



# Channel Payments Manager

## CHANNEL PAYMENTS MANAGER (CPM) FOR USIO **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 Usio application and its dependent applications are correctly installed in your Microsoft Dynamics 365 Business Central instance before proceeding.*

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## 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 a 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 [Usio](#).

This user guide will present the necessary setup and configuration steps you must complete in order to integrate your Business Central and Usio 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 Usio integration. It does not contain information on working with either Business Central or Usio. If you have more general questions about these products, it is recommended you consult their published documentation:

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

## 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 Usio*: an additional layer of functionality that accommodates a specific integration to Usio.
- *Suite Engine API Engine Library*: this contains the API objects that process the API calls used to send and receive data between Usio and Dynamics 365 Business Central.
- *Channel Sales Manager Core*: this contains some supporting functionality for the API Engine library.
- *Suite Engine Common Base*: this is used to manage your subscription to CPM and other Suite Engine products.

All of these extensions will be automatically downloaded and installed in Business Central as part of the *CPM for Usio* installation, but 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 API Engine Library*
  - *Suite Engine Common Base*
  - *Channel Payments Manager for Usio*

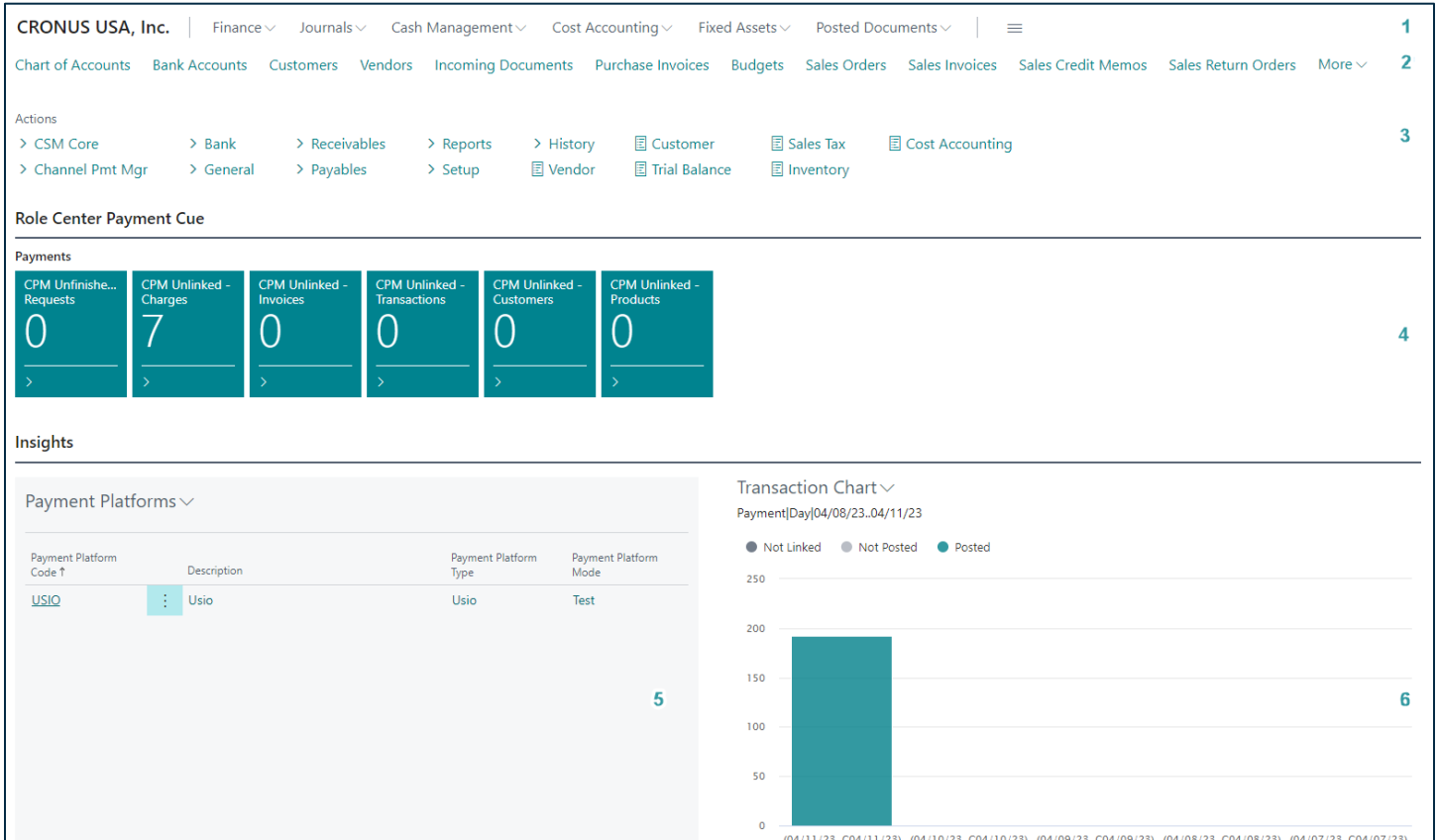
## CSM Permission Sets

CPM includes out-of-the-box permission sets for each of the extensions listed in the preceding section. In order to work with CPM functionality, it is necessary to assign these permission sets to your users.

The process of assigning CPM permissions is no different than the assignment of standard Business Central permission sets. For guidance on best practices for assigning permissions sets, see [here](#).

## 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:




The screenshot shows the CPM Administrator Role Center interface for CRONUS USA, Inc. The interface is divided into several sections:

- 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 displayed in this FactBox. You can select a payment platform here to open the CPM Payment Platform page for that record.
- 6. Transaction Chart:** A bar chart showing transaction data for the period 04/11/23 to 04/07/23. The chart displays a single bar for the period 04/11/23 to 04/10/23 with a value of approximately 190. The legend indicates that the bar represents 'Posted' transactions.

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5. **Payment Platform FactBox:** each payment platform that you set up within Suite Pay is displayed 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 CPM 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 *Usio*.
5. Choose the **Download API Data** action on the **Setup** tab in the ribbon.

This loads the API functions that are pre-configured to create payment records and send data to your Usio platform. As part of this process, a new API set record for Usio is created.

6. In the **API Set Code** field, enter or use the AssistButton to assign the newly-created Usio API set record.

This completes the preliminary setup of your payment platform. You are now ready to associate this payment platform to your Usio 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 complete, 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) 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 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, you can configure this record with the necessary account credentials and settings.

## Entering your Usio Account Credentials

In addition to your live or production environment, Usio offers a sandbox that provides users with the ability to test out new processes in a separate environment from the live platform on which actual payments are processed. Access to the sandbox environment is granted through a standard set of universal credentials.

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

Before you can associate your Usio credentials to your payment platform in Business Central, it is necessary for you to obtain this information. You must obtain the following values:



- Merchant ID: the identification number that identifies your unique account with Usio.
- Login: a unique login to your Usio account.
- Password: a unique password for your Usio account.
- API Key: a key that grants CPM permission to send API calls from Business Central to your Usio account.

As mentioned above, the credentials for Usio's sandbox are static:

- Merchant ID: 0000000001
- Login: API0000000001
- Password: Temp1234!
- API Key: AEAE82F9-5A34-47C3-A61E-1E8EE37BE3AD

Your production environment credentials are assigned to you by Usio as part of your onboarding process. Please contact your [integrations@usio.com](mailto:integrations@usio.com) representative to obtain this information.

Once you have your Usio credentials, you can link them to your CPM platform in Business Central:

1. Choose the  icon, enter **CPM Payment Platforms**, and then choose the related link.
2. Open the payment platform that you want to link to your Usio account.
3. In the **Merchant ID** field, enter your unique merchant ID or the default value for sandbox access. If you enter the sandbox access value, the **Payment Platform Mode** field will automatically update to *Test*.
4. Choose the  icon, enter **API Sets**, and then choose the related link.
5. On the **API Sets** page, select the Usio API set, then choose the **API Credentials** action in the ribbon.

You must create two API credential records to support payment and checkout activities. To create an API credential for payments:

6. From the **API Credentials** page, choose the **New** action in the ribbon to create a new API credential record.
7. In the **Description** field, enter a description to identify the API credential.

8. In the **API Endpoint URL** field, enter a URL of *https://payments.usiopay.com*. This is the standard URL that is used by Usio for API calls for payments.
9. On the **Basic Auth.** FastTab, enter your login and password values in the corresponding fields.
10. On the **API Key** FastTab, enter your API key in the **API Key** field.

To create an API credential for checkouts:

11. From the **API Credentials** page, choose the **New** action in the ribbon to create a new API credential record.
12. In the **Function Code** field, enter or use the AssistButton to assign the *SUBMITTOKENPAYMENT* function to the API credential.
13. In the **Description** field, enter a description to identify the API credential.
14. In the **API Endpoint URL** field, enter a URL of *https://checkout.usiopay.com*. This is the standard URL that is used by Usio for API calls for checkouts.
15. On the **Basic Auth.** FastTab, enter your login and password values in the corresponding fields.
16. On the **API Key** FastTab, enter your API key in the **API Key** field.

**Note:** if you are creating multiple Usio payment platforms with different merchant IDs, you must set up a set of credentials for each one. In addition, you must enter the relevant platform's code in the **Usage Code** field on the API credential records.

## Configuring Your Payment Platform

Once you have associated your payment platform to your external Usio 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 Usio transactions will post.

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 Usio activity. As activity is performed in Usio, an outstanding balance of unpaid payments is accumulated.	A balance sheet asset account representing your Usio balance

### 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.	<i>SENP_PMT_REQUEST</i>
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 Usio, 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.	<i>USIO</i>
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, CPM 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 a new one must be created.	<i>7 days</i>
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: <ul style="list-style-type: none"> <li><i>Blank</i>: CPM will handle sales order payments according to the external payment platform's default settings.</li> <li><i>Immediate</i>: CPM will automatically capture sales order payments.</li> <li><i>Delay</i>: 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.</li> </ul> For more information on how this setting is used with sales order payment collection, please see <a href="#">here</a> .	<i>Delay</i>
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: <ul style="list-style-type: none"> <li><i>Manual</i>: authorized payments must be manually captured by a user.</li> <li><i>Capture on Invoice</i>: authorized payments are automatically captured when the sales order is invoiced.</li> </ul> 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 <a href="#">here</a> .	<i>Capture on Invoice</i>

Field	Description	Example Value
Reauthorization on Partial Capture	<p>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:</p> <ul style="list-style-type: none"> <li><i>Manual</i>: 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.</li> <li><i>Auto</i>: if an authorized payment amount is partially captured, CPM will automatically create a new payment request record for the remaining amount of the authorization.</li> </ul> <p>It is not possible to define reauthorization behavior if the payment platform is configured to immediately capture sales order payments.</p> <p>For more information on how this setting is used with sales order payment collection, please see <a href="#">here</a>.</p>	<i>Auto</i>

## Customer Setup

In order to initiate customer payments with CPM, you must link your Business Central customer records to corresponding account activity in your external payment environment, and CPM uses a separate “CPM customer” record type to facilitate this communication. Usio does not support the concept of dedicated customer records, so CPM builds the necessary CPM customer records automatically the first time a payment is captured. CPM will build a separate CPM customer for every unique combination of customer and contact that submits a payment. The manner in which these CPM customers are created depends on the record from which the payment was captured:

- When a payment is taken from the [customer card](#), CPM creates a customer record for the customer only, with no assigned contact.
- When a payment is taken from a [posted sales invoice](#) or [open sales order](#), CPM creates a customer record from the document’s assigned contact

You can view a CPM payment platform’s linked customer records by choosing the **Customers** action on the **Related** tab in the ribbon. From here you can view additional information about a CPM customer 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 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.


**Note:** *although dedicated customer records do not exist within Usio, CPM is able to retrieve an entered customer’s payment methods by using the tokens that are retrieved into Business Central as part of an API request.*

## Defining Dimension Overrides

By default, Dimensions will be assigned to ledger entries created by CPM according to standard Business Central setup. For example, if a CPM payment is captured from a sales document, any Dimensions that had been assigned to that sales document will also be assigned to the related customer and general ledger entries that were created from this activity.


It is possible to change this standard Dimension assignment for CPM activity by defining Dimension overrides. These settings will override any Business Central-assigned Dimension values at the time of posting. Dimension overrides allow you to include additional Dimensions, replace Business Central-assigned Dimension values, and remove Dimensions from transactions.

To define Dimension overrides:

1. Choose the  icon, enter **CPM Payment Platforms**, and then choose the related link.
2. Open the payment platform for which you want to define Dimension overrides.
3. Choose the **Actions** tab in the ribbon, then choose the **Setup** group and choose the **Dimension Override** action.
4. Choose a new line on the **Dimension Override** page and fill in the following fields:
  - **Payment Platform Code:** this will default to the code for the CPM payment platform from which you opened the page.
  - **Transaction Type:** select the CPM transaction for which you want to define a Dimension override.
  - **Dimension Code:** enter or use the AssistButton to choose the Dimension for which you want to define an override.
  - **Dimension Value Code:** enter or use the AssistButton to choose the Dimension value that you want to assign as an override to CPM transactions. When ledger entries are created from CPM activities, any defined Dimension value overrides will either be added to the entry's list of Dimensions or replace a Business Central-assigned value. You can also leave this field blank to instruct CPM that you do not wish to record any values for that Dimension as part of the posting activity; this will override any Business Central-assigned Dimension values, resulting in no Dimension being recorded for the activity.

## 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.


## 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. Credit card payments can either be retrieved as saved payment methods from Usio or entered directly in Business Central. 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 **CPM Payment** action on the **Actions** tab in the ribbon.

CPM creates separate CPM customers for different customer/contact combinations in Business Central. When the **CPM Usio Payment** page is opened from the customer card, CPM will present a list of all CPM customer records that have been defined for the customer and its related contacts.

4. Select the CPM customer for which you want to enter a payment and then choose the **OK** button.
5. In the **CPM Usio Payment** page, fill in the following fields:
  - **Name and address fields:** the first time you enter a new payment method for a customer, you must supply the relevant name and address information.
  - **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.
6. 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. 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.

From a financial perspective, CPM records the customer payment to the general ledger accounts that are defined for payment platforms in Business Central. 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

It is possible to record a customer payment directly from within Business Central. Credit card payments can either be retrieved as saved payment methods from Usio or entered directly in Business Central. 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.

CPM creates separate CPM customers for different customer/contact combinations in Business Central. When the **CPM Usio Payment** page is opened from a posted sales invoice, CPM will assign the CPM customer that is assigned as the document's contact.

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 Usio Payment** page, fill in the following fields:
  - **Name and address fields:** the first time you enter a new payment method for a customer, you must supply the relevant name and address information.
  - **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. You can view a posted sales invoice's payment requests by choosing the **Related** tab in the ribbon, opening the **Channel Payments Manager** group, and choosing the **Payment Requests** action.

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.

From a financial perspective, CPM records the customer payment to the general ledger accounts that are defined for payment platforms in Business Central. 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. Credit card payments can either be retrieved as saved payment methods from Usio or entered directly in Business Central.

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 a 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.

CPM creates separate CPM customers for different customer/contact combinations in Business Central. When the **CPM Usio Payment** page is opened from a sales order, CPM will assign the CPM customer that is assigned as the document's contact.

4. In the **CPM Usio Payment** page, fill in the following fields:
  - **Name and address fields:** the first time you enter a new payment method for a customer, you must supply the relevant name and address information.
  - **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 submitted. In Business Central, a new payment request record for the payment amount is created and associated to the sales order. You can view a sales order's payment requests by choosing the **Related** tab in the ribbon, opening the **Channel Payments Manager** group, and choosing the **Payment Requests** action.

The manner in which a sales order's this payment request is processed by CPM depends on the whether the transaction was a [payment capture](#) or a [payment authorization](#).

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 Usio Payment** page is set to *Immediate*, a successful payment entry will be recorded in Usio. 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 records the customer payment to the general ledger accounts that are defined for payment platforms in Business Central. 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 Usio Payment** page is set to *Delay*, an uncaptured payment entry will be recorded in Usio. 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 Usio 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 Usio 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 [capture a separate payment](#) 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 **CPM Usio Payment** 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 Usio and the payment entry for the original authorization in Usio is updated to completed.

## Troubleshooting CPM Activities

There are times API calls fail to occur or do 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:

- **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 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.

- **Processing Log Entries:** 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 API messages and processing log entries relate to each other, an API message might be generated when a function to create a payment is executed, while separate 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 API message can be related to hundreds of processing log entries.

In some troubleshooting scenarios, it is necessary to review the specific processing log entries that were created as part of a routine. While it is possible to access a list of all processing log entries in Business Central, a better option is to open the relevant **API Message** page and choose the **Related SENAPI Processing Log Entries** action on the **Related** tab in the ribbon. This will present a list of processing log entries that is filtered by the relevant

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

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.

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

- Clearing G/L Account No.: 10350

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.

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

- 10350: \$250
- 10400: -\$250