

## Tutorial 23: Payment Processing Integration

This tutorial is about integrated credit card processing. Studios in North America, can now take advantage of integrated credit card processing through PranaStudio. Studios outside of North America will have this feature by the fall of 2008. Studios in the US can choose between two payment processors: Merchant Warehouse or Global Payments. Global Payments is the payment processor available in Canada.

### Step 1: Setting Up a Merchant Account.

1. Please contact us at 1-866-524-6596, or internationally call us in Canada at 604-708-0116. We will guide you through the process of getting an account set up.

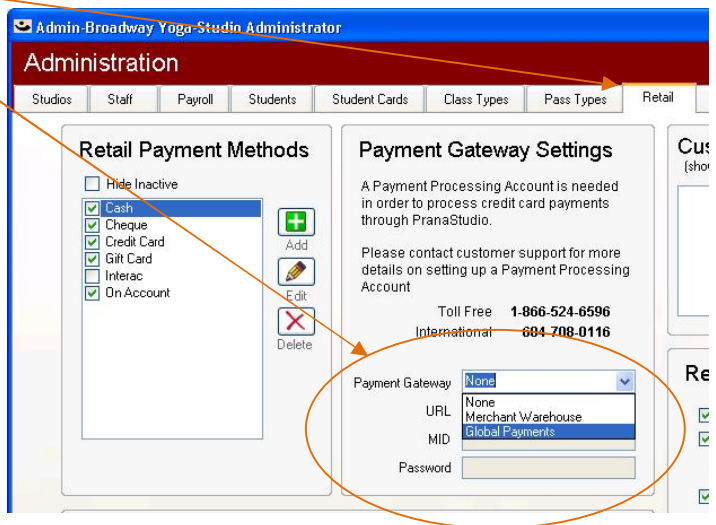
2. From the Switchboard click on “Administration.”

3. Select the *Retail* tab.

4. Choose your Payment Gateway from the drop-down menu and enter your account details. Note that the box names change (i.e., URL, MID) depending on the Payment Gateway selected. It is important that you NOT set up different credit cards (e.g., Visa, Mastercard) here. This choice is made when processing a transaction.

5. Click “Done” in the top right corner.

Credit Card is now available as a Payment Method.



## Step 2: Processing Credit Card Transactions

1. To make a sale or a payment on a credit card, choose Credit Card from the *Payment* options. Our example is from a Retail Sale form.

2. Click “Done.”

The screenshot shows a 'Payment' form with several options: Cash (0.00), Cheque (0.00), Credit Card (75.00), Gift Card (0.00), and On Account (0.00). The 'Credit Card' option is highlighted. Below these options, there is a 'Deferred Payments' section with a value of \$0.00. At the bottom, there is a summary table:

Total Due	\$75.00
Total Paid	\$75.00
Balance	\$0.00
Change	\$0.00

Below the summary table, there is a 'Done' button with a green checkmark and a 'Receipt & Done' button with a printer icon. The name 'Brian Smith' is visible in the top right corner.

3. When the Process Credit Card form opens, select the type of credit card from the pop-up window.

The screenshot shows the 'Process Credit Card' form. The 'Card Type' dropdown menu is open, showing a list of options: AmericanExpress, DinersClub, DiscoverCard, MasterCard, and Visa. The 'Visa' option is selected. The 'Card Holder Name' field contains 'Brian Smith'. The 'Expiry Date' is set to 5/2009. The 'Amount' field shows '\$75.00'. There is an 'Authorize' button with a red card icon and an 'Approval Code' field. A 'Cancel' button is at the bottom.

4. Swipe the card (if you have a swiper) or enter the details manually.

5. Click on “Authorize.” The system will now communicate with your payment processor and either authorize or reject the transaction. If authorized, the money is automatically sent to the account that they have set up with the payment processor. PranaStudio tracks the payment as it tracks any other payment type.

## Step 3: Refunds to Credit Cards

These are actually credits; they do not link back to the original sale. The operator can select any amount and 'refund' it to the credit card. As a security measure, a credit card is needed to process the credit. Credit card details will NOT be pulled up from the original transaction. The card must be swiped or the credit card number, expiry date and name on card entered.