Suite Engine Channel Payments Manager Release Notes

Product: Channel Payments Manager for Stripe
Release: 1.1
Version: 1.1.2022061520.49152
Release Date: 06/15/2022
Minimum Business Central Version Compatibility: 19.0

Please install this release in your Business Central sandbox environment for testing. It is Suite Engine's recommendation that you test not only the areas specifically addressed within this release but all of your business processes, so that you may confirm that changes introduced in this release have not created issues in other parts of your application. These release notes should be fully reviewed as part of your testing process, as they may include information on new setup and configuration requirements.

If you encounter issues in your testing, please contact your Suite Engine partner or file a support ticket at https://suiteengine.com/support.

Once you have completed testing in your sandbox, you can proceed to installing this release in your live environment. Suite Engine recommends that users be logged out of Business Central prior to installation of the release; if this is not possible, please advise your users that it may be necessary to refresh or log out/log in to Business Central in order to continue working with the application.

This release is issued under the assumption that you have kept your existing Suite Engine applications current. Suite Engine cannot be held responsible for any issues that arise out of installing this release into an out-of-date environment.

This release is compatible with the Business Central version listed above as the **Minimum Business Central Version Compatibility** and all subsequent Business Central versions; if you are deploying this release in a Business Central environment that has an earlier version than this value, functionality may not work as intended.

This release may introduce new table objects or modifications to existing ones. If you are maintaining configuration packages for the purpose of moving data to and from database environments, you are advised to take note of any table changes (for a complete list of release objects, see here) and make any adjustments to these packages as needed.

Release Overview

Features and Functionality

- Support for Microsoft Dynamics 365 Business Central 2022 Wave 1 (version 20) has been added to CPM for Stripe.
- It is now possible to accept customer payments from ACH direct debit accounts.
- Functionality has been added to retrieve all payment methods that have been defined for a customer in Stripe when processing a payment in Business Central. The user can select any of these payment methods to complete the transaction.
- When credit card information is being entered for a customer payment, it is now possible to save that credit card as new customer payment method.

- Stripe-specific accommodations have been made to support the expansion of CPM functionality to accommodate sales orders. See the in-depth feature description for more details.

Corrections
- Attempting to select the **Default Payment Method** field on the **Stripe Credit Card Payment** page before the page had finished loading would result in an error. This has been corrected.

Miscellaneous
- CPM for Stripe's default demo data load has been updated to support new features introduced with this release.

In-Depth Features

Sales Order Payments
CSM for Stripe's functionality has been expanded to allow users to accept credit card payments for sales orders.

CPM Payment Platform Setup
New fields have been added to the **CPM Payment Platform** table to support sales order payments. Fill them in as follows:
- **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.
- **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.
- **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:* 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.

CPM Customers
The selections assigned in the fields described above will act as default values for any sales order payments that are recorded against the payment platform. It is possible to assign customer-specific values on the **CPM Customer Link Card**

page, which is accessed from the **CPM Customer Links** page by choosing the record and then choosing the **Edit** action in the ribbon. 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.

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.

Paying for Sales Orders

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.

4. In the **Stripe Credit Card Information** 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 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 **Stripe Credit Card Information** 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.

Payment Authorization

If the **Capture Method** field on the **Stripe Credit Card Information** 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 **Stripe Credit Card Information** 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.

Release Objects

The following objects have been created, modified, or removed as part of this release:

Object Type	Object ID	Object Name	Action
Page	70338725	SENPStripeCreditCardPayment	Modified
Codeunit	50000	CPM Stripe Test	Created
Codeunit	50001	CPM Stripe Test Install	Created
Codeunit	50002	CPM Stripe Test Template	Created
Codeunit	70338725	SENP Stripe Request Processing	Modified
Codeunit	70338726	SENP Stripe Secure HTTP Proc.	Modified
Codeunit	70338727	SENP Stripe API DataLoad	Modified
Codeunit	70338728	SENP Stripe Response Mgt	Modified

Object Type	Object ID	Object Name	Action
Codeunit	70338729	SENP Stripe Utility Functions	Modified
Codeunit	70338730	SENP Stripe Transaction Mgmt	Modified
Codeunit	70338731	SENPStripeCreditCardCtrlAddIn	Modified

Release Extensions

The following extensions have been created, modified, or removed as part of this release:

Object Type	Object ID	Object Name	Action	Extends
TableExtension	70338727	SENP Stripe Payment Add	Modified	SENP Payment
TableExtension	70338728	SENP Stripe Invoice Add	Modified	SENP Invoice
TableExtension	70338729	SENPStripeCustPaymentMethod	Modified	SENP Customer Payment Method
TableExtension	70338730	SENP Stripe Transaction	Created	SENP Transaction
TableExtension	70338731	SENP Stripe Refund	Created	SENP Refund
PageExtension	70338725	SENP Stripe Payment Platform	Modified	SENP Payment Platform
PageExtension	70338726	SENPStripePaymentRequest	Modified	SENP Payment Request Card
PageExtension	70338728	SENP Stripe Payment Platforms	Modified	SENP Payment Platforms

Integration Events

The following integration events have been added as part of this release:

Object Type	Object ID	Object Name	Integration Events
Codeunit	70338730	SENP Stripe Transaction Mgmt	• OnBeforePostStripeRefundTransaction(var
TableExtension	70338731	SENP Stripe Refund	• extends