

# Sage Business Cloud Accounting: **Online** **Payments**







# Online Payments

## Learning Objectives

After completing this module, you should be able to:

- Navigate settings to enable online payments
- Have an overview of mobile payments
- Create a new Paya account
- Understand the importance of having a separate bank account for online payments
- Send invoices via email with a link for online payments
- Take credit card payments via phone

**NOTE** Throughout the duration of the course, you will encounter important icons and visual conventions as part of your learning experience to guide learners through the chapters. Some of the cues are indicated here.

	<b>Important Information / Important Note / Additional Information</b>	Item where caution and attention is required or additional insight and information is provided.
	<b>Exercise</b>	Your opportunity to practice a concept.
	<b>End of Exercise</b>	Indicates the end of an exercise.
	<b>Check Your Knowledge</b>	Review questions at the end of a lesson to check your understanding and ability to implement concepts.
	<b>Summary</b>	Overview of the most important items covered in a section or lesson.
	<b>End of Lesson</b>	The end of the lesson.

# Credit Card/Online Payments

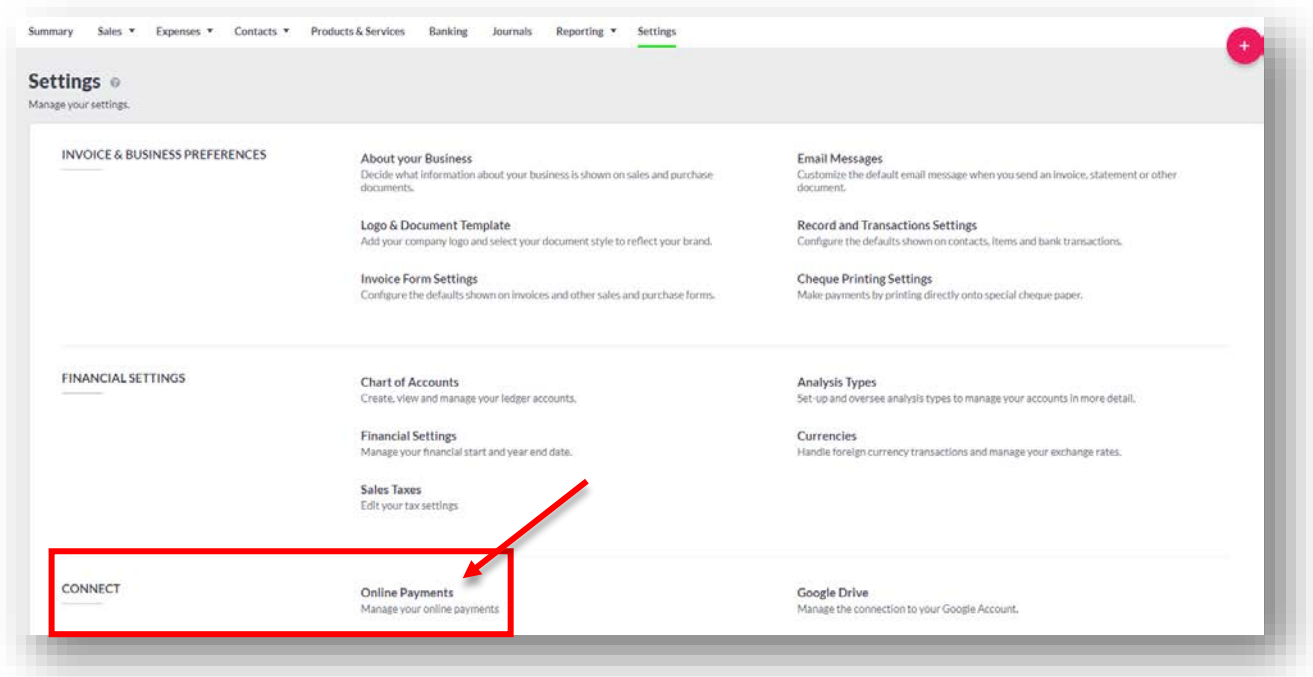
After creating and sending customer invoices, Divine Chocolates can easily receive customer payments and apply them against an invoice via the traditional methods of payment like cash, credit cards, and checks. To accept online credit card payments from customers, Christina will need to set up an account with Paya, Sage's online payment provider.

Because the financial landscape is rapidly changing, to ensure a distinct advantage over her competitors Christina also wants to have the ability to accept mobile payments. More customers are making purchases via smartphone apps or through digital wallet providers like Apple Pay or Google Wallet. This seamless purchase convenience has increased customer expectations to have the ability to do the same while making their payments: on the go from mobile devices.

To this end, mobile payment processing from Sage allows you to accept credit and debit card payments via your mobile device. Divine Chocolates can also use terminals to accept mobile wallet and contactless payments. With the Sage Payments dongle, she can accept unlimited credit and debit card transactions on her smartphone or tablet.

Let's look at how Divine Chocolates will need to enable **Online Payments** within **Accounting** first. Since they're a new customer, they'll need to create a new account with **Paya**.

- Navigate to the **Settings** menu and down to **Online Payments**



- For businesses that already have a **Paya** account, customers can pay their invoices online immediately and the payment is recorded in **Accounting**. Since Divine Chocolates is new, navigate to the **Paya** tab and click on **Get Started Now**. Fill in the pertinent info where you'll then receive a **Merchant ID** and **Merchant Key**.
- Students, for purposes on this lesson, input the following:  
**Merchant ID** 217372868831  
**Merchant Key:** R3D0Q7B4Y8A8 (12 characters)

The screenshot shows the Sage Accounting interface for 'Online payment settings' under the 'Paya' tab. The 'Paya Account' section is active, showing 'Account Settings'. A 'Get Started Now' button is present. Below this, there are three main input areas: 'Merchant ID\*\*' with the value '286838514214', 'Merchant Key\*\*' which is masked with dots, and 'Default Bank Account\*\*' which is a dropdown menu currently set to 'Please select'. A red rectangular box highlights the Merchant ID and Merchant Key input fields, and a red arrow points from the right towards these fields. At the bottom right of the form, there are 'Save' and 'Cancel' buttons. The top navigation bar includes 'Summary', 'Sales', 'Expenses', 'Contacts', 'Products & Services', 'Banking', 'Journals', 'Reporting', and 'Settings'. The user is identified as 'Divine Chocolates (Owner)'.

- Select a **Default Bank Account** online transactions will be paid into. For ease of purpose and reporting, we suggest creating a merchant bank account specific to online transactions to record any card payments or refunds against. By creating a separate bank account, it helps keep track of credit card transactions and easier to reconcile them against your **Paya** or **PayPal** account. We'll explore setting up bank accounts in another module. For now, select the **Default Bank Account Chequing**. Click **Save**.

## PayPal Payments

- To accept payments via **PayPal**, click on the **PayPal** tab.

**Online payment settings** ⊙

Set up your business to receive online payments from customers.

**PayPal** Paya

**PayPal Account**

Account Settings: [Edit](#) [Disable](#)

\* Required field

PayPal Email\*\*

kim.steward@sage.com

Default Bank Account\*\*

Chequing (1050)

[Save](#) [Cancel](#)

- Enter the email used for your **PayPal** account as well as the **Default Bank Account** **PayPal** transactions will be paid into.
- Click **Save**.

You have just successfully enabled **Online Payments** so Divine Chocolates can begin accepting **Credit Card** and **PayPal** payments. All invoices emailed will now have a link for customers to click and make prompt payments.

## Online Payments via Email

- Return to the **Sales Invoice** screen and select SI-1. Let's email Lisa Smith her invoice now that she can easily make payments online with the click of a button!

**Sales Invoices** ⊙

Create, view and manage the invoices you send to your customers.

0 of 3 selected  From 02/09/2018  To 03/09/2018  [More](#)  [New Invoice](#)

<input type="checkbox"/>	Invoice Number	Invoice Date	Customer	Telephone	User	Total	Outstanding	Issued	Status	Due Date	Contact Reference	Reference	Amount Ex Tax	Total Tax	V
<input type="checkbox"/>	SI-3	03/08/2018	John Jones		YI	3,762.50	3,762.50	Yes	Unpaid	04/07/2018			3,650.00	112.50	Y
<input type="checkbox"/>	SI-2	03/05/2018	Lisa Smith		YI	13.56	0.00	No	Void	04/04/2018	Wedding		12.00	1.56	Y
<input type="checkbox"/>	SI-1	03/05/2018	Lisa Smith		YI	607.38	607.38	Yes	Unpaid	04/04/2018	Wedding		537.50	69.88	Y

- Click on the **Email** link within the invoice

**Sage Accounting** | Divine Chocolates (Owner) | Help

Summary | **Sales** | Expenses | Contacts | Products & Services | Banking | Journals | Reporting | Settings

**Sales Invoice: SI-1** SENT AWAITING PAYMENT

View, edit or manage your Sales Invoice.

To: **Lisa Smith (Wedding )**

Invoice Address: 200 Edlston Avenue, Toronto ON M3N 1H7  
 Delivery Address: 200 Edlston Avenue, Toronto ON M3N 1H7  
 Invoice Date: Mar 05, 2018  
 Due Date: Apr 04, 2018  
 Due in 26 days

Item	Qty/Hrs	Price/Rate	Discount	Tax	Amount
Milk Chocolate Wedding Bells Sales - Products (4000)	50.00	7.50	37.50 10.00%	43.88 HST 13.00%	337.50
White Wedding Favor Boxes with White Bows Sales - Products (4000)	50.00	1.50	0.00 0.00%	9.75 HST 13.00%	75.00
Delivery Service Sales - Services (4001)	1.00	125.00	0.00 0.00%	16.25 HST 13.00%	125.00
<b>Subtotal</b>					537.50
Includes a discount of 37.50					
<b>Tax Breakdown</b>					69.88
HST: 537.50 @ 13.00%					
<b>Total (101.00 items)</b>					<b>\$607.38</b>

**Terms & Conditions**  
 Final changes to custom orders must be made 7 days in advance. 50% deposit required. Remaining balance due upon pickup.

**Notes**  
 Ms. Smith, our delivery service will arrive at your reception venue at 5:00 p.m. to drop off your wedding favors. They'll require refrigeration. Thank you for your business!

**Activity**  
 MAR 05, 2018 - 2:05 PM  
 Created

AMOUNT PAID: \$0.00 | AMOUNT OUTSTANDING: \$607.38

Buttons: Take Card Payment, Record Payment, Email, Print, Edit, Add credit note, Copy, Print packing slip, Download, Void

- The email will appear in Lisa Smith's inbox. To pay the invoice, click on **View and Pay this Invoice** within the email message:

**Invoice# SI-1 from Divine Chocolates**  
**From:** "Divine Chocolates" <donotreply@sageone.com>  
**Date:** 2018-03-09 15:33

Sage One

**Hello Lisa Smith,**

Thank you for your business - we're pleased to attach your invoice in PDF. Full details, including payment terms, are included. If you have any questions, please don't hesitate to contact us.

Kind regards,  
 Divine Chocolates  
 7389729929

[View and pay this invoice.](#)

Thanks!

Sent using **sage One**

- When the email launches Lisa Smith will now have the option to pay her bill via Credit Card or PayPal directly from the invoice simply by clicking on the blue link at the bottom that says **Credit Card** or **PayPal**.

View invoice Save PDF Print

### Invoice

Number: SI-1  
Issued: 03/05/2018  
Due: 04/04/2018

**Deliver To**  
200 Ediston Avenue  
Toronto ON M3N 1H7

0 / 0  
Divine Chocolates  
100 Chocolate Way  
Toronto ON M4B 1B3  
Canada  
7389729929  
Christina.Lopez88208@sageone.com  
GST/HST 123456789 RT 1234

**Lisa Smith (Lisa Smith)**  
200 Ediston Avenue  
Toronto ON M3N 1H7

Item	Qty/Hrs	Price/Rate	Discount	Sales Tax	Amount
MCWB-100 Milk Chocolate Wedding Bells	50.00	7.50	37.50 (10.00%)	HST 13.00%	337.50
WH - Boxes 2 White Wedding Favor Boxes with White Bows oz.	50.00	1.50		HST 13.00%	75.00
DEL - 200 Delivery Service	1.00	125.00		HST 13.00%	125.00
Subtotal					537.50
HST 13.00%					69.88
<b>Invoice Total</b>					<b>607.38</b>
<b>Total to Pay</b>					<b>\$607.38</b>

**Comments**  
Ms. Smith, our delivery service will arrive at your reception venue at 5:00 p.m. to drop off your wedding favors. They'll require refrigeration. Thank you for your business!

**Terms and Conditions**  
Final changes to custom orders must be made 7 days in advance. 50% deposit required. Remaining balance due upon pickup.

**Payment options**

[Credit Card](#)

[PayPal](#)

## Credit Card Phone Payments

We just saw Divine Chocolates can easily invoice customers and customers can pay their invoices online from the link provided in their email. Mr. Smith just called to make a payment over the phone for 300\$. Let's learn how to apply payments received to an invoice.

- Navigate to the **Sales Invoice** screen and select the invoice you'd like to apply a payment for. In this case SI-1

- When the invoice launches navigate to the Payment box in the top right. You can **Take Card Payment** for credit card payments made over the phone etc. or **Record Payment** for payments received directly via cash, check, etc.

**Sage Accounting** | Divine Chocolates (Owner) | Help

Summary | Sales | Expenses | Contacts | Products & Services | Banking | Journals | Reporting | Settings

**Sales Invoice: SI-1** SENT AWAITING PAYMENT

View, edit or manage your Sales Invoice.

To: **Lisa Smith (Wedding)**

Invoice Address: 200 Ediston Avenue, Toronto ON M3N 1H7  
 Delivery Address: 200 Ediston Avenue, Toronto ON M3N 1H7  
 Invoice Date: Mar 05, 2018  
 Due Date: Apr 04, 2018  
 Due in 26 days

Item	Qty/Hrs	Price/Rate	Discount	Tax	Amount
Milk Chocolate Wedding Bells Sales - Products (4000)	50.00	7.50	37.50 10.00%	43.88 HST 13.00%	337.50
White Wedding Favor Boxes with White Bows Sales - Products (4000)	50.00	1.50	0.00 0.00%	9.75 HST 13.00%	75.00
Delivery Service Sales - Services (4001)	1.00	125.00	0.00 0.00%	16.25 HST 13.00%	125.00
<b>Subtotal</b>					537.50
Includes a discount of 37.50					
<b>Tax Breakdown</b>					
HST: 537.50 @ 13.00%					69.88
<b>Total (101.00 items)</b>					<b>\$607.38</b>

**AMOUNT PAID: \$0.00**      **AMOUNT OUTSTANDING: \$607.38**

**Take Card Payment**  
Record Payment

Email | Print  
 Edit | Add credit note  
 Copy | Print packing slip  
 Download | Void


**Activity**

MAR 05, 2018 - 2:05 PM  
Created

Show me how it used to be...      We'd love your feedback

- Since Mr. Smith would like to make a payment of 300\$ with his Visa card, click on **Take Card Payment**.
- The **Paya Payment Solutions** box will launch where all pertinent credit card information and billing information are entered. Type the following:
  - Subtotal:** Since Mr. Smith is making a partial payment for 300\$, we'll overwrite the full balance amount and type \$300 here.
  - Payment Type:** Credit Card
  - Card Number:** 4111111111111111 (Test Account)
  - Expiration Date:** May
  - Expiration Year:** 2022
  - CVV:** 234
  - Billing Information:** Enter Mr. Smith's first and Last name. The address has automatically prefilled but will need to update with Mr. Smith's billing address.




Support


Payment To:  
 Sage Accounting Test 2018

Reference:   
 Subtotal:   
**Total \$847.50**

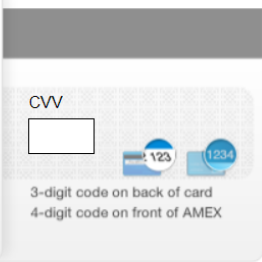
Payment Type:  Credit Card  Virtual Check

Card Number

Expiration Month:       Expiration Year:



CVV





3-digit code on back of card  
 4-digit code on front of AMEX

**Billing Information**

First Name* <input type="text" value="Lisa Smith"/> Last Name* <input type="text"/> Telephone <input type="text"/> Email <input type="text" value="lsmith@aol.com"/> Customer Number <input type="text"/>	Address1* <input type="text" value="200 Ediston Avenue"/> Address2 <input type="text"/> City* <input type="text" value="Toronto"/> State* <input type="text" value="Ontario"/> Zip Code* <input type="text" value="M3N 1H7"/> Country* <input type="text" value="Canada"/>
---	---

\*Indicates required field





V2.0.04 14:53

Once done, click **Pay Now** and a confirmation message will appear that Mr. Smith's payment has been successful:

**Transaction Response**

300.00

Response: APPROVED 282282

Close

- A notification will appear at the top that the invoice has been paid or part paid, the 300\$ payment is shown in **Amount Paid**, and the **Amount Outstanding** has been decreased by 300\$.

**Sales Invoice: SI-1** UNSENT PART PAID

View, edit or manage your Sales Invoice.

To: **Lisa Smith (Wedding)**

Invoice Address: 200 Ediston Avenue, Toronto ON M3N 1H7  
 Delivery Address: 200 Ediston Avenue, Toronto ON M3N 1H7  
 Invoice Date: May 02, 2018  
 Due Date: Jun 01, 2018  
 Reference: Smith Wedding  
 Due in 4 days

Item	Qty/Hrs	Price/Rate	Discount	Tax	Amount
Milk Chocolate Wedding Bells Sales - Products (4000)	100.00	7.50	0.00 0.00%	97.50 HST 13.00%	750.00
<b>Subtotal</b>					<b>750.00</b>
<b>Tax Breakdown</b>					<b>97.50</b>
HST: 750.00 @ 13.00%					
<b>Total (100 items)</b>					<b>\$847.50</b>

**AMOUNT PAID: \$300.00**    **AMOUNT OUTSTANDING: \$547.50**

1 payment on May 28, 2018

Take Card Payment  
Record Payment

Activity  
MAY 02, 2018 - 10:36PM Created

Payment successfully created

The payment is reflected accordingly on the **Sales Invoice** dashboard:

**Sales Invoices**

Create, view and manage the Invoices you send to your customers.

0 of 1 selected    From 04/28/2018 To 05/28/2018    More    Search    New Invoice

Invoice Number	Invoice Date	Customer	Telephone	User	Total	Outstanding	Issued	Status	Due Date	Contact Reference	Amount Ex Tax	Total Tax	Who
SI-4	05/02/2018	Lisa Smith		YI	847.50	547.50	No	Part Paid	06/01/2018	Wedding	750.00	97.50	Your Instructor



## Check Your Knowledge

Answer the following questions about the material covered in this lesson.

### Short Answer

Write a short answer to the question below.

1. Why is it best practice to have a separate account for online transactions?
- 
- 

### Multiple Choice

2. You can enable credit cards in **Accounting** by going to:
  - A.  Banking > Financial Settings
  - B.  Financial Settings > Online Payments
  - C.  Contacts > Payment Details
  - D.  Settings > Connect > Online Payments
3. Once a Paya account is established, what is needed to create the account in **Accounting**: (select all that apply):
  - A.  Merchant Key
  - B.  Customer account numbers
  - C.  Default Bank Account
  - D.  Merchant ID
4. A customer called stating they were unable to pay their invoice via PayPal. Why might that be? (select all that apply)
  - A.  Divine Chocolates doesn't have a PayPal account/email address
  - B.  PayPal wasn't set up within Online Payments
  - C.  The customer doesn't have PayPal account
  - D.  It's a holiday. **Accounting** doesn't accept online payments on holidays.
5. If a customer calls to make a payment over the phone for an invoice, where are some of the places you can take the payment? (select all that apply)
  - A.  Contact Record > Select Invoice in the activity section > Take Card Payment
  - B.  Banking > Select Bank Account > New Entry > Sales/Receipt
  - C.  Customer Contact Record, Payment Details Tab
  - D.  Sales Invoice > Take Card Payment

**Please note:**

Every effort has been made to ensure that the information provided in this educational series is accurate, up-to-date, and complete, but no guarantee is made to that effect. URLs and additional resources 'Beyond the Classroom' are continuously changing. Because the software is customizable in a number of ways, the language used in this guide may be different from what you 'see' when you work with your company's data file(s).

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