MYOB EXO BUSINESS WHITE PAPER

Payment Gateways

EXO
BUSINESS

Contents

Introduction

Payment Gateways are designed for live credit card processing in a "card absent" environment such as when accepting orders by phone, fax, or email. No special hardware is required which is the prime differentiator between EFTPOS and payment gateways.

Payment Gateways also do not support split tender. Access to the payment gateway functionality is presently only available from the Debtors Receipt Entry screen. This includes all occurrences of this screen that might occur as part of another workflow. A prime example of this is accepting a deposit on a Sales Order.

Presently the only Gateway service supported in MYOB EXO Business is DPS (also known as Payment Express). Interfaces to other Gateway providers may be provided in future if demand is evident.

Gateway services are primarily designed for web shop usage. The gateway service provides web page based reporting services to monitor and administer your gateway account. MYOB EXO Business captures gateway reference information in the debtors transaction file. This is optionally accessible via the Debtors Transaction grid. This information could also be used by writing custom Clarity reports. At present none are provided by MYOB EXO Business in the standard Clarity report set.

Payment Gateways versus EFTPOS

There are similarities and differences between payment gateways and EFTPOS integration. The following table summarises the most significant of these.

Description	EFTPOS	Gateway
Examples	PC EFTPOS, Syncho, Ingenico	DPS
Selectable by payment type	Yes	Yes
Handles EFTPOS cards (cash/direct debit cards with cash out capability)	Yes	No
Handles credit cards (Visa, MasterCard etc)	Yes	Yes
Stringent recovery procedures	Yes	No
Software interface for Settlement process	Yes-	No – manual via separate web interface
Enabled for each workstation	Yes (Existing)	Yes (New)
Via Computer profile	EFTPOS Client Interface	Payment Gateway

Requires Pin-pad or other special hardware at the workstation. Can also require EFT vendor software installed at workstation	Yes Pin-pad device / Software	No
Requires a server software service somewhere on the LAN	Yes	Yes
Can provide multiple server to Aquirer connection methods	Yes – Dial, TCP/IP etc	No – TCP/IP only
Authentication details and configuration set in third party software / hardware interface	Yes	No – required in DB.

Implementing a Payment Gateway

You will need the following to be able to implement a Payment Gateway:

- MYOB EXO Business version 6.187 (maintenance release 2) or later

- Sign up with DPS for an account.

- A licence code for Payment Gateways from MYOB EXO Business. Contact MYOB EXO Business for current pricing.

- An internet connection, preferably a permanent connection.

- To download and install the server service software from DPS.

- To ensure any hardware or software firewalls permit access. The computer running the DPS server service must be able to:

  o Reach IP port 3007 for the three IP addresses at DPS (see later for ID).

  o Receive incoming calls from client workstations on IP port 3004.

Setting up the DPS Gateway Server Software

Obtaining a DPS account

If you do not already have an account with DPS you will need to arrange one. This can be done online at the following address:

https://www.paymentexpress.com

Click the **Apply Online** link and follow the wizard. You will be emailed logon information once your account is established.

Once the user has established an account with DPS, the server software can be downloaded from their web site.
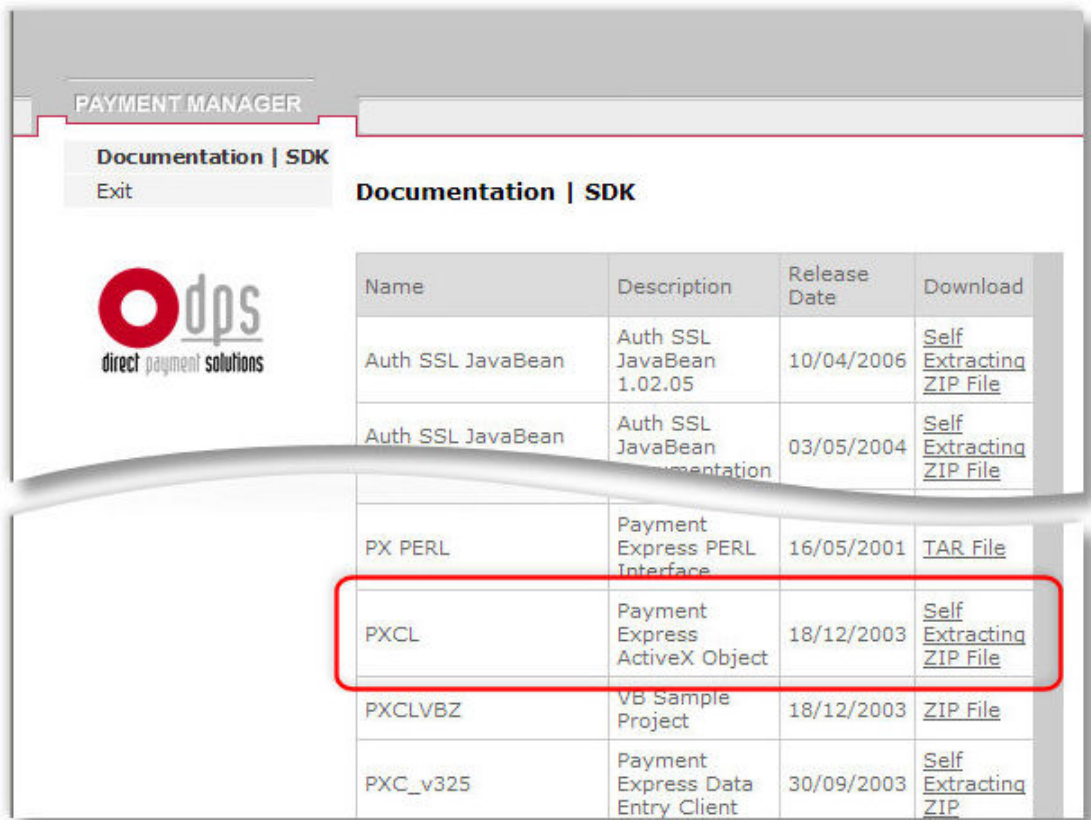
Downloading the DPS Gateway Software

There is both a server and a client portion. DPS actually offer a number of different products therefore the downloads area of your newly created account (previous section) can be confusing.

For your convenience as an MYOB EXO Business user, DPS has provided a login specifically to give access only to the required downloads to operate with the MYOB EXO Business Payment Gateway. This special login is for download only and does not give you access to other areas.

1. Click the **Client Logon** link on the DPS web site.

2. Logon with Username = download and Password = password12. If password12 doesn't work, try cookie. If neither works, contact the DPS support through the contact details on their web site. After login, a limited menu is available.
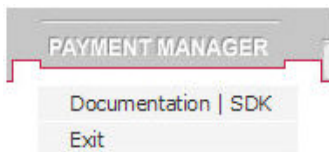
3. Select Documentation | SDK

The first entry is the client (will be installed on each station wishing to access the gateway).

The second item is the server (installed in only one place on your LAN). The server sip file is found on the third page of the downloads, therefore click the next button   twice to find the link. Both downloads need to be performed with their resulting files stored somewhere on your server ready for installation in the next steps.

At time of writing the client install download file is called **PXCL_27.exe** and the sever install download file is called **px_185.exe**.

It is recommended that the server software be installed first.

Installing the DPS Gateway Server Software

The DPS server needs to be installed on one box somewhere on the LAN, i.e. only one instance is required for the branch. This does not have to be the workstation using the gateway nor does it need to be running a server class operating system. As the gateway server is likely to be accessed by other workstations on the LAN this should be a computer that is usually left running.

1. Run the server installer executable on the computer that you want to be the gateway server.
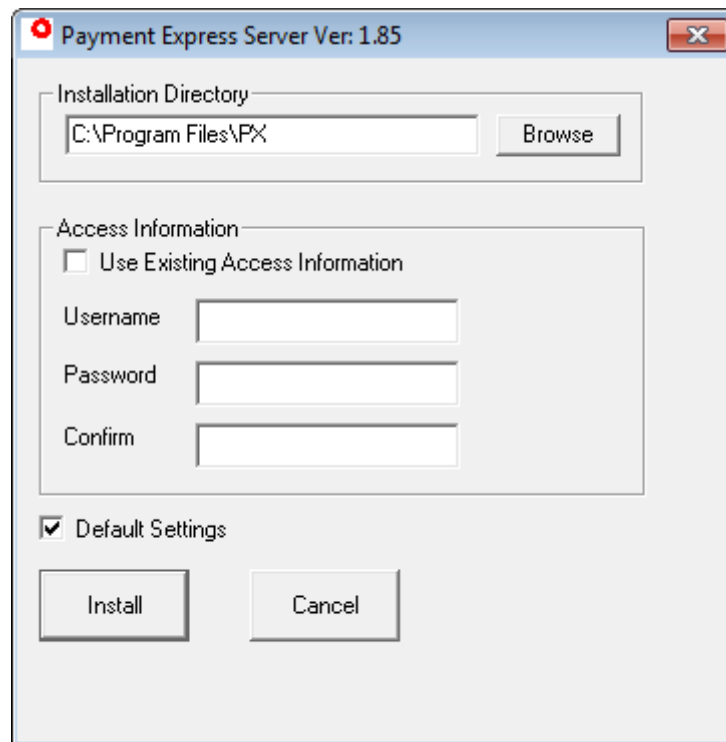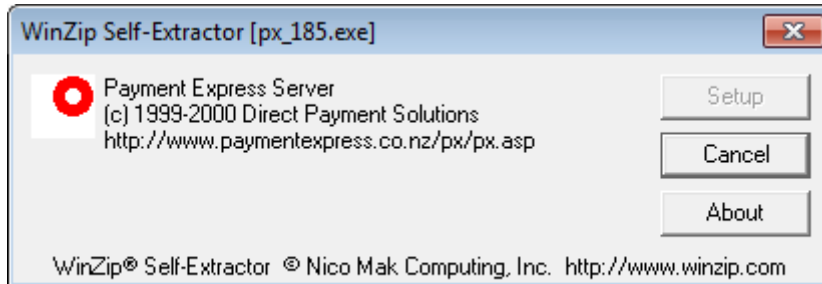
2. Set install directory per your choice.

> **Note:** This can only be two directory levels deep from the root directory, otherwise an install error occurs.

3. Enter the login name and password supplied by DPS and then click **Install**.

Configuring Ports

The server executable, **PX.exe**, is installed in the specified Installation Directory. Double-click on the executable to open the configuration window.

The server uses IP port 3007 to communicate with DPS and this must be open to all three servers in any firewall.
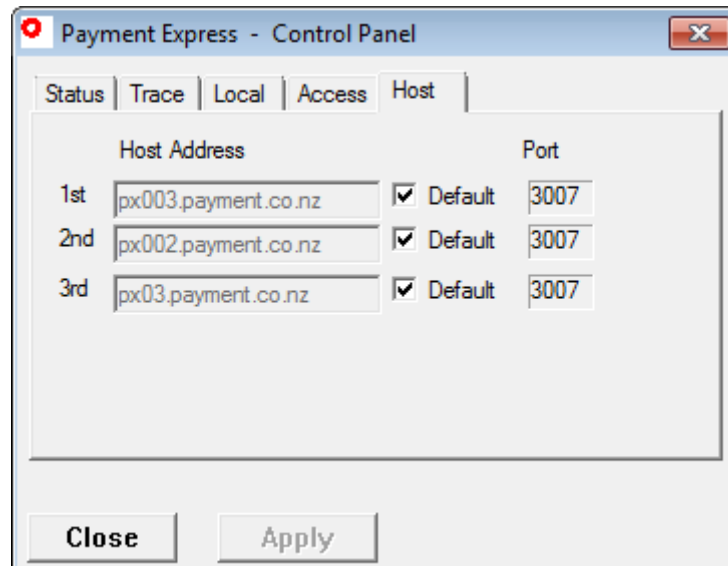

The server also listens for requests from workstation clients on IP port 3004
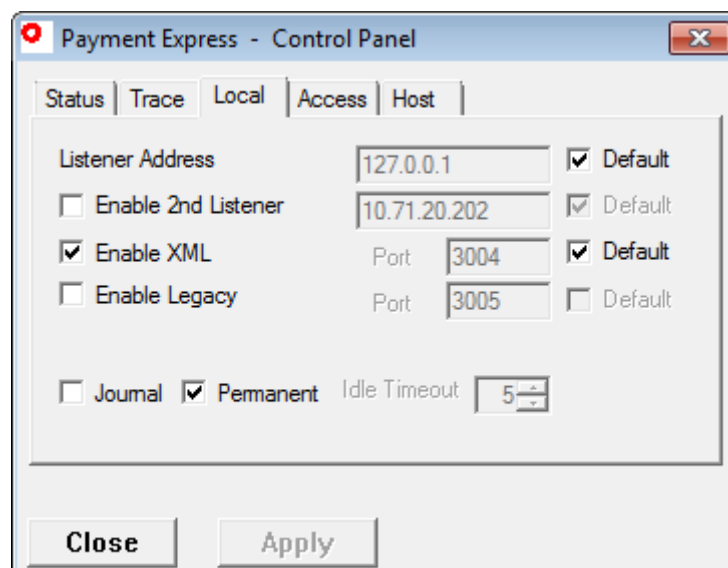
Installing the DPS Gateway Client Software

The client software must be installed on each workstation that needs to access the gateway.

1. Run the client install executable on the computers that you wish to have access the payment gateway. Note that as DPS issue newer versions of this client the number portion of the install file may change.
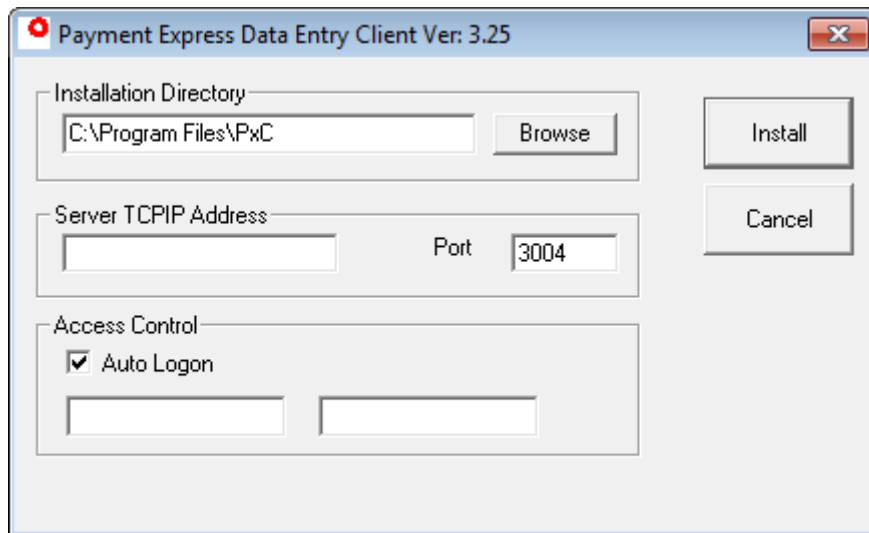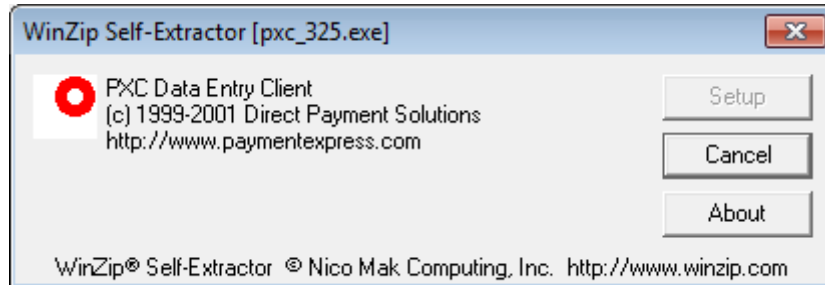
2. Select the Installation Directory of your choice.

> **Note:** The component PXCL.OCX is also installed in the **Windows\system32** folder and this is what MYOB EXO Business communicates with.

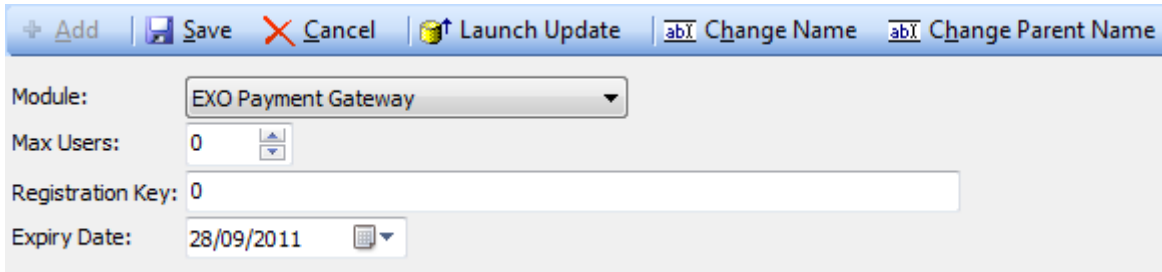# Setting up Payment Gateways in MYOB EXO Business

MYOB EXO Business requires an additional module be installed before it can access the payment gateway. This is done via EXO Business Config. There is no additional executable required as the gateway functionality is built into the MYOB EXO Business Core executable (version 6.187 build 2 and higher).

> **Note:** You will need to purchase and obtain a registration key from MYOB EXO Business before you can install the Payment Gateways module.

Installing the Payment Gateways Module

In the Company section of EXO Business Config, click the **Add** button to add the Payment Gateways module.

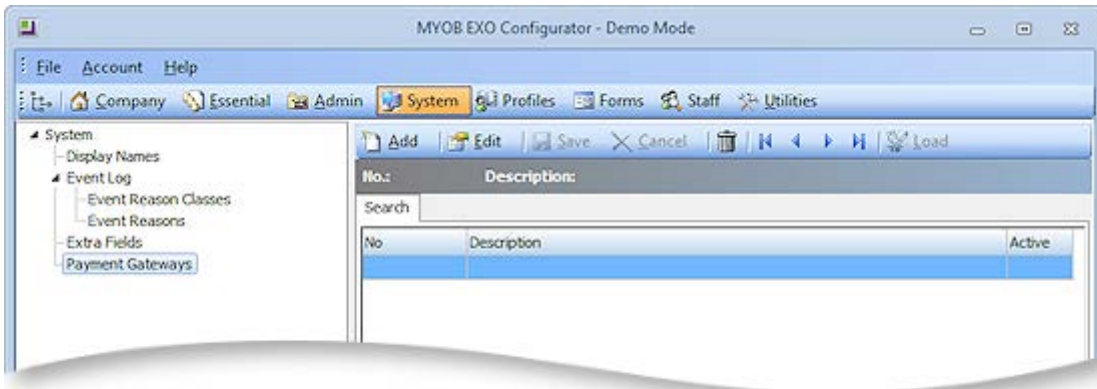Select the "EXO Payment Gateway" module, enter licence details, then click **Save**.
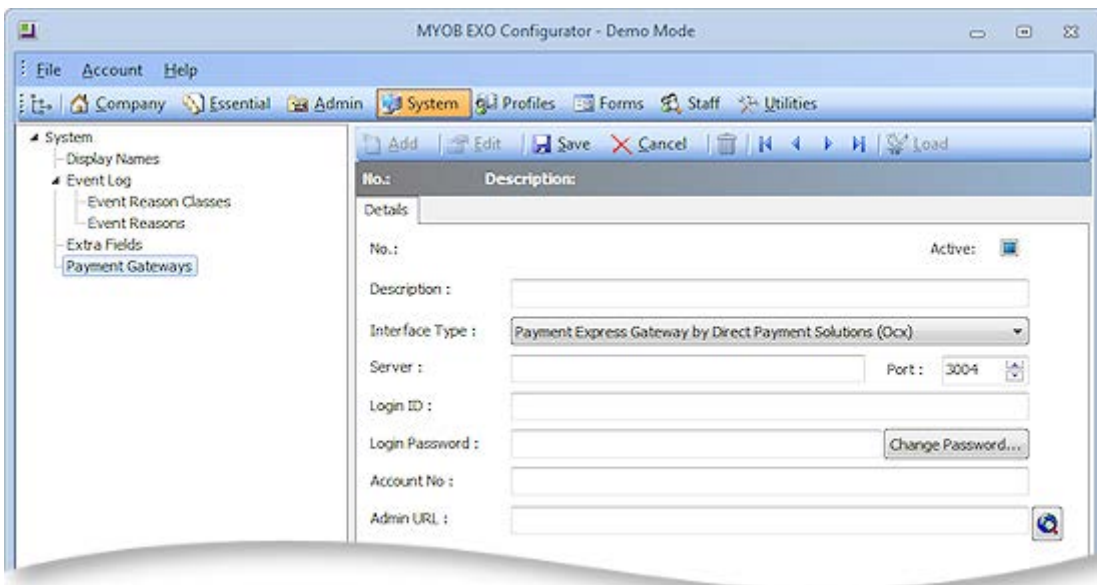

Click the **Launch Update** button on the Company section toolbar to update the EXO Business database for Payment Gateways.

A Payment Gateways section becomes available on the System tab in EXO Business Config.

Creating a Gateway Instance in MYOB EXO Business

Choose the Payment Gateways section and click **New**. Enter all required details.

Description	EFTPOS
Description	Give your gateway instance a name. The description could vary as you may have multiple DPS entries in the one database (e.g. one per branch).
Interface Type	There is currently only one interface type you may choose (DPS).
Server	Point this at the IP address of the machine running the DSP server software. Leave the port as 3004.
Login ID & Password	The login ID, Password need to be the operating ones as provided by DPS.
Account No	This is also provided by DPS. The account is within the login so that perhaps each branch may have the same login but a (sub) account. An account number is still required even if not using multiple-accounts
Admin URL	The Admin URL will not vary. When navigating here it will ask for a web login. This is sometimes different to the transactional login set above. For convenience some users may prefer to save this password in their browser. Note that all reporting and maintenance is done via web pages so this site is visited frequently.

Activating a Workstation to use a Gateway Instance

After establishing the server link within the database you now need to activate each required workstation. This is done by configuring the **Payment Gateway Client Interface** Computer-level profile setting for all workstations.
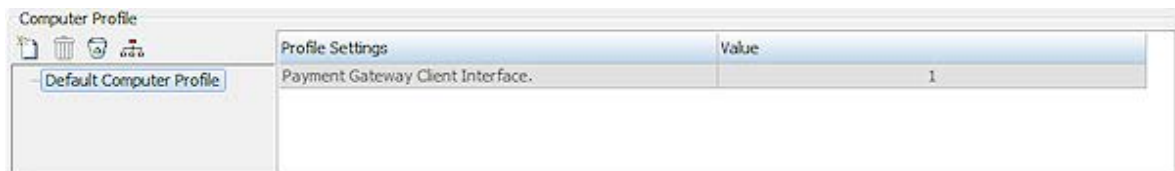

Click the edit button to select the Payment Gateway you set up earlier.

It is recommended (but not essential) that you also put something unique in the CAID of the computer record. This field may also be used by Syncro EFTPOS (where it must match the Syncro setup) but is basically used here to uniquely identify the workstation in debtors transactions (see field DR_TRANS.CAID).

Activating Payment Types to use with a Gateway

You also need to activate which Payment Types you want to use with the gateway. In EXO Business Config, go to **Admin > EXO Finance > Payment Types**. For each Payment Type that you want to use with the gateway, edit the **Gateway Behaviour** field on the EFT tab.
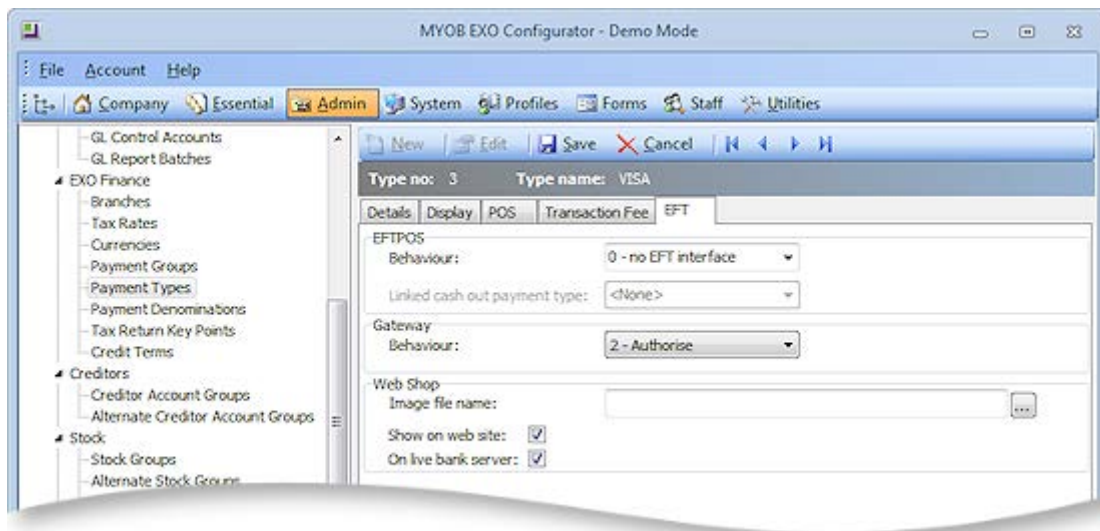
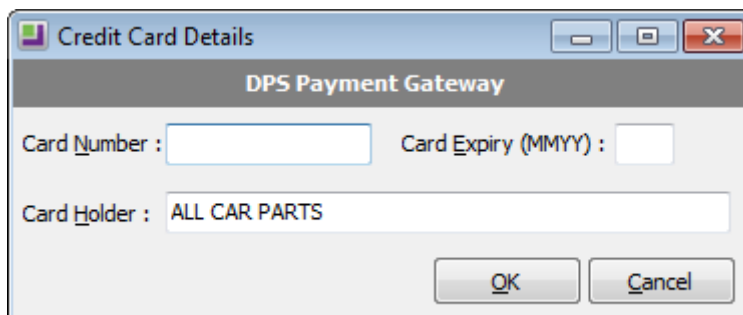The gateway behaviour has three possible settings for each Payment Type:

- **0 - None**: The payment will not interact with the payment gateway.

- **1 - Purchase**: The payment will be a final payment on the card holder's account.

- **2 - Authorise**: The payment will be an authorisation only and will decrement the card holder's available credit.

Using the Payment Gateway

Making a Payment

The Debtors Payment/Receipt Entry window is currently the only screen that supports payment gateways. This also applies when it is called from Sales Orders to process a deposit.

1. Enter a payment using this screen in the normal way and select a gateway-enabled Payment Type.

2. Press **Save**. An additional window appears to request the manual entry of the credit card details:

3. The **Card Holder** field is automatically set to the account name but can be overwritten. Any name overrides are not stored against the Debtor account.

4. Key in the cardholder details and press **OK**.

A progress message is displayed to the left of the **OK** button.

The Transaction Reference (TrxID)

Each transaction processed by the gateway service provider is issued a reference known as a TrxID. This is typically a long alphanumeric code.
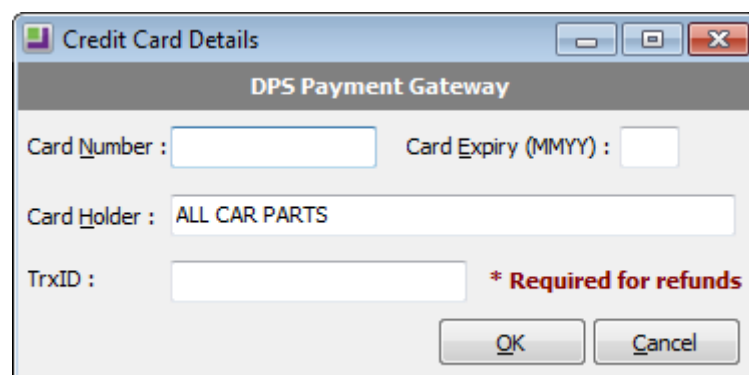
It can be viewed as a visible column on Debtors Transactions tab.
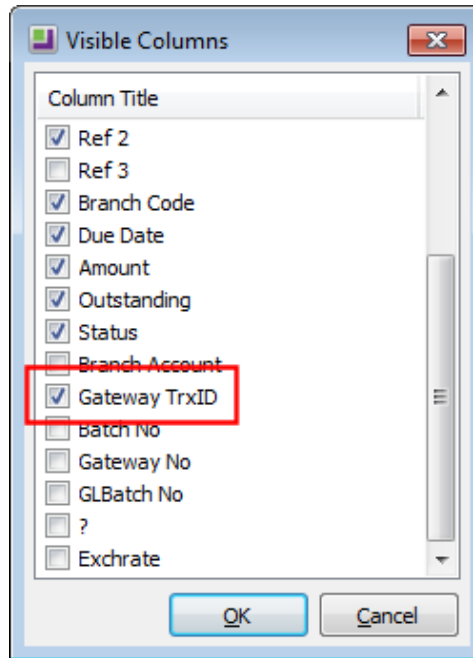
The TrxID code is needed if you want to process a refund.

Processing a Refund

1. On the Debtors Payment/Receipt Entry window, enter a payment with a negative value.

2. Click **Save**. The Credit Card Details window appears, but with an additional field.

3. Enter the cardholder details to match those of the original payment and also enter the TrxID obtained from the original payment as viewed in the debtors transaction grid.

With refunds the DPS server is smart enough to know how much has been processed and will not allow you to refund more than was originally paid on that TrxID. You can do multiple partial refunds up to that amount so it knows the rolling balance. This accounting is in their server not our database. Refunds cannot be processed against payments which were authorisations only.

Reporting

Reporting is done via web pages.

You can write your own CLR reports against the debtors transaction table {DR_TRANS} if required. MYOB EXO Business don't supply any standard gateway reports.

Visit the administration URL at DPS by clicking the globe icon or just put this URL in your favourites.

Logon in the usual way.

Viewing Recent Payments

Under Account Txns recent payments are listed.
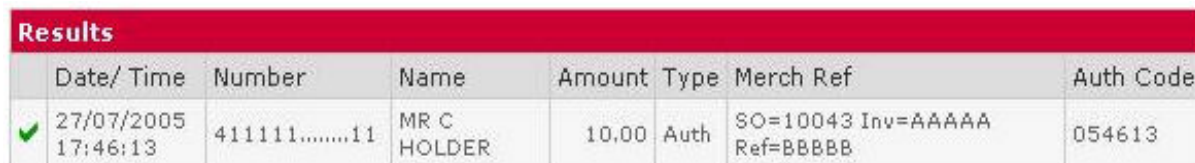
Note that the merchant reference is built from any non-blank reference fields entered for the payment. This can have the following sub-strings:

- Sales order number (if a deposit)

- Invoice

- Chq/Ref

Here is another payment showing all three references:

Selective Reporting/Search

This can be done from the Reports menu:

Multiple parameters are available for filtering the reported data.

The Transaction search menu entry can also be used to locate a particular payment.

Other Web-based Activities

Facilities exist for managing the account (e.g. password).

There are also facilities to enter payments or refunds directly to the DPS gateway. Obviously these will not be automatically recorded in your MYOB EXO Business database.

M-Powered Invoices can be used to help you get paid faster, allowing your customers and clients to pay you through BPAY®, a personalised credit card by internet or phone service, or any Australia Post outlet.

To enter your M-Powered Invoices registration information:

1. Launch EXO Business Configurator and click on **Company > Company Details**.

2. Near the bottom of the screen, select the Biller Code that was provided with your M-Powered registration.