

# Payment Gateways

Payment Gateways in the software can be configured **Site Wide** and **Per User Group**

Payment Gateway Settings for Site-Wide ▲				
Default	Enabled	Gateway Name	Order	Action
	<input type="checkbox"/>	CC - Authorize.net / Paytrace	▼	Configure
<input type="radio"/>	<input checked="" type="checkbox"/>	CC - LinkPoint	▲ ▼	Configure
	<input type="checkbox"/>	CC - Moneris	▲ ▼	Configure
	<input type="checkbox"/>	CC - Payflow Pro	▲ ▼	Configure
<input type="radio"/>	<input checked="" type="checkbox"/>	Internet Secure	▲ ▼	Configure
	<input type="checkbox"/>	Nochex	▲ ▼	Configure
	<input type="checkbox"/>	Payment Express	▲ ▼	Configure
<input checked="" type="radio"/>	<input checked="" type="checkbox"/>	Paypal	▲ ▼	Configure
	<input type="checkbox"/>	2Checkout	▲ ▼	Configure
	<input type="checkbox"/>	WorldPay	▲ ▼	Configure
<input type="radio"/>	<input checked="" type="checkbox"/>	Account Balance	▲ ▼	Configure

## Payment Gateway Columns

### Default

Select which payment gateway should be selected by default when the user first gets to the page to choose which payment gateway to use.

Note that only enabled gateways will be able to be set to the default gateway.

### Enabled

Allows you to turn on/off the ability to use this gateway. If you turn a gateway on, be sure you properly configure any gateway settings by clicking the **Configure** button.

### Gateway Name

This is the gateway name.

## Order

Click the arrows to move a payment gateway up or down. The order the gateways are displayed on this page in the admin, is the order they will be displayed when the user is checking out.

## Action

Various buttons to configure, save, or cancel settings specific to each gateway. If a gateway does not have a configure button, there are no settings specific for that gateway (this is usually the case for "manual" payment gateways such as cash or check).

## Current Payment Gateways Supported

The following credit card gateways are supported by the software. Through these you can accept credit card payments once you have setup an account with them. You must have an account that accepts payment over the Internet from ecommerce sites. Many of them provide accounts where you must actually have the "card in-hand"...this is not that type of account.

```
Authorize.net AIM - authorize.net (website)
Paytrace - paytrace.com
Linkpoint - linkpoint.com
Moneris - moneris.com (Canada)
Payflow Pro (purchased by Paypal) paypal.com
NoChex - nochex.com
Payment Express - paymentexpress.com
Paypal Standard - paypal.com
2Checkout - 2checkout.com
Worldpay - rbsworldpay.com
Paypal Pro (Website Payments Pro) - paypal.com
Payscape - payscapeadvisors.com
Netcash - netcash.com
CashU - cashu.com (Middle East and North Africa)
Internet Secure - internetsecure.com (US and Canada)
```

Some of the above gateways allow you to accept the credit card information on your site and communicate that information through "secure back channels" over the Internet while others force the client to their site where the credit card information is collected. The client is then redirected back to your site after the payment is made. You will need to decide what type of payment gateway you wish by researching them.

As well as the above there are "local" payment gateways provided by the software like: Cash, Check, Money Order and Account Balance.

# Configuring Payment Gateway Settings

To change the settings for a specific Payment Gateway, click the "configure" button next to that payment gateway. Doing so will display settings below the gateway.

Each gateway has their own specific configurations and ways to connect to their gateway. If a specific gateway is not within the system and feel you need it contact sales@geodesicsolutions.com for a quote on adding that gateway to the system.

## Common Configuration Settings

There are a few settings that the majority of payment gateways have. These settings are normally at the top of each payment gateway's configuration settings.

### Require Admin Approval

If this is checked, then when an order is placed and paid for using the gateway, the status will be set to *pending*. Then the admin user can view the order in [Orders > Manage Orders](#), and once the admin verifies the payment, they can set the order to active.

**Note:** This is meant to **verify payments only**. It is not meant as a way to screen listings or listing edits, for that see the require admin approval for individual order items, in price plan cost specific settings near the bottom.

### Account Status

There are 2 modes for *account status*: *Live* and *Testing Mode*.

Use test mode to make sure all your settings are correct. **While in test mode, no money will exchange hands**. On some gateways, it will also display extra debug output at the top of the screen when in test mode.

**Note:** On some payment gateways, you need to use a special *test account*<sup>1)</sup> when working in testing mode. A few of the more popular payment gateways that requires separate accounts for testing, are **Paypal**, **Paypal Pro**, and **Authorize.net**.

Note that for **Authorize.net** things can get a little confusing as there are test accounts, and there are normal accounts placed in Test Mode, and the two are not the same. See the table below for what setting to use for [Account Status](#) according to what you are using:

Authorize.net Account Type	Test Mode setting at Authorize.net	Account Status setting in Geo Configuration
Normal Account	Normal	Live
Normal Account	Test Mode <sup>2)</sup>	Live
Test Account <sup>3)</sup>	Normal or Test	Testing Mode

</tip>

**Once you are done testing, set to Live** to start accepting payments online.

## Recurring Billing Enabled

This feature **added in 4.1.0**

If the box for this setting is checked, then it will allow this payment gateway to be used to process recurring billing orders, such as for a subscription that is automatically billed and renewed.

Some gateways require configuration changes on the *gateway side*<sup>4)</sup> to enable using recurring billing. Refer to the documentation provided by the payment gateway processor regarding what is needed to handle recurring payments.

### Notes On a Recurring Billing Orders

- Only 1 recurring billing item<sup>5)</sup> is able to be paid for at a time in the same recurring billing order. This is because each item will have its own recurring billing cycle and price that will have to be processed on its own.
- If there is 1 or more payment gateway enabled that has recurring billing enabled, on the payment choices page only those gateways with recurring billing enabled will be displayed.
- If there are no payment gateways that have recurring billing enabled, the order will be processed normally and no automatic renewals or recurring charges will be performed. In the case of a user subscription, the user will only be charged one time, and after the duration is up the subscription will expire normally as if the user had canceled the subscription and let the time run out.
- Each payment gateway can have its own "user agreement" used on the payment choices page, when processing a recurring billing order, be sure to set the user agreement text to comply with what is required by each payment gateway's terms of use and any applicable local or regional laws. Not all payment gateways have this however, such as the Paypal payment gateway since the terms are defined when the user is taken to Paypal to check out.

### Payment Gateway specific Recurring Billing Limitations

The limitations listed below are due to limitations in how each payment gateway works, these are not something specific to the Geodesic software.

- **Authorize.net**
  - Not able to check status on recurring billing automatically, so the refresh status button is not able to contact authorize.net to get updated status.
  - The cycle duration is limited to be minimum of 1 week (7 days), maximum of 1 year (365 days). Make sure all durations are between 7 days and 365 days.
  - Recurring billing will **not function** using a normal authorize.net account that is in **test mode**<sup>6)</sup>. Note that a normal account put in test mode is different than having a test account meant for developer testing.

- **Paypal: (not Paypal Pro):**
  - Cannot cancel payments from software, recurring billing must be canceled on paypal.com website.
  - There is no ability to specify the "start date" for the recurring billing cycle. If a user purchases a renewal for a subscription before the user's current subscription runs out, they will still start being billed right away.
- **Linkpoint** [Not considered recurring billing capable, see notes below]
  - Recurring billing **disabled** at the code level, because there is no way to check on status of recurring billing, and Linkpoint does not send any signals when the status changes. In other words, if user stops paying, the software would never know.
  - The recurring billing can only last for 99 cycles. So if you have defined one cycle to last a month, after 99 months the recurring billing will essentially be automatically canceled.

1)

In Paypal and Paypal Pro, this is referred to as a Sandbox account.

2)

Recurring billing will **not function** using a normal authorize.net account that is in **test mode**. See [Payment Gateway specific Recurring Billing Limitations](#) section for more information on Authorize.net limitations.

3)

You can sign up for an Authorize.net test account from <http://developer.authorize.net/testaccount/> if you wish.

4)

Not in the Geo admin panel, but rather at the payment processor's website, for instance the settings configured at paypal.com or authorize.net.

5)

Like a user subscription

6)

**From Authorize.net FAQ answer:** The ARB API does not function in Test Mode. You need to disable Test Mode in your Authorize.net account settings. To disable Test Mode please login to your account, click on "Settings". Click on the link for Test Mode and disable it by clicking the button titled "Turn Test Off".

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