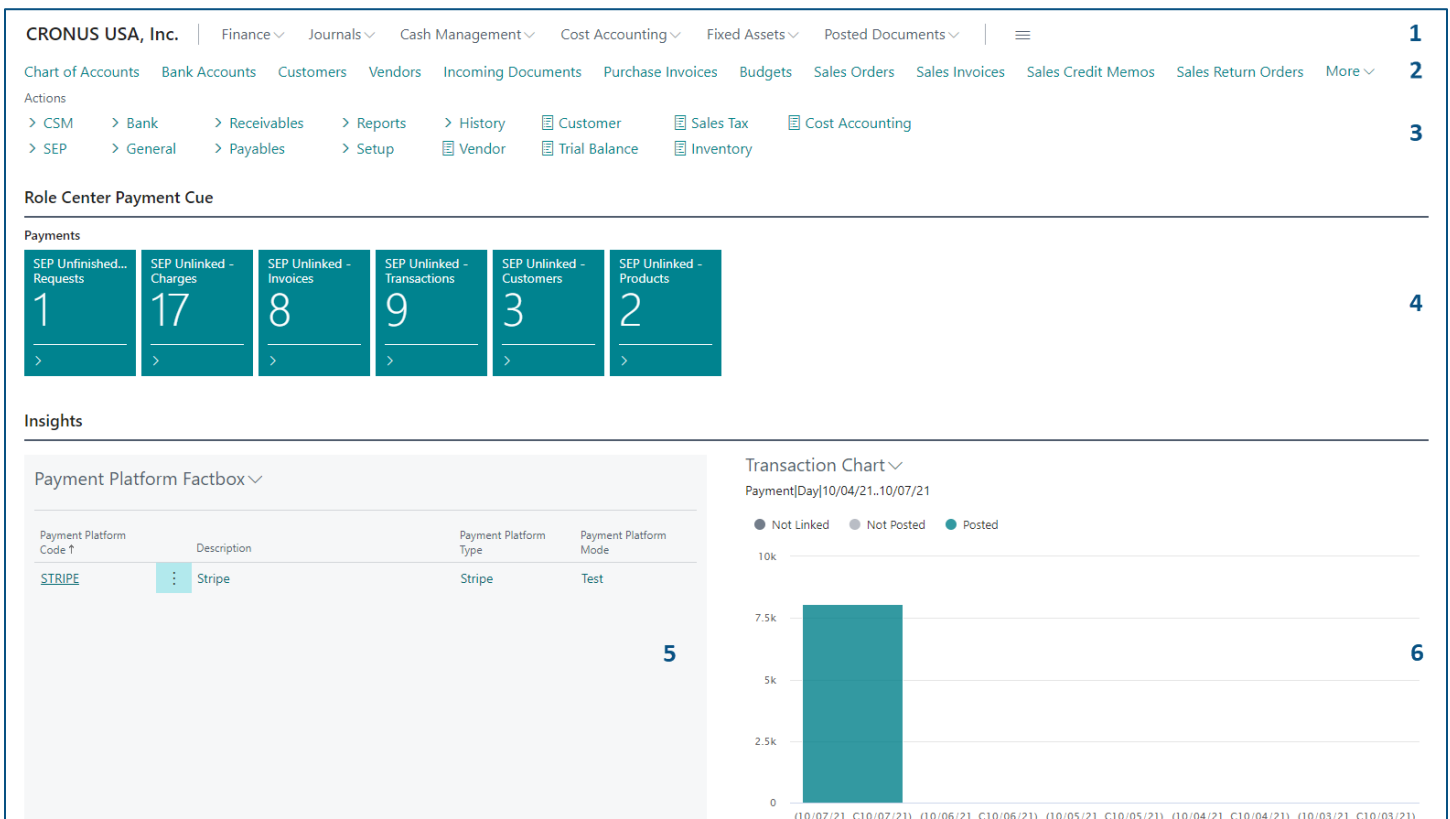4. On the **Extension Settings** page, select the *Allow HttpClientRequests* check box.

5. Close the **Extensions Settings** page and repeat this process for the other CPM extensions:

   - *Channel Sales Manager Core*

   - *Suite Engine Common Base*

   - *Channel Payments Manager for Stripe*

Enabling the CPM Role Center

CPM provides an out-of-the-box *CPM Administrator* Role Center with content specific to CPM functionality. It is comprised of the following components:

1. Navigation Menus: the top-level navigation consists of menu items that can be expanded to display links to other pages. These menu items address business areas that are applicable to CPM, such as Finance, Cash Management, and Cost Accounting.

2. Navigation Bar: the second-level navigation displays a flat list of links to other pages. These are the most often used pages in Business Central, such as the Chart of Accounts, Customer and Vendor lists, and documents such as orders and invoices.

3. Action Bar: the action bar provides links to other pages and reports. These links are grouped by business area and can be expanded to display links to relevant pages. These links represent the most important or most often used tasks or actions related to Suite Pay.

4. Data Cues: a series of cues that provide a visual representation of aggregated business data. These cues are specific to CPM tasks, such as the number of outstanding unfinished payment requests or unlinked activities. Each cue presents the number of records that meets that cue's criteria. You can select a cue to open a separate window that displays the underlying records.

5. Payment Platform FactBox: each payment platform that you set up within Suite Pay is displays in this FactBox. You can select a payment platform here to open the CPM Payment Platform page for that record.

6. Transaction Chart: a graphical representation of outstanding and posted CPM transactions. The transaction type and period length displayed in this chart can be adjusted directly from the Role Center, allowing for different views of activity.

It is recommended that you enable the *CPM Administrator* Role Center so that you can best understand this setup documentation:

1. Choose the 🔍 icon, enter **My Settings**, and then choose the related link.

2. In the **Role** field, select the **CPM Administrator Role Center**.

3. Choose the **OK** button to close the **My Settings** page.

Your Role Center will automatically refresh to display the *CPM Administrator* Role Center.

Creating and Managing Your Subscription

If CPM is your first Suite Engine product, it is necessary to create a new Suite Engine subscription. You can set up this subscription in the **CSM Setup** page:

1. Choose the 🔍 icon, enter **CSM Setup**, and then choose the related link.

2. On the **Registration and Billing Information** FastTab, enter the following subscription information:

   - Company Name
   - Contact Email
   - Address
   - Address 2 (optional)
   - City
   - State
   - Postal Code
   - Country
   - Phone

3. Choose the **CPM Free Trial** action on the **Subscriptions** tab in the ribbon.

   With the exception of **Address 2**, you must supply values in all of the subscription fields on the **CSM Setup** page in order to create a subscription. If you attempt to create a new CPM trial without populating one of these fields, an error message will inform you of what data you need to include. If all the required values are present, a new Suite Engine subscription account will be created and assigned in Business Central; the new subscription number will be displayed in the **CSM Customer Id** field.

   Note: while the subscription management functionality will validate whether all the required fields have been populated when a subscription is requested, it will not validate the information itself. Please be certain the values you enter in these fields are accurate.

When you have successfully requested a trial subscription, the relevant subscription status fields on the **CSM Setup** page are updated to display the remaining length of the trial subscription. CPM products by default allow for a 30 day trial period, during which you have access to the full functionality of CPM. If you wish to use CPM following the trial period, you must activate your subscription by providing a valid payment method. You can supply a payment method and manage other aspects of your CSM subscriptions through the Suite Engine Subscription Self Service Portal, which is accessed from the **CSM Setup** page by choosing the **Go To Payment Portal** action on the **Process** tab in the ribbon. This opens the Suite Engine Subscription Self Service Portal for the assigned CSM customer ID. The portal presents information on CPM and any other Suite Engine solution subscriptions that have been set up under the same account; from here, you can add payment methods and adjust your existing subscriptions. The Suite Engine Subscription Self Service Portal is completely secure, and your payment information is safe.

Note: to minimize disruptions to your business, it is recommended that you visit the Suite Engine Subscription Self Service Portal and set up a payment method before your CPM trial expires. You will not be charged until your trial period ends, at which point your subscription will be automatically activated.

If you determine that CPM does not meet your business needs, you can cancel your subscription through the Suite Engine Subscription Self Service Portal at any time.

If CPM is being installed in a Business Central environment in which any of Suite Engine's CSM solutions have been deployed, the trial subscription will be created for the customer ID subscription account that is already assigned in Business Central. However, there may be situations where a Suite Engine subscription account exists but no account details are present in Business Central. A common example of this occurs is when a company is working with separate Business Central test/sandbox and live/production environments. In such a scenario, it is necessary to apply the same subscription to both environments, rather than create (and pay for) two separate subscriptions. It is possible to link a Business Central environment to an existing subscription account by choosing the **Link to Existing Customer** action on the **Actions** tab in the ribbon. In the **Link Existing Customer** page, you must enter the following information:

- The CSM customer ID for the relevant subscription.
- The billing e-mail for the relevant subscription.
- The billing address (Address 1 only, information such as city and postal code is unnecessary) for the relevant subscription.

   Note: if you do not know these values, please contact Suite Engine support for assistance.

When this information is supplied, choose the **OK** button. The application will automatically assign the proper subscription account in Business Central and then update this account to include CPM.

After the initial entry of billing details on the **CSM Setup** page, these values become un-editable. If it is necessary to modify any of this information, you can do so on the **Suite Engine Subscriptions** page. This page presents customer information and details about all Suite Engine products that have been licensed under the customer account. To change value such as the customer's name, address, e-mail, and phone number, choose the **Edit Customer Information** action in the ribbon. This will open a separate window containing the existing customer values, which can then be edited. Changes that are made to this customer information will be automatically synchronized with the related Suite Engine subscription account.

It is also possible to make customer changes through the subscription licensing system and then synchronize these changes in Business Central from the **Suite Engine Subscriptions** page by choosing the **Force Refresh** action on the **Actions** tab in the ribbon. This instructs the application to obtain updated subscription information from the subscription licensing system.

Creating a Payment Platform

Once you have set up a CPM trial subscription, you are ready to create your first payment platform. In CPM, a payment platform contains the necessary links and credentials for access to your payment account. In addition, the payment platform has a number of setup options that allow you to configure the manner in which payments are received and managed to align with your business processes.

You can significantly expedite the creation of a payment platform by using provided tools that will automatically load API and payment platform data. Once this is complete, you can then tweak or configure these pre-loaded values so that CPM reflects your specific business process and preferences.

To create a new payment platform:

1. Choose the 🔍 icon, enter **CPM Payment Platforms**, and then choose the related link.
2. On the **CPM Payment Platforms** page, choose the **New** action in the ribbon.

   A new payment platform page opens.

3. Fill in the **Code** and **Description** fields to identify the payment platform as a unique record in the system.
4. In the **Payment Platform Type** field, select *Stripe*.
5. Choose the **Load Stripe API Data** action on the **Setup** tab in the ribbon.

   This loads the API functions that are pre-configured to create payment records and retrieve data from your Stripe platform. As part of this process, a new API Set record is created and assigned in the **API Set Code** field.

6. Choose the **Load Automation** action on the **Setup** tab in the ribbon.

   This creates the necessary functions to automatically perform API and payment activities for the payment platform.

This completes the preliminary setup of your payment platform. You are now ready to associate this payment platform to your Stripe account and configure the payment platform's settings to reflect your operational and accounting preferences.

CPM Setup and Configuration

Once the preliminary setup activities are completed, you can configure your CPM solution with your specific payment platform credentials, enter setup values that tailor your CPM experience to your business, and cross reference your Business Central records (such as G/L accounts, customers, and items) to corresponding data in your payment platform.

Payment Platforms

In CPM, a payment platform is set up to facilitate communication between Business Central and an external payment application:

- The links and credentials to access an external application are stored at the payment platform level.
- Payment platforms can be configured to influence the manner in which Business Central will send and receive data from the linked payment application.
- The automation routines and APIs that manage the transmission of data between the two environments exist for each payment platform record.

As such, the payment platform is the focal point of CPM.

Once you have completed the preliminary step of creating a new payment platform and loading the required API data and automation routines, you can configure this record with the necessary account credentials and settings.

Entering your Stripe Account Credentials

A Stripe account includes access to production and test environments. This provides users to test out new products and processes in a separate environment from the live platform on which actual payments are processed. Although these two environments are set up under the same account, they have their own, dedicated credentials.

For the purposes of CPM, it is necessary to link your payment platform to your Stripe account. It is recommended that you initially perform this activity against your test environment. Once you have completed the necessary testing activities and are comfortable with how CPM integrates with Stripe, you can switch these settings to point to your production environment.

Before you can associate your Stripe credentials to your payment platform in Business Central, it is necessary for you to obtain this information from Stripe:

1. Log in to your Stripe account.
2. Enable the **Test Mode** setting in the upper righthand corner of the Home page.
3. Choose the **Developers** menu item (located next to the **Test Mode** setting).
4. On the Developers dashboard, choose the **API Keys** menu item.
5. The API Keys page presents the credentials that are used to authenticate API requests to your Stripe test account.
6. Copy and paste the **Publishable Key** and **Secret Key** values from this page to your clipboard.

For additional information on Stripe's API keys and how they are used, see here.

Now that you have your Stripe credentials, you can link them to your CPM platform in Business Central:

7. Choose the 🔍 icon, enter **CPM Payment Platforms**, and then choose the related link.
8. Open the payment platform that you want to link to your Stripe account.
9. In the **Payment Platform Mode** field, select *Test*.
10. On the **Stripe Information** FastTab, fill in the following fields:
    - **Stripe API Base URL:** enter a URL of *https://api.stripe.com* in this field. This is the standard URL that is used by Stripe for API calls to its platform.
    - **Stripe Publishable Test Key:** enter the publishable key you copied from your Stripe test environment.
11. Choose the **Enter Stripe API Key** action on the **Setup** tab in the ribbon.
12. In the **CPM User Input** page, enter the secret key you copied from your Stripe test environment in the **Stripe API Key** field.

    Note: CPM takes extra precautions to safely store your secret keys in a protected area of Business Central, using encrypted isolated storage to ensure that no one (including developers attempting to access these values through code or another application) can view or obtain this information.

13. Choose the **OK** button to close the page.

Your payment platform is now linked to your Stripe test environment. When you are ready to go live with CPM, you will want to update this payment platform with the credentials for your Stripe production environment. This process is largely similar to the entry of your test environment's credentials:

1. Log in to your Stripe account.
2. Disable the **Test Mode** setting in the upper righthand corner of the Home page.
3. Repeat steps 3-6 from the previous list in your Stripe account. You have now obtained the credentials for your Stripe production account.
4. In Business Central, open the payment platform that you want to link to your Stripe account.
5. In the **Payment Platform Mode** field, select *Production*.
6. On the **Stripe Information** FastTab, enter the publishable key you copied from your Stripe production environment in the **Stripe Publishable Production/Live Key** field.
7. Choose the **Enter Stripe API Key** action on the **Setup** tab in the ribbon.
8. In the **CPM User Input** page, enter the secret key you copied from your Stripe production environment in the **Stripe API Key** field.

    The secret key that is entered in this field is related to the selected payment platform mode. When the payment platform was in test mode, the secret key that you entered was associated to the test environment. When you update the payment platform to production mode, the secret key that you enter will be associated to the production environment. Both secret keys are safely stored within Business Central through encrypted isolated storage. This allows you to change a payment platform's mode without needing to re-enter these secret keys.

9. Choose the **OK** button to close the page.

Configuring Your Payment Platform

Once you have associated your payment platform to your external Stripe account, you can configure this platform so that it will manage payment activities according to your business processes.

The Accounting FastTab

The **Accounting** FastTab allows you to configure the Business Central accounts to which certain Stripe transactions will post, as well as the journals that will be used to manage your CPM activities.

Fill in the fields as follows:

Field	Description	Example Value
Clearing G/L Account No.	Select the G/L account to which you want to record unpaid Stripe activity. As activity is performed in Stripe, an outstanding balance of unpaid payments is accumulated. At some point, Stripe is instructed to perform a payout, at which point these unpaid amounts are moved from the Stripe balance to a specified balancing account. The frequency with which Stripe performs payouts (as soon as funds are available, weekly, monthly, or on demand) is configured within Stripe.	A balance sheet asset account representing your Stripe balance

Field	Description	Example Value
Payout Bal. Account Type	Indicate whether the balancing account to which Stripe payouts are processed will be a Business Central G/L account or bank account record. Typically a bank account record is used, but you should select whichever option reflects your desired processes.	*Bank Account*
Bal. Account No.	Select the Business Central G/L account or bank account (depending on the selected payout balancing account type) to which processed payouts will be recorded. CPM automatically detects payout transactions in Stripe and will post the corresponding activity to your specific balancing account.	A valid bank or G/L account
Fee G/L Account No.	Select the G/L account number to which you want to record Stripe transaction fees.	An expense G/L account
Default Posting Account Type	Indicate the record type of the Business Central account to which CPM can record payment platform activity that was created by other systems on Stripe. When you are working in the Transaction Worksheet, the default posting account can be assigned to outstanding transactions so that all activity can be quickly posted. The default posting account can be a G/L account, customer, vendor, bank account, fixed asset, IC partner, or employee record. Typically a G/L account or customer record is used, but you should select whichever option reflects your desired processes.	*G/L Account*; *Customer*
Default Posting Account No.	Select the account (depending on the selected default posting account type) that can be assigned by default to outstanding transactions in the Transaction Worksheet.	A revenue G/L account

The Payment Requests FastTab

The **Payment Requests** FastTab allows you to configure the manner in which CPM processes and manages payment request activities.

Fill in the fields as follows:

Field	Description	Example Value
Payment Request No. Series	Select the number series that you want to use to assign numbers to CPM payment request records. It is recommended that you create a new number series for CPM payment requests.	*SENP_PMT_REQUEST*
Default Payment Method	Select the payment method code that will be assigned to payment customer ledger entries that are created from payment platform activity. When payments are retrieved from Stripe, CPM will attempt to create new payment entries in the related customers' ledgers. The payment platform's default payment method will be assigned as the payment method for these customer ledger entries. You can create a new payment method for the payment platform or use an existing one, but regardless of this decision it is recommended that you assign a payment method with a blank balancing account number.	*STRIPE*
Re-collect CVC on Saved Payment Method	Select this option to require the re-entry of a saved credit card's CVC number. It is possible to assign a credit card as a customer payment method in Stripe. If this option is selected, Business Central will instruct user to re-enter a saved credit card's CVC when attempting to process activity. While enabling this option adds an extra layer of security	*Off*

Field	Description	Example Value
	and can help to reduce fraudulent charges, it also creates an added step in the CPM process. For this reason, it is recommended that you leave this option disabled and then configure Stripe to require this step.	
Authorization Validity	Enter the number of days for which a payment request for a credit card authorization will remain valid. When a payment request is created, CSM will apply this period to the record's creation date to calculate an expiration date. If the authorized amount is not captured prior to this expiration date, the payment request expires and new one must be created. By default, Stripe maintains a seven-day authorization window; it is recommended that you assign this same value to the corresponding payment platform record in Business Central.	*7 days*
Capture Method	Select the method by which credit card payments for sales orders are processed. Because sales orders are open documents, CPM provides additional flexibility as to how credit card activity is handled. Options are: • *Blank*: CPM will handle sales order payments according to the external payment platform's default settings. • *Immediate*: CPM will automatically capture sales order payments. • *Delay*: CPM will create a payment request authorizing the sales order payment. This authorization will remain open until it is captured at a later date or expires. For more information on how this setting is used with sales order payment collection, please see here.	*Delay*
Authorization Behavior	If the payment platform is configured to delay the capture of sales order payments, you must select the method by which authorized payments are captured. Options are: • *Manual*: authorized payments must be manually captured by a user. • *Capture on Invoice*: authorized payments are automatically captured when the sales order is invoiced. It is not possible to define authorization behavior if the payment platform is configured to immediately capture sales order payments. For more information on how this setting is used with sales order payment collection, please see here.	*Capture on Invoice*
Reauthorization on Partial Capture	If the payment platform is configured to delay the capture of sales order payments, you must select the method by which an authorized payment is handled when a partial capture of the authorization amount is executed. Options are: • *Manual*: if an authorized payment amount is partially captured, the user must manually record a new payment request record for the remaining amount of the authorization.	*Auto*

| | • *Auto*: if an authorized payment amount is partially captured, CPM will automatically create a new payment request record for the remaining amount of the authorization.

It is not possible to define reauthorization behavior if the payment platform is configured to immediately capture sales order payments.

For more information on how this setting is used with sales order payment collection, please see [here](#). | |

The Subscription Invoicing FastTab

If you offer products or services under a subscription model, you can configure the manner in which CPM processes and manages subscription invoices on the **Subscription Invoicing** FastTab.

Fill in the fields as follows:

Field	Description	Example Value
Auto Build Subscription Inv.	Select this option to instruct CPM to automatically create a new sales invoice in Business Central upon receipt of subscription invoice information from Stripe.	*On*
Auto Post Subscription Inv.	Select this option to instruct CPM to automatically post subscription invoices immediately following their creation.	*On*
Sales Invoice Build CU	Enter the codeunit that will be used to create subscription invoices in Business Central. CPM comes with out-of-the-box codeunit 70338652 that performs this activity, and typically this should be assigned. Users do, however, have the ability to create a custom codeunit and assign it here if the supplied codeunit does not properly reflect business processes. Again, more often than not the default codeunit will be sufficient.	*70338652*
Subscription Inv. No. Series	Select the number series that you want to use to assign numbers to subscription invoices. It is recommended that you create a new number series for subscription invoices to easily differentiate them from other sales invoices, but you can assign the same number series that is used for your standard Business Central sales invoices, if you wish.	*SENP-SUB-INV*
Sub Inv. Ext Doc Prefix	Enter a value that will be added as a prefix to the external document number that is assigned to subscription invoices. By default, the payment platform's invoice ID number will be assigned as the corresponding subscription invoice's external document number. If an external document number prefix is defined, it will be entered as a prefix to this value. This prefix can be a maximum of four characters, but it is recommended that you use a three character value and then assign a hyphen or underscore as the fourth and final value to more clearly separate the prefix from the rest of the external document number. For example, an external document number prefix of *SEP-* would result in the creation of external document numbers *SEP-11111111*, *SEP-22222222*, etc.	*SEP-*
Subscription Inv. Pmt Method	Select the payment method that will be assigned to subscription invoices. You can create a new payment method for subscription invoices or use an existing one, but regardless of this decision it is recommended that you assign a payment method with a blank balancing account number.	*STRIPE*

Field	Description	Example Value
Subscription Inv Location	Select the location that will be assigned to subscription invoices. This location will also be assigned to invoice lines and used as the fulfillment location for any lines that are created for inventory items. You can create a new location code for subscription invoices or use an existing one.	*MAIN*
Subscription Inv. Dim 1	Select the dimension value that will be assigned to subscription invoices. This field presents the dimension values that are defined for the dimension that is assigned as global/shortcut dimension 1 in Business Central.	This is dependent on your assigned shortcut dimension 1
Subscription Inv. Dim 2	Select the dimension value that will be assigned to subscription invoices. This field presents the dimension values that are defined for the dimension that is assigned as global/shortcut dimension 2 in Business Central.	This is dependent on your assigned shortcut dimension 2
Sales Tax Behavior	Select the method by which calculated sales tax should be handled on subscription invoices. Options are: • *None*: Business Central will ignore any sales tax calculations from Stripe. The **Tax Liable** field on the subscription invoice will be enabled or disabled according to standard Business Central logic and sales tax will be calculated in the same manner as any other sales invoice. • *Line*: sales tax calculations from Stripe will be applied to subscription invoices in Business Central. The **Tax Liable** field will be disabled (preventing Business Central from calculating sales tax) and a separate invoice line will be created for each tax amount for order-level charges (such as shipping and gift wrapping) that was calculated and collected in Stripe. It is recommended that you select this option so that recorded sales tax amounts are synchronized between your Business Central and Stripe platforms.	*Line*
Sales Tax Line Type	If you select the *Line* option in the **Sales Tax Behavior** field, indicate the type of account that will be assigned to subscription invoice lines for sales tax. The sales tax line type can be a G/L account, item, resource, fixed asset, or item charge. Typically a G/L account is used, but you should select whichever option reflects your desired processes.	*G/L Account*
Sales Tax Order Line No.	Select the account (depending on the selected sales tax line type) that will be assigned to subscription invoice lines for sales tax.	A tax G/L account

Customer Setup

In order to initiate customer payments with CPM, it is recommended that you link your Business Central customer records to corresponding accounts in your external payment environment. You can view a CPM payment platform's linked customer records by choosing the **Customers** action on the **Related** tab in the ribbon.

> *Note: linking your Business Central and payment platform customers is not a requirement to processing transactions with CPM. However, when CPM retrieves activity from your external payment platform, any transactions for which CPM fails to find a customer link will be stored in the **Transaction Worksheet**, where they must be manually reviewed and processed by a user. It is recommended you link as many customer records as you can to lessen or fully eliminate the need for manual activity.*

CPM allows you to link customers by either exporting data from Business Central or by importing records from your external platform.

Sending Customers from Business Central to Your External Platform

If you do not have customers set up in your external payment platform, you can create new ones from your existing Business Central records:

1. Choose the 🔍 icon, enter **Customers**, and then choose the related link.
2. Open the customer that you want to link to an external payment platform account.
3. Choose the **Create Payment Platform Link** action on the **Actions** tab in the ribbon.

   If multiple payment platforms have been set up in Business Central, these will be presented to you.

4. Choose the payment platform to which you want to link the customer, then choose the **OK** button.

   A new customer record is created in the external payment platform and basic information such as address and e-mail is copied from the source customer in Business Central. This new payment platform record is then linked to the corresponding customer in Business Central. The **Payment Platform Links** FactBox on the **Customer Card** page in Business Central displays the linked payment platform customer's ID.

You can also perform this activity against multiple customer records at once from the **Customers** list page:

1. Select all of the customers you want to link to your external payment platform.
2. Choose the **Actions** ribbon, the choose the **Mass Create Payment Platform Links** action.

   A confirmation message will ask if you want to create platform links for the selected customers.

3. Choose the **Yes** button.

   If multiple payment platforms have been set up in Business Central, these will be presented to you.

4. Choose the payment platform to which you want to link customers, then choose the **OK** button.

For each customer that does not have an existing link to the selected payment platform, CSM will create a new customer in that platform, then link it to the corresponding Business Central record. If the customer already has a link to the payment platform, it will be ignored as part of the customer creation process. When the process is completed, a message will be presented to the user specifying the number of new payment platform links that have been created, as well as the number of selected customers that already had a link to the payment platform and were ignored as part of this process.

Retrieving Customers from Your External Platform into Business Central

If you already have customers set up in your external payment platform, you must associate them to your existing Business Central records:

1. Choose the 🔎 icon, enter **CPM Payment Platforms**, and then choose the related link.
2. Open the payment platform for which you want to link customers.
3. Choose the **Retrieve Customers** action on the **Actions** tab in the ribbon.
4. Choose the **Customers** action on the **Related** tab in the ribbon.

   This displays a list of CPM customer links that have been set up for the payment platform, including the newly-retrieved records from the external environment.

5. Choose a CPM customer link that was just imported from the external platform.
6. In the **Customer No.** field, enter the Business Central customer that you want to link to the payment platform record.
7. In the **Contact No.** field, enter the Business Central contact that you want to link to the payment platform record, if desired.

You can also manually create a link between existing customer records in your two environments. This is not recommended if you have a large volume of customers to link (in which case you should follow the steps outlined above), but if you have one or two customers, it is a practical solution:

1. Log in to your external payment account.
2. Locate the customer record for which you want to create a link in Business Central.
3. Copy and paste the customer's ID to your clipboard.
4. In Business Central, choose the 🔎 icon, enter **CPM Payment Platforms**, and then choose the related link.
5. Open the payment platform for which you want to link customers.
6. Choose the **Customers** action on the **Related** tab in the ribbon.
7. On a new line, in the **Payment Platform ID** field, enter the customer ID you copied from your external payment account.
8. Fill in the other fields on the line with the customer's e-mail, name, and description.
9. In the **Customer No.** field, enter the Business Central customer that you want to link to the payment platform record.
10. In the **Contact No.** field, enter the Business Central contact that you want to link to the payment platform record, if desired.

You can view additional information about a CPM customer from the **CPM Customer Links** page by choosing the record and then choosing the **Edit** action in the ribbon. This will instruct Business Central to open the **CPM Customer Link Card** page. From here you can edit a CPM customer's information, customer ID from Stripe, and set sales order payment request defaults. When a credit card request is entered for a sales order, any customer-specific defaults will be assigned to the request instead of platform level defaults. You can also view a history of the customer's payment request records directly from the CPM customer link card.

Enabling Automatic Payment Requests

CPM's payment request functionality allows you to initiate payment requests for posted sales invoices from within Business Central. A payment request creates a unique URL that links to a Stripe payment portal through which the customer can submit payments.

While payment requests can be created manually from posted sales invoices in Business Central, it is also possible to instruct CPM to [automatically create a payment request when the invoice is posted from a sales order](#). This feature is enabled on a customer-by-customer basis.

To enable automatic payment requests for a customer:

1. Choose the 🔍 icon, enter **Customers**, and then choose the related link.
2. Open the customer for which you want to enable automatic payment requests.
3. On the **Channel Payment Manager Options** FastTab, select the **CPM Auto Request Payment** check box to enable automatic payment requests for the customer.
4. In the **Auto Request Pmt Platform Code** field, use the AssistButton to assign the payment platform for which the customer's automatically-generated payment requests should be generated. If the customer is linked to a single payment platform, CPM will automatically assign the payment platform's code in this field. If multiple payment platform links exist for the customer, a list of them will be presented to you. You can choose the desired payment platform from this list.

    CPM will automatically assign the customer's ID for the selected payment platform in the **Auto Request Pmt Platform Customer** field.

Linking Your Products

If you intend to use the subscription invoicing feature of CPM, you must link the products you have defined in your external payment environment to corresponding records that can be assigned on subscription invoice records in Business Central:

1. Choose the 🔍 icon, enter **CPM Payment Platforms**, and then choose the related link.
2. Open the payment platform for which you want to link products.
3. Choose the **Retrieve Products** action on the **Actions** tab in the ribbon.
4. Choose the **Products** action on the **Related** tab in the ribbon.

    This displays a list of CPM product links that have been set up for the payment platform, including the newly-retrieved records from the external environment.

5. Choose a CPM product link that was just imported from the external platform.
6. In the **Sales Line Type** field, select the type of Business Central record that you want to link to the payment platform product. The sales line type can be a G/L account, item, resource, fixed asset, or item charge.
7. In the **No.** field, select the record (depending on the selected sales line type) that will be linked to the payment platform product.
8. Depending on the assigned Business Central record, you may need to enter additional values on the line, such as variant code and unit of measure.

You can also manually create a link between existing records in your two environments. This is not recommended if you have a large volume of products to link (in which case you should follow the steps outlined above), but if you have one or two products, it is a practical solution:

1. Log in to your external payment account.
2. Locate the product record for which you want to create a link in Business Central.
3. Copy and paste the product's ID to your clipboard.
4. In Business Central, choose the 🔍 icon, enter **CPM Payment Platforms**, and then choose the related link.
5. Open the payment platform for which you want to link products.
6. Choose the **Products** action on the **Related** tab in the ribbon.
7. On a new line, in the **Payment Platform ID** field, enter the product ID you copied from your external payment account.
8. In the **Sales Line Type** field, select the type of Business Central record that you want to link to the payment platform product. The sales line type can be a G/L account, item, resource, fixed asset, or item charge.
9. In the **No.** field, select the record (depending on the selected sales line type) that will be linked to the payment platform product.
10. Depending on the assigned Business Central record, you may need to enter additional values on the line, such as variant code and unit of measure.

Configuring Payment Terms for Sales Order Authorization

If you intend to use CPM to record the authorization of credit card payments for sales orders, it is possible to define authorization thresholds for your payment terms records:

1. Choose the 🔍 icon, enter **Payment Terms**, and then choose the related link.
2. On the **Payment Terms** page, choose the payment terms line for which you want to define authorization thresholds.
3. In the **CPM Auth % On Release** and **CPM Auth % On Ship** fields, enter the percentage of a sales order's total amount that must be authorized in order to release or ship the order, respectively.

When a sales order has an assigned payment terms code that has defined authorization thresholds, it will not be possible for you to perform the relevant action against that sales order unless a payment authorization equal to or exceeding the threshold percentage in relation to the sales order's total amount is recorded. For example, suppose we define a CPM authorization percentage on release value of 40% for a payment terms code. If that payment terms code is

assigned to an order with a total amount of $200, we would not be able to release the order until a payment authorization of $80 or more is recorded against the sales order.

Retrieving Your First Payment Information

Once the necessary setup activities and linking of Business Central and external payment account records has been completed, you can instruct CPM to retrieve invoice, payment, and transactional data from your external environment into Business Central.

Setting the Payment Platform's Starting Activity Date

Each payment platform in Business Central has three API automation routines that manage the retrieval of data from your external payment platform:

- GETNEWINVOICES
- GETNEWCHARGES
- GETNEWTRANSACTIONS

Each of these automation routines is configured to run at a scheduled frequency, and each one has a last run timestamp that is updated each time the automation routine is run. When a data retrieval process is initiated, Business Central uses an automation routine's scheduled frequency in relation to its last run timestamp to determine whether the routine should be included.

For example, suppose we successfully run our API automation routines at 10/01/21 12:00 PM. The last run timestamp for these automation routines will be updated with this date and time. If our scheduled frequency for these routines is 10 minutes, they would be included as part of the next data retrieval process to run at 10/01/21 12:10 PM or later.

Because the last run timestamp for these automation routines is automatically updated by the application, it is preferable to allow the system to manage these values. However, it is necessary for you to manually enter a desired starting date and time for order retrieval prior to the first time you want to retrieve data from your external payment platform. This starting date and time should be viewed as the cut-off point for when you want to manage payment transactions with CPM in Business Central as opposed to in your external environment.

> *Note: it may be necessary on occasion to manually adjust retrieval dates and times for troubleshooting or re-processing activities. Such changes should be performed by or under the guidance of someone who understands the ramifications of making these adjustments.*

To set the initial starting date and time for a payment platform's data retrieval:

1. Choose the 🔍 icon, enter **CSM Automation List**, and then choose the related link.
2. On the **CSM Automation List** page, choose the **Edit List** action in the ribbon.
3. Choose the API automation line for the *GETNEWINVOICES* code.
4. In the **Last Run Timestamp** field, enter the date and time that you want to use as the starting point for data retrieval.
5. Repeat this process for the remaining API automation lines:
   - GETNEWCHARGES
   - GETNEWTRANSACTIONS

Retrieving Payment Platform Data

After you have specified your payment platform's starting activity date, you are ready to retrieve data into Business Central:

1. Choose the 🔍 icon, enter **CPM Payment Platforms**, and then choose the related link.
2. Open the payment platform for which you want to retrieve data.
3. Choose the Run Default Channel Payments Manager Automation action on the Process tab in the ribbon.

The related API automation routines will be run by CPM, and information will be retrieved from your external payment platform and into Business Central. For more information on working with and managing these records, click here.

While it is possible to retrieve information with CPM via the manual process described above, realistically this method should only be used for testing and troubleshooting activities. Once you have tested CPM and are ready to deploy the solution in your production environment, it is recommended that you use Business Central's existing job queue to schedule this data retrieval to recur on an automated, unattended basis. CPM includes out-of-the-box codeunit 70338655 (*SENP Default Automation*) that can be assigned to a job queue entry that you create to manage this process. You can also create one or more custom automation codeunits to address your specific flexibility and scalability needs (for example, if you find you are receiving a high volume of transactional data, you could create multiple automation codeunits for dedicated job queue entries that allow you to "batch" the retrieval of external data).

CPM Everyday Operations

CPM contains out-of-the-box functionality that allows you to perform common payment management activities. In addition, CPM is an easily extendable solution, allowing you to build custom features that fit your organization's business processes.

It is recommended that you first review the standard features described below to see if they will meet your business needs. If after this review you determine that changes must be made, you can work with your Business Central partner to enhance your CPM solution.

Collecting Customer Payments

It is possible to record a customer payment directly from within Business Central. The following payment methods are supported by CPM:

- Credit Cards: either retrieved as saved payment methods from Stripe or entered directly in Business Central.
- ACH Direct Debit: retrieved as saved payment methods from Stripe.

 A payment activity is entered as an unapplied payment in the customer's ledger. This information is also sent to the connected external payment platform as a payment record, keeping both of your environments in synch.

1. Choose the 🔍 icon, enter **Customers**, and then choose the related link.
2. Open the customer from whom you want to collect a payment.
3. Choose the **Channel Payments Manager Payment** action on the **Actions** tab in the ribbon.

   This payment action is only available if the customer record has been linked to your external payment platform. If this action is not visible to you, please review the instructions on how to link your Business Central customer records to corresponding accounts in your external payment environment and confirm that these steps have been performed.

4. In the **CPM Stripe Payment** page, fill in the following fields:
   - **Amount:** enter the amount of the payment you want to capture.
   - **Currency:** this will default to the currency code that has been assigned to the customer. If a currency code has not been assigned to the customer, CPM will assign the default LCY code that you have set up in Business Central.
   - **Description:** enter a description for the payment. You can use this field to reference a customer document number or other relevant information.
   - **Use Saved Payment Method:** select this check box to instruct CPM that the payment should be processed with a payment method that has been saved for the customer in your external payment platform. If you enable this setting, there is no need for you to enter credit card information, and these fields will be replaced with the **Selected Payment Method** field.
   - **Selected Payment Method:** if the **Use Saved Payment Method** field has been selected, enter or use the AssistButton to select a payment method that has been saved for the customer in your external payment platform. The list of available payment methods is retrieved directly from your external environment.

- **Save New Card:** if you are manually entering values in the credit card information fields, you can select this check box if you want to save this payment method for the customer in your external payment platform.
- Credit card information fields: if you do not select the **Use Saved Payment Method** check box, you must enter the number, expiry date, and CVC number for the credit card that will be used to process the payment.

5. Choose the **Submit** button.

CPM securely transmits this data via the external payment platform's API. A notification message will inform you that the payment was submitted. In Business Central, a new payment request record for the payment amount is created and associated to the customer. The manner in which this payment request is processed by CPM depends on the payment method:

- Credit Cards: the Stripe payment record's status will be assigned to the related payment request record in Business Central.
- ACH Direct Debit: all Stripe payment records will initially be placed in a pending state, as it is necessary for the related bank to confirm the transaction. Accordingly, the related payment request record in Business Central will also be placed in a pending state. When the transaction is confirmed or rejected by the related bank, this information is communicated to Stripe, and the pending payment entry is updated. When CPM retrieves payment information from Stripe as part of its automation routines, the relevant payment request record in Business Central will also be updated.

You can view a customer's payment requests by choosing the **Payment Platform Requests** action on the **Related** tab in the ribbon.

If the payment collection process was successful, a new payment entry for the specified amount will be created in the customer's ledger. This payment entry will be unapplied, allowing you to apply the amount to outstanding invoices as needed.

> *Note: depending on when the payment request was submitted to Stripe in relation to the last time at which CPM's automation routines were executed, the customer ledger entry may not be immediately created in Business Central. In such a scenario, the entry will be created the next time the automation routines are executed by the system.*

From a financial perspective, CPM captures both the customer payment as well as any transaction fees that are assessed by your payment platform. The general ledger accounts that are defined for payment platforms in Business Central are used to ensure these amounts are properly recorded. Please see Appendix A for a more detailed review of the way in which amounts are posted to these accounts.

Paying a Posted Sales Invoice

You can select a posted sales invoice in Business Central and record a payment directly against it. The following payment methods are supported by CPM:

- Credit Cards: either retrieved as saved payment methods from Stripe or entered directly in Business Central.
- ACH Direct Debit: retrieved as saved payment methods from Stripe.

A payment activity is entered as a payment in the customer's ledger, where it is automatically applied to the relevant invoice entry. This information is also sent to the connected external payment platform as a payment record, keeping both of your environments in synch.

1. Choose the 🔎 icon, enter **Posted Sales Invoices**, and then choose the related link.
2. Open the posted sales invoice for which you want to record a payment.
3. Choose the **New CPM Payment** action on the **Actions** tab in the ribbon.

   This payment action is only available if the posted sales invoice's customer record has been linked to your external payment platform. If this action is not visible to you, please review the instructions on how to link your Business Central customer records to corresponding accounts in your external payment environment and confirm that these steps have been performed.

   In addition, this payment action is only available if the posted sales invoice has a remaining amount. It is not possible to initiate a payment against a posted sales invoice that has already been fully paid.

4. In the **CPM Stripe Payment** page, fill in the following fields:
   - **Amount:** enter the amount of the payment you want to capture. This will default to the outstanding amount of the posted sales invoice, but you can change this to a lesser value if you want to record a partial payment. You cannot record a greater payment than the document's outstanding amount.
   - **Currency:** this will default to the currency code that has been assigned to the posted sales invoice. If a currency code has not been assigned to the document, CPM will assign the default LCY code that you have set up in Business Central.
   - **Description:** enter a description for the payment. This will default to the posted sales invoice's number, but you can change this to reference a customer document number or other relevant information.
   - **Use Saved Payment Method:** select this check box to instruct CPM that the payment should be processed with a payment method that has been saved for the customer in your external payment platform. If you enable this setting, there is no need for you to enter credit card information, and these fields will be replaced with the **Selected Payment Method** field.
   - **Selected Payment Method:** if the **Use Saved Payment Method** field has been selected, enter or use the AssistButton to select a payment method that has been saved for the customer in your external payment platform. The list of available payment methods is retrieved directly from your external environment.
   - **Save New Card:** if you are manually entering values in the credit card information fields, you can select this check box if you want to save this payment method for the customer in your external payment platform.
   - Credit card information fields: if you do not select the **Use Saved Payment Method** check box, you must enter the number, expiry date, and CVC number for the credit card that will be used to process the payment.
5. Choose the **Submit** button.

CPM securely transmits this data via the external payment platform's API. A notification message will inform you that the payment was submitted. In Business Central, a new payment request record for the payment amount is created and associated to the posted sales invoice. The manner in which this payment request is processed by CPM depends on the payment method:

- Credit Cards: the Stripe payment record's status will be assigned to the related payment request record in Business Central.
- ACH Direct Debit: all Stripe payment records will initially be placed in a pending state, as it is necessary for the related bank to confirm the transaction. Accordingly, the related payment request record in Business Central will also be placed in a pending state. When the transaction is confirmed or rejected by the related bank, this information is communicated to Stripe, and the pending payment entry is updated. When CPM retrieves payment information from Stripe as part of its automation routines, the relevant payment request record in Business Central will also be updated.

You can view a posted sales invoice's payment requests by choosing the **CPM Platform Requests** action on the **Related** tab in the ribbon.

If the payment collection process was successful, a new payment entry for the specified amount will be created in the customer's ledger. This payment entry will be applied to the open invoice entry that exists for the posted sales invoice. In addition, if the payment is for the full outstanding amount of the invoice, CPM will automatically select the **Closed** check box on the posted sales invoice's header.

> *Note: depending on when the payment request was submitted to Stripe in relation to the last time at which CPM's automation routines were executed, the customer ledger entry may not be immediately created in Business Central. In such a scenario, the entry will be created the next time the automation routines are executed by the system.*

From a financial perspective, CPM captures both the customer payment as well as any transaction fees that are assessed by your payment platform. The general ledger accounts that are defined for payment platforms in Business Central are used to ensure these amounts are properly recorded. Please see Appendix A for a more detailed review of the way in which amounts are posted to these accounts.

Paying a Sales Order

You can select a sales order in Business Central and record a payment directly against it. The following payment methods are supported by CPM:

- Credit Cards: either retrieved as saved payment methods from Stripe or entered directly in Business Central.
- ACH Direct Debit: retrieved as saved payment methods from Stripe.

Depending on how the transaction is configured, the payment will be recorded as either an authorization or a capture:

- **Authorization:** the payment amount is confirmed as being available on the credit card. These funds are reserved for the completion of the transaction, and cannot be used for other activities. However, the financial transaction is not yet completed and these reserved funds are not deposited into the vendor's account.
- **Capture:** the payment amount is deposited into the vendor's account, completing the financial transaction.

The manner in which CPM handles a sales order payment depends on the activity type. An authorization is entered as a payment request record, where it is available for capture at a later date. A capture (either entered as response to an

existing authorization or as the initial payment activity) is entered as a payment in the customer's ledger, where it is automatically applied to the relevant invoice entry.

It is possible to require that a certain percentage of a sales order's total amount be authorized before the order can be released or shipped. These thresholds are defined for payment terms codes. When a payment terms code is assigned to a sales order and the user attempts to release or ship it, CPM will determine whether any threshold values exist for the relevant payment terms code. If a threshold has been defined and a payment authorization for the appropriate amount has not been recorded, it will not be possible for the user to perform the relevant activity.

For example, suppose we define a CPM authorization percentage on release value of 40% for a payment terms code. If that payment terms code is assigned to an order with a total amount of $200, we would not be able to release the order until a payment authorization of $80 or more is recorded against the sales order.

When a payment activity (regardless of type) is recorded, information is sent to the connected external payment platform as a payment record, keeping both of your environments in synch.

1. Choose the 🔎 icon, enter **Sales Orders**, and then choose the related link.
2. Open the sales order for which you want to record a payment.
3. Choose the **New CPM Payment** action on the **Actions** tab in the ribbon.

   This payment action is only available if the sales order's customer record has been linked to your external payment platform. If this action is not visible to you, please review the instructions on how to link your Business Central customer records to corresponding accounts in your external payment environment and confirm that these steps have been performed.

4. In the **CPM Stripe Payment** page, fill in the following fields:
   - **Amount:** enter the amount of the payment you want to capture. This will default to the outstanding amount of the sales order, but you can change this to a lesser value if you want to record a partial payment. You can also record a greater payment than the document's outstanding amount, if necessary.
   - **Currency:** this will default to the currency code that has been assigned to the sales order. If a currency code has not been assigned to the document, CPM will assign the default LCY code that you have set up in Business Central.
   - **Description:** enter a description for the payment. This will default to the sales order's number, but you can change this to reference a customer document number or other relevant information.
   - **Use Saved Payment Method:** select this check box to instruct CPM that the payment should be processed with a payment method that has been saved for the customer in your external payment platform. If you enable this setting, there is no need for you to enter credit card information, and these fields will be replaced with the **Selected Payment Method** field.
   - **Selected Payment Method:** if the **Use Saved Payment Method** field has been selected, enter or use the AssistButton to select a payment method that has been saved for the customer in your external payment platform. The list of available payment methods is retrieved directly from your external environment.
   - **Capture Method:** select the manner in which the payment will be captured. You can instruct CPM to immediately capture the payment as part of the submission, or delay capture, in which case the submission will result in a payment authorization that can be captured at a later date. It is only possible to delay

payment capture for credit card payments; ACH direct debit payments are always captured immediately. The value in this field will default from any customer or platform-specific settings, but you can modify it, if necessary.

- **Authorization Behavior:** if the *Delay* option is selected in the **Capture Method** field, select the method by which the authorized payment amount will be captured. Authorized payments can either be manually captured by a user or automatically captured by the system when the sales order is invoiced. The value in this field will default from any customer or platform-specific settings, but you can modify it, if necessary. It is not possible to specify authorization behavior if the payment's capture method is immediate. For more information on payment authorizations, see here.
- **Reauthorization Behavior:** if the *Delay* option is selected in the **Capture Method** field, select the method by which necessary payment reauthorizations are created when a partial capture is recorded. Payment reauthorizations can either be manually created by a user or automatically created by the system as the time of the initial payment capture. The value in this field will default from any customer or platform specific-settings, but you can modify it, if necessary. It is not possible to specify reauthorization behavior if the payment's capture method is immediate. In addition, if you are entering values in the credit card information fields and are not saving this information as a new customer payment method in your external platform, CPM will not permit you to automatically reauthorize payment amounts. For more information on payment reauthorizations, see here.
- **Save New Card:** if you are manually entering values in the credit card information fields, you can select this check box if you want to save this payment method for the customer in your external payment platform.
- Credit card information fields: if you do not select the **Use Saved Payment Method** check box, you must enter the number, expiry date, and CVC number for the credit card that will be used to process the payment.
5. Choose the **Submit** button.

CPM securely transmits this data via the external payment platform's API. A notification message will inform you that the payment was captured.

CPM securely transmits this data via the external payment platform's API. A notification message will inform you that the payment was submitted. In Business Central, a new payment request record for the payment amount is created and associated to the sales order. The manner in which this payment request is processed by CPM depends on the payment method:

- Credit Cards: the manner in which the payment request is processed depends on the whether the transaction was a payment capture or a payment authorization.
- ACH Direct Debit: all Stripe payment records will initially be placed in a pending state, as it is necessary for the related bank to confirm the transaction. Accordingly, the related payment request record in Business Central will also be placed in a pending state. When the transaction is confirmed or rejected by the related bank, this information is communicated to Stripe, and the pending payment entry is updated. When CPM retrieves payment information from Stripe as part of its automation routines, the relevant payment request record in Business Central will also be updated.

You can view a sales order's payment requests by choosing the **CPM Platform Requests** action on the **Related** tab in the ribbon.

If the payment collection process was successful, CPM will record information in Business Central. For successful ACH payments, a new payment entry for the specified amount will be created in the customer's ledger. For successful credit card payments, the manner in which the payment is recorded depends on the whether the transaction was a payment capture or a payment authorization.

> *Note: depending on when the payment request was submitted to Stripe in relation to the last time at which CPM's automation routines were executed, the customer ledger entry may not be immediately created in Business Central. In such a scenario, the entry will be created the next time the automation routines are executed by the system.*

You can view information about payment activity that has been recorded for the sales order in **CPM Payments** FactBox on the **Sales Order** page. This FactBox contains information such as any pending, authorized or captured payment amounts, the total payment amount that has been recorded and how it compares to the order total, and any authorization amounts that are required to release or ship the order.

Payment Capture

If the **Capture Method** field on the **CPM Stripe Payment** page is set to *Immediate*, a successful payment entry will be recorded in Stripe. In Business Central, a new payment entry for the specified amount will be created in the customer's ledger. This payment entry will remain unapplied until the sales order is invoiced, at which point it will be automatically applied to the invoice entry that is created as part of the posting activity. If the sales order is partially invoiced, CPM will only apply the amount that was invoiced; any remaining portion of the captured payment will remain open and unapplied.

For example, suppose we capture a payment amount of $50 for a sales order. If, at the time of posting, we invoice the order for $30, $30 of the payment entry will be applied to the invoice entry in the customer ledger. The payment entry's remaining amount will update to $20.

From a financial perspective, CPM captures both the customer payment as well as any transaction fees that are assessed by your payment platform. The general ledger accounts that are defined for payment platforms in Business Central are used to ensure these amounts are properly recorded. Please see Appendix A for a more detailed review of the way in which amounts are posted to these accounts.

Payment Authorization

If the **Capture Method** field on the **CPM Stripe Payment** page is set to *Delay*, an uncaptured payment entry will be recorded in Stripe. In Business Central, a new payment request record for the authorized amount is created and associated to the sales order. You can view this payment request by choosing the **CPM Payment Requests** action on the **Related** tab in the ribbon.

When a payment request for an authorization is created, CPM uses the authorization validity that has been defined for the related payment platform to calculate an expiration date for the request. If the authorized payment amount is not captured prior to this date, the authorization expires and can no longer be captured. At this point, you must perform a new payment activity against the sales order.

The manner in which you can capture an authorized payment amount is determined by the setting in the **Authorization Behavior** field on the **CPM Stripe Payment** page when the payment activity was submitted:

- **Manual:** you must manually instruct CPM to capture the payment amount. From the **CPM Payment Request Card** page, choose the **Actions** ribbon, then choose the **Capture** funds action.
- **Capture on Invoice:** CPM will automatically capture the authorized amount when the sales order is invoiced.

Regardless of how the payment is captured, the uncaptured payment entry that was recorded in Stripe for the payment authorization will be updated to successful. In Business Central, a new payment entry for the specified amount will be created in the customer's ledger.

Payment Reauthorization

If a payment request's authorization behavior is configured to capture the payment at the time of invoicing, it is important to note that CPM will only capture the invoice amount. It may be that this invoice amount exceeds or is less than the original payment authorization.

For example, suppose we authorize a payment amount of $50 for a sales order, which we have configured to capture at the time of invoicing.

- If, at the time of posting, we invoice the order for $60, CPM will capture the full $50 authorization amount. The user can then initiate a separate payment request for the remaining $10 from the posted sales invoice.
- If, at the time of posting, we invoice the order for $30, it is necessary to instruct CPM how to deal with the process of reauthorizing the remaining $20 from the payment authorization. This is determined by the setting in the **Reauthorization Behavior** field on the **Stripe Credit Card Information** page when the payment activity was submitted:
  - **Manual:** CPM will complete the original payment request record. You must then manually authorize a new payment amount against the sales order.
  - **Auto:** CPM will complete the original payment request record, then automatically create a second payment request record for the sales order with an authorization amount that reflects the difference between the original authorization amount and the captured amount. Using our example, this payment request record would contain an authorization amount of $20.

Regardless of how the reauthorization is processed, an uncaptured payment entry will be recorded in Stripe. The payment entry for the original authorization in Stripe is updated to a partial refund, which is due to the way that Stripe processes payment captures for less than the full authorization amount. In such a scenario, Stripe will capture payment for the full authorization amount, then immediately post a refund for the difference between the original authorization amount and the true captured amount.

If we return to our previous example where we authorize a payment of $50 and then capture $30, in Stripe the full amount of $50 would be recorded as captured, with $20 then being refunded. The full history and details can be viewed by opening the payment entry in Stripe.

Requesting Payments

It is possible to set up a Stripe payment portal through which customers can submit payments to an external payment platform. The process of providing access to this payment portal can also be handled through the external payment platform; Stripe can be configured to send a payment request e-mail to a customer that contains basic information along with a URL link to a separate payment portal.

CPM supports this functionality, allowing you to initiate a payment request for your posted sales invoices from within Business Central. CPM monitors the status of outstanding payment requests and automatically performs the proper posting activity within Business Central when the customer makes the payment.

As part of this configuration, CPM will return generated portal URLs from Stripe to Business Central. This gives you additional flexibility in the way you communicate payment requests to your customers; if desired, you can configure Stripe to not send any e-mail communications, then use the URL as part of your own payment request.

There are two ways in which you can manually perform a payment request with CPM:

- Custom Payment Request: you manually go through the steps of creating and activating a payment request. This allows you to customize the details of the payment request.
- Quick Payment Request: a single action automatically creates and initiates a payment request, without allowing for review or customization.

   Note: if your CPM payment platform has been configured to send and retrieve information from your Stripe test environment*, CPM will not send e-mails for payment requests. If you have activated your Stripe account (meaning that you have created your production environment), CPM will simply not send e-mails. However, if you have not activated your Stripe account (meaning that you only have a production environment), CPM will error when it is instructed to send a payment request e-mail; the* **Last External Update Result** *field on the payment request record will display a message informing you that you must activate your account. If you are testing payment request functionality before having activated your Stripe account, you can manually process your activity from the record within Business Central.*

In addition, it is possible to instruct CPM to automatically create a payment request when a sales order is invoiced. If any portion of the newly-created posted sales invoice's total amount is uncaptured, CPM will create a payment request for this amount.

It is not possible to have more than one active payment request for a posted sales invoice at once. If an active payment request exists for a posted sales invoice, the actions to create a new one will be removed from the ribbon. You must open the existing payment request by choosing the **CPM Payment Requests** action on the **Related** tab in the ribbon and either finalize it or cancel it.

Custom Payment Request

Custom payment requests allow you to manually build a payment request for a posted sales invoice in Business Central. This allows you to fully customize the components of your payment request. When you are done building your payment request, you can communicate it to your external payment platform, where a corresponding invoice record will be created. Relevant information from this external record, including the payment portal URL, is then retrieved back into Business Central.

1. Choose the 🔍 icon, enter **Posted Sales Invoices**, and then choose the related link.
2. Open the posted sales invoice for which you want to record a payment.
3. Choose the **Custom Payment Request** action on the **Actions** tab in the ribbon. CPM generates and presents an open payment request for the outstanding amount of the posted sales invoice. The payment request status for this record is initially open, indicating that it has not yet been communicated to your external payment platform and is still editable.

   This payment action is only available if the posted sales invoice's customer record has been linked to your external payment platform. If this action is not visible to you, please review the instructions on how to link your Business Central customer records to corresponding accounts in your external payment environment and confirm that these steps have been performed.

   In addition, this payment action is only available if the posted sales invoice has a remaining amount. It is not possible to initiate a payment request against a posted sales invoice that has already been fully paid.

4. Fill in or edit the following fields:
   - **Description:** enter a description to identify the payment request. CPM automatically enters a description that includes the customer and invoice numbers by default, but you can modify this if desired.
   - **Payment Request Amount:** enter the amount of the payment request. This will default to the outstanding amount of the posted sales invoice for which the payment request was generated, but you can change this to a lesser value if you want to request a partial payment. You cannot record a greater payment than the document's outstanding amount.
   - **Automatic Payment Collection:** select this check box to instruct your external payment platform to automatically finalize payment requests and collect payments. If this setting is not enabled, the payment request's state will not advance without manual activity.
   - **Collection Method:** select the method by which you want to process this payment request. Options are:
     - *Send Request:* the payment request will be sent to the customer. This request will include a URL to your payment portal, allowing the customer to log in and complete the payment.
     - *Immediate:* the payment request will be immediately paid using the default payment method that has been defined for the customer in your external payment platform.
5. When you are satisfied with the settings of the payment request, update the selection in the **Payment Request Status** field to *Released*.
6. Choose the **Create Request on Platform** action from the **Platform Integration** menu on the **Actions** tab in the ribbon.

The payment request is sent to your external payment platform. Information about this communication can be viewed on the **External Information** FastTab. This FastTab will inform you as to whether this external update was a success or resulted in an error, along with more detailed information about the update result (this can be useful if the status update resulted in an error, as the result information can assist in troubleshooting).

If the communication was successful, a new payment request is created in your external payment platform for the specified payment amount. The identification number for this record is displayed in the **Payment Platform Internal ID** field on the **External Information** FastTab. The payment request's status is also updated; depending on how

automatic collection for the payment request has been configured, the payment request may now be in either draft or requested status.

7. Depending on how you want to send the payment request to the customer, choose the **Actions** tab in the ribbon and choose one of the following actions from the **Platform Integration** menu:
   - **Send Request via Platform:** this instructs your external payment platform to generate a URL that will allow access to your payment portal, then send this URL along with other payment request information to the customer according to its configured collections functionality.
   - **Finalize Request on Platform:** this instructs your external payment platform to generate a URL that will allow access to your payment portal. Your external payment platform does not send this URL or any other communication to the customer.

As part of either action, the portal URL that was generated by the external payment platform is displayed in the **Hosted Payment Request URL** field on the **Portal** FastTab in Business Central. If the payment request was sent via your external payment platform, this is informational. If the request was not sent by your external payment platform, you can use this URL in your own, personalized payment communication to the customer.

Each payment platform in Business Central has a number of payment automation routines that can be scheduled to run on a recurring basis (for more information on how to manually run automation routines as well as how to schedule them to a job queue, please see [here](#)). These routines will retrieve newly-recorded payment activity from your external payment platform and create a corresponding payment entry in the relevant Business Central customer's ledger. This payment entry is automatically applied to the open invoice entry that exists for the posted sales invoice from which the payment request was generated.

From a financial perspective, CPM captures both the customer payment as well as any transaction fees that are assessed by your payment platform. The general ledger accounts that are defined for payment platforms in Business Central are used to ensure these amounts are properly recorded. Please see [Appendix A](#) for a more detailed review of the way in which amounts are posted to these accounts.

Quick Payment Request

Quick payment requests allow you to build a payment request in Business Central, communicate it to your external payment platform, and retrieve relevant details back into Business Central as a single activity. This can simplify and streamline collection activities when you do not need to review or adjust your payment request details. If you want to adjust the payment request amount or other settings, you should use the [custom payment request](#) functionality.

1. Choose the 🔍 icon, enter **Posted Sales Invoices**, and then choose the related link.
2. Open the posted sales invoice for which you want to record a payment.
3. Choose the **Quick Payment Request** action on the **Actions** tab in the ribbon. CPM generates a payment request for the outstanding amount of the posted sales invoice, then sends this payment request to your external payment platform.

   This payment action is only available if the posted sales invoice's customer record has been linked to your external payment platform. If this action is not visible to you, please review the instructions on [how to link your](#)

Business Central customer records to corresponding accounts in your external payment environment and confirm that these steps have been performed.

In addition, this payment action is only available if the posted sales invoice has a remaining amount. It is not possible to initiate a payment request against a posted sales invoice that has already been fully paid.

4. To view the payment request, choose the **Related** ribbon, then choose the **CPM Payment Requests** action.

The **CPM Payment Information Card** page presents information about the payment request and its communication to your external payment platform. Information about this communication can be viewed on the **External Information** FastTab. This FastTab will inform you as to whether this external update was a success or resulted in an error, along with more detailed information about the update result (this can be useful if the status update resulted in an error, as the result information can assist in troubleshooting).

If the communication was successful, a new payment request is created in your external payment platform for the specified payment amount. The identification number for this record is displayed in the **Payment Platform Internal ID** field on the **External Information** FastTab. The payment request's status is also updated; depending on how automatic collection for the payment request has been configured, the payment request may now be in either draft or requested status.

In addition, the portal URL that was generated by the external payment platform is displayed in the **Hosted Payment Request URL** field on the **Portal** FastTab in Business Central. If the payment request was sent via your external payment platform, this is informational. If the request was not sent by your external payment platform, you can use this URL in your own, personalized payment communication to the customer.

Each payment platform in Business Central has a number of payment automation routines that can be scheduled to run on a recurring basis (for more information on how to manually run automation routines as well as how to schedule them to a job queue, please see here). These routines will retrieve newly-recorded payment activity from your external payment platform and create a corresponding payment entry in the relevant Business Central customer's ledger. This payment entry is automatically applied to the open invoice entry that exists for the posted sales invoice from which the payment request was generated.

From a financial perspective, CPM captures both the customer payment as well as any transaction fees that are assessed by your payment platform. The general ledger accounts that are defined for payment platforms in Business Central are used to ensure these amounts are properly recorded. Please see Appendix A for a more detailed review of the way in which amounts are posted to these accounts.

Automatic Payment Requests

You can instruct CPM to automatically create payment requests at the time of sales order invoicing. This setup is performed on a customer-by-customer basis.

If this functionality is turned on for a customer, invoicing sales orders for that customer will instruct CPM to automatically create a payment request for the remaining, uncaptured amount of the newly-created posted invoice. It is important to note that this may not reflect the full amount of the invoice. Some common scenarios include:

- The sales order's payment method code has an assigned balancing account. In this scenario, Business Central will automatically create a payment entry for the full invoice amount and apply this payment to the invoice entry in the customer ledger at the time of posting.
- CPM has recorded a captured or authorized payments for a sales order. In this scenario, these amounts will be processed before the creation of the automatic payment request. For example, suppose we authorize or capture a payment amount of $150 for a sales order with a total of $200. If we fully invoice the sales order, CPM will first process the recorded amount of $150. It would then automatically create a payment request for the remaining amount, $50.

In terms of the automatic creation of a payment, this process is effectively no different than if a user manually executed the quick payment request action against a posted sales invoice. A new payment request will be created in your external payment platform for the specified payment amount, and the unique payment portal URL that was generated for the payment request in your external platform will be retrieved by CPM and displayed in the **Hosted Payment Request URL** field on the **Portal** FastTab. At this point, the payment request can be handled according to your business processes.

Cancelling Payment Requests

You can cancel a payment request at any point prior to its completion by choosing the **Cancel Payment Request** action on the **Actions** tab in the ribbon. This will update the payment request's state to cancelled.

It may be that a corresponding invoice record exists in your external payment platform. The activity that is performed against this external record is dependent on the state of the payment request at the time of cancellation:

- *Open / Released*: the payment request has not yet been communicated to your external payment platform. Cancelling the payment request results in no action taken in this external environment.
- *Draft*: the payment request has been communicated to your external payment platform, and a corresponding invoice record exists in a draft state. Cancelling the payment request results in the invoice being deleted from your external environment.
- *Requested*: the payment request has been communicated to your external payment platform, and a corresponding invoice record exists in an open state, meaning that a payment portal URL has been generated for the invoice. At this point, it is not possible to delete the invoice from your external environment. Instead, cancelling the payment request results in the invoice being voided in your external environment.

While the specific action that is taken is dependent on the payment request's state at the time of cancellation, from the perspective of the user, the end result is the same in that the payment request is no longer an active, outstanding activity in either Business Central or the external payment environment.

Retrieving External Payment Platform Data

It is possible to retrieve data that was not initiated by CPM from your external payment platform into Business Central. For example, it may be that you are creating, sending, and collecting on invoices to customers from your external payment platform as part of a process that falls outside of Business Central. In this scenario, it is still advantageous to retrieve this information into Business Central so that you have a complete picture of your business and your financials. To support these scenarios, CPM has a number of API automation routines that will retrieve new records such as invoices, charges, and other transactions from your external payment platform and into Business Central.

Subscription Invoicing

Payment platforms such as Stripe typically support subscription models, whereby you sell your products or services to a customer and then collect payment on a recurring basis.

If you currently use subscription billing, you can configure CPM to generate and process subscription invoices in Business Central. In order to perform this activity, the following steps must be completed:

- Your CPM payment platform must be set up to support subscription invoicing.
- You must have created the necessary links between your subscription customers in your external payment platform and Business Central
- You must have created the necessary links between your subscription products and services in your external payment platform and corresponding records in Business Central.

When these steps are completed, any subscription invoices that are created in your external payment platform will be retrieved via the CPM automation routines that run on a recurring basis from within Business Central. Depending on how your payment platform has been set up, CPM will automatically:

- Create a new sales invoice record in Business Central according to the setup parameters of the payment platform;
- Post this sales invoice;
- Record a payment against this invoice using the default payment account that has been defined for the related customer in your external payment platform.

In this way, the process of creating and managing subscription invoices and their payments is completely automated.

Whenever an invoice (subscription or otherwise) is retrieved from an external payment platform, CPM creates an invoice record in Business Central that contains the information that was communicated through the API. You can view a payment platform's invoice records from the payment platform card by choosing the **Invoices** action on the **Related** tab in the ribbon.

Retrieving and Processing Payments

It is possible to set up a payment portal that allows your customers to enter payments to your external payment platform. CPM can be configured to create and manage payment requests with access to this portal that are sent to your customers. However, it is also possible for payments that are not made in response to a CPM-initiated request to be made to your external payment platform.

When CPM's automation routines are run, these payments will be retrieved into Business Central as CPM transaction records. You can view a payment platform's transaction records from the payment platform card by choosing the **Transactions** action on the **Related** tab in the ribbon.

As part of the retrieval process, CPM will review the customer record that has been assigned to the payment in your external payment platform and determine whether it has been linked to a Business Central customer. If so, CPM will automatically assign the Business Central customer to the newly-created CPM transaction record, then attempt to post the transaction:

- If CPM can successfully post the transaction, a new payment entry for the specified amount will be created in the Business Central customer's ledger. This payment entry will be unapplied, allowing you to apply the amount to outstanding invoices as needed.
- If CPM is unable to post the transaction, a new line for the activity is added to the **CPM Transaction Worksheet** page for review.

If CPM is unable to establish a link between the external platform and Business Central customers, the transaction is "unlinked," and a new line for the activity is added to the **CPM Transaction Worksheet** page for review.

For more information on working with the **CPM Transaction Worksheet** page, click here.

Retrieving and Processing Bank Account Payouts

It is possible to configure an external payment platform to issue payouts of collected payment amounts to a specified bank account. This payout activity can be set to take place on a scheduled, recurring basis. For example, you might configure your external payment platform to issue a payout to your bank account once a day.

When CPM's automation routines are run, any recorded payouts will be retrieved into Business Central as CPM transaction records. You can view a payment platform's transaction records from the payment platform card by choosing the **Transactions** action on the **Related** tab in the ribbon.

As part of the retrieval process, CPM will also perform a posting activity that moves the payout amount from the payment platform's defined clearing account and into its assigned balancing payout account. Typically a bank account is assigned as a payment platform's balancing account. Please see Appendix A for a more detailed review of the way in which amounts are posted to these accounts.

Using the Transaction Worksheet

There are some scenarios where CPM is unable to post transactions that are retrieved into Business Central from your external payment platform:

- Unlinked activities: CPM is unable to identify a link between the retrieved external platform customer and a Business Central customer record.
- Unposted activities: CPM successfully identifies a link between the retrieved external platform customer and a Business Central customer record, but it unable to post the transaction. This could be due to numerous reasons, such as the Business Central customer being blocked or incomplete posting group setup.

In either scenario, it is necessary for a user to review these outstanding transactions and make a determination as to how they should be processed. To assist in this activity, CPM has a transaction worksheet. Whenever a transaction cannot be posted as part of CPM's automation routine, a new line for that activity is added to the **CPM Transaction Worksheet** page, where it can then be reviewed.

To work with the **CPM Transaction Worksheet** page, choose the 🔍 icon, enter **CPM Transaction Worksheet**, and then choose the related link.

The **CPM Transaction Worksheet** page contains a separate line for each payment that CPM retrieved from your external payment platform and did not process. There are two posting status types for worksheet lines:

- *Not Posted*: CPM was unable to post the transaction.
- *Not Linked*: CPM was unable to associate the retrieved payment to linked records in Business Central.

Worksheet lines also contain information about the payment amount. Any transaction fees that were assessed by your external payment platform are included, and CPM subtracts any fee amounts from the payment amount to present you with a net payment on each worksheet line.

There are also fields to display or enter a posting account and an applies-to document for each worksheet line. In the case of an unlinked worksheet line, these fields will be blank. In the case of unposted journal lines, CPM will populate these fields with any information that could be identified when the transaction was retrieved into Business Central.

You can manually adjust these posting accounts and applies to documents on a line-by-line basis, but there are also actions in the ribbon that you can execute. It is generally recommended that you utilize these ribbon actions, especially if you wish to update multiple worksheet lines at once; if you select multiple lines and then perform one of the actions described below, the action will be executed against all selected worksheet lines.

The following actions are available in the **CPM Transaction Worksheet** page's ribbon:

- **Set to Default Posting Account:** the default posting account that has been defined for the related CPM payment platform will be assigned to the selected worksheet lines.
- **Update Posting Account Type/No:** CPM opens a separate page that prompts you to define a new posting account and posting applies-to document. When you enter these values and then choose the **Update** action in the ribbon, this posting information will be assigned to the selected worksheet lines.
- **Link to Payment:** CPM attempts to re-link the worksheet line to an existing Business Central record. This action should be performed after you have identified and resolved the cause of transaction lines being unlinked. For example, if you retrieved a number of payments from an unlinked customer into Business Central, each one of these transactions would be entered in the transaction worksheet as an unlinked line. You could then perform the necessary customer linkage within Business Central, return to the **CPM Transaction Worksheet** page, select the relevant worksheet lines, and choose the **Link to Payment** action. CPM will assign the newly-linked record as the posting account on the selected worksheet lines.

When you have made the desired changes to the worksheet lines, choose the **Post Selected Transactions** action in the ribbon. CPM will post the selected worksheet lines to the assigned posting account's ledger. If a posting applies-to document has been assigned, the appropriate application activity will take place, as well. Successfully posted lines are removed from the **CPM Transaction Worksheet** page.

Troubleshooting CPM Activities

There are times API calls fail to occur or not perform as expected. For example, if your server loses its internet connection, an API call to the payment platform will fail. In these scenarios, it may be necessary to troubleshoot the issue. Typically, this research will be performed by a support technician at Suite Engine or a Suite Engine partner, but in order to better assist this individual with his or her troubleshooting activities, you may be asked to supply additional details from Business Central. It is helpful, then, to be aware of the following troubleshooting tools in CPM:

- CSM API Messages: each payment platform has a list of related API functions for different activities such as creating payments, creating and processing payment requests to customers, retrieving transaction information from the payment platform, and so on. Whenever an API function is executed, a new CSM API message record is created.

  To further assist in troubleshooting activities, the **Last API Message Processed** field on CPM activity pages presents a link to the most recent API message that was generated for the data on that page. In the event that an activity fails to process, this link allows someone looking into the issue to quickly access the most recent API activity in which the transaction was involved, where it can then be researched.

- CSM Processing Log Entries: CSM processing log entries are created for every warning, error, new piece of information, or change to existing information that occurs through the execution of an API function. To understand how CSM API messages and CSM processing log entries relate to each other, a CSM API message might be generated when a function to create a payment is executed, while separate CPM processing log entries would be generated to reflect the retrieval of the related customer's saved payment method, the creation and retrieval of the charge, the retrieval of the transaction related to the charge, and so forth. In this way, a single CSM API message can be related to hundreds of CSM processing log entries.

  In some troubleshooting scenarios, it is necessary to review the specific CSM processing log entries that were created as part of a routine. While it is possible to access a list of all CSM processing log entries in Business Central, a better option is to open the relevant **CSM API Message** page and choose the **Related CSM Processing Log Entries** action on the **Related** tab in the ribbon. This will present a list of CSM processing log entries that is filtered by the relevant CSM API message ID. From here, additional filters can be set to further streamline the information, and the necessary research can occur.

Appendix A: CPM Financial Posting

External payment platforms have two payment collection components:

- Payments: the collection of a payment from a customer.
- Payouts: the collection of accumulated payments to a designated bank account.

The process of capturing a payment is typically instantaneous, in that a payment amount is immediately recorded in your external payment platform. Payouts, on the other hand, are typically recorded on a recurring basis. For example, you might configure your external payment platform to pay out all collected payments to your bank account once a day.

CPM keeps your Business Central environment in synch with your external payment platform by retrieving and processing both payment and payout transactions.

Payments

From a financial perspective, CPM uses the clearing general ledger account that was defined for the related payment platform as the balancing account for the receivable that was recorded from the customer. Any platform fees that are assessed as part of the transaction are recorded to the payment platform's defined fee account, and this is also balanced

against the clearing account. In this way, the clearing general ledger account accurately reflects the payout amount of a transaction.

For example, assume we set up a payment platform in Business Central with the following account numbers:

- Clearing G/L Account No.: 10350
- Fee G/L Account No: 60410

We then set up a customer with a customer posting group whose receivables account is 10400.

After performing this setup, we record a payment of $250 for this customer. When this payment is transmitted to the external payment platform, a fee of $7.55 is assessed.

As a result of this payment, activity will be recorded to the following general ledger accounts:

- 10350: $250
- 10400: -$250
- 60410: $7.55
- 10350: -$7.55

In this way, the clearing account for the external payment platform reflects the proper payout amount of this transaction, $242.45.

Payouts

As part of setting up a CPM payment platform, it is necessary to assign either a G/L account or a bank account record from Business Central as the balancing payout account. Typically a bank account is assigned as the payout account. When a payout is retrieved from the external payment platform, CPM will credit the clearing general ledger account for the payout amount and debit the assigned balancing payout account. If this balancing account is a bank account, the debit will also be recorded in the appropriate G/L accounts based on the bank account's posting setup.

If we continue our previous example, let's assume we have assigned bank account CHECKING as the payment platform's balancing payout account.

We then retrieve a payout transaction from our external payment platform for the $242.45 we are due from our previous example. As a result of this payout, activity will be recorded to the following accounts:

- 10350: -$242.45
- CHECKING: $242.45 (this amount will also be posted to the cash account that has been defined for CHECKING's assigned bank account posting group)