

Configure a Payment Method

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Overview

This article explains how to configure a payment method for a customer. There are two ways of seeing automated payment methods in Cumulus.

For a single customer under **Customer > Payment Methods**

Across all customers under **Finance > Accounts Receivable > Automated Payment Status**



Customer account can have multiple payment methods attached to their account (as many as needed).

Supported Payment Methods

This applies to the following types of [automated payments](#).

- Credit Cards. Our system supports instant transactions or batched transactions, depending on your gateway provider and your Agreement with them.
- Direct debit from a bank account
- BPAY.



Technically BPAY is not an automated payment that can be initiated from our system, Emersion uses our Electronic Payment System ('EPS') infrastructure to deliver the ability to pay by BPAY. Therefore to offer BPAY, a subscription to [the automated payments module](#) is required.

Configure a Payment Method

Configure a payment method for a customer by following the steps below:

Customer > Payment Methods

The upper section of this page pertains to the preferred (default) payment method that will be used for the customer and contains settings that control how they are used.

The following options are available:

Field	Description
Status	Choose <i>Enabled</i> to allow the automated payment system to automatically draw funds from the customer's preferred payment method. Enabling the automated payment method will take a payment from the customer immediately if an invoice is overdue.
Automated Payment Type	Choose one of the payment method types from the dropdown list. You must have already stored the customer's payment information before setting this field.  If you save a payment method without modifying the Status and Automated Payment Type, the system will automatically set the automated payment status to Disabled to prevent accidental automated payments from being taken.
Automated Payment cannot take payments using these details until	Use this option to instruct the system to attempt to take a payment once this date has been reached, and not before. This setting adds a level of control to cater for such scenarios. For example: • by default, the system will attempt to take a payment as soon as an order is submitted for a service. This won't be ideal for service providers who are entering services where they are already active and paid for. • when setting up a customer with a payment plan to cover amounts that are owing. If this date is not set, the system will attempt to take any amount owing by the customer immediately, even if it is to be covered by a payment plan. Setting this to a date in the future will prevent payments being taken until the date arrives and gives the user the opportunity to set up the payment plan before any automatic deductions are made.

Minimum Payment Amount	This is the minimum amount that needs to be owing on the account before an automated payment is attempted. This is used typically for accounts that retain very small amounts owing (e.g. below a \$1) and it is undesirable to attempt a payment under a given threshold. This setting is an account attribute, so it may have been set globally for all accounts. To override this amount, check the Override? checkbox and enter an alternative value.
Automated Payment Terms	Defines when the payment will be taken relative to the <i>invoice due date</i>. Users can modify this so the payment is attempted x days before the invoice due date (-) or x days after the invoice is due (+). Here are some examples: By default, payment will be attempted on the day the invoice is due. - To have the payment attempted 2 days <i>after</i> the invoice due date, enter +2 days. - To have the payment attempted 2 days <i>before</i> the invoice due date, enter -2 days. This setting is an account attribute, so it may have been set globally for all accounts.  This is not the same as the account trading terms that defines when an invoice falls due.
Automated Payment Failure Count	Shows the number of failed payment attempts since the last time the payment method was enabled, or since the <i>Payment Failure Count</i> was cleared. If this number is more than 0, the option <i>Clear Payment Failure Count</i> will also appear.
Clear Payment Failure Count	Use this option to reset the <i>Automated Payment Failure Count</i> to zero. This option will appear if the <i>Automated Payment Failure Count</i> above is greater than zero.

Storing Payment Information

Under the *Payment Method Details* heading, users will be presented with one or more sub tabs. The sub tabs that are shown are dependent on which [payment gateways provider](#) you use and which payment methods you have chosen to enable via them.



The [Payment Gateway Map](#) that will be used for this customer with each payment type will be displayed above the payment type options. The Payment Gateway Map may change as you enter details for the payment method.

Store a Credit Card

This tab is used to store the customer's credit card details for credit card payments.

Payment Method Details

Credit Card List
Direct Debit List
BPay Details
Payment Surcharge

Credit Card List

☐ Include Deleted Cards

Search
Clear

Add New Credit Card

Credit Card Details ID ↗	Card Type	Masked Card Number	Expiry	Name On Card	Effective From Date	Effective To Date	Is Default Credit Card	Available Actions
No Result Found								
1								

For security and privacy reasons, all credit card data is encrypted.

Once a credit card is stored, only the last 4 digits of the card is shown on screen.

Click the **Credit Card List** sub-tab, and then select **Add New Credit Card**.

The options that are available in the Card Type dropdown are dependant on your agreement with the Payment Gateway provider.

If the type of credit card is not in the list, One of the following reasons will apply:

- The subscription to the merchant services from your gateway provider does not include the card type.

- The card type is not supported by the gateway provider.
- Emersion have not received the information needed from you or the gateway provide to configure the service on our end. [Click here](#) to see the Onboarding requirements for the Automated Payments module.

Within the *Credit Card Details* screen, complete the required fields:

Field	Description
Card Type	Choose the card type appropriate for the card you are storing.
Name on Card	Enter the name as it appears on the card
Credit Card No.	Enter the credit card number as it appears on the card
Expiry Date	Click in the field to show the month/year picker. Use the picker to choose the correct Expiry month and year
Security Code / CVV	Enter the security code as it appears on the back of the card
Finance Charges(%)	Use this to indicate that you wish to charge a percentage of each payment as a fee for taking the payment.
Finance Charges (\$ Ex Tax)	Use this to indicate that you wish to charge a flat rate as a cardline each time a payment for this credit card type is taken.

The *Finance Charges (%)* and *Finance Charges(\$ Ex Tax)* can both apply concurrently. In this case, the system will create a cardline consisting of both the flat rate (\$) and the percentage each time a payment for the particular credit card type is taken.

Check the **Default** tickbox if you wish to make this the default payment method. This tickbox will be automatically checked if the payment method being added is the account's first. You can change the default card at any time by clicking *Set Default*, located under the *Available Actions* column in the **Credit Card List** sub-tab.

Click **Create** to save the information. When you return to the **Create Card List**, the new payment method will appear in the table.

View and Edit a Stored Credit Card

Click the **View** button, located under the *Available Actions* column in the **Credit Card List** sub-tab, to open a new page which shows the card details. Then click **Edit** to make any changes.

Store a Bank Account

This tab is used to store the customer's bank account details for direct debit payments.

Credit Card List
Direct Debit List
BPay Details
Payment Surcharge

Direct Debit List
☐ Include Deleted Bank Accounts

Search
Clear

Add New Bank Account

1 Results Found

Bank Account Details ID	Bank Account Name	Bank Account Number	BSB / Routing Number	Bank Account Type	Bank Name	Effective From Date	Effective To Date	Is Default Bank Account	Lookup Key	Available Actions
1174924	1174924	1174924	1174924		AMP Bank	21 Oct 2020 12:45:46		Yes		Delete View

1
50
100
150
200
500
1000

The list of banks that appears is based on the service provider's default country. Due to tax and currency reasons, a service provider's customers are assumed to be located in the same country as the service provider. Emersion does not support the service provider trading in one country and their customers being located in a different country.

If there is a bank missing from the list, please send us a support ticket with the bank name and we will add it to the list.



Direct debit from a credit card is not supported

Click the **Direct Debit List** tab.

If the Payment Method is *Enabled for Direct Debit* and subsequently the bank details are removed, the status of the Payment Method will be updated to *Suspended By System*, and a customer note will be added to the account that records the action.

Within the *Direct Debit Details* screen, complete the required fields:

Field	Description
Bank	Choose the appropriate bank from the drop down list.
Account Name	Enter the name of the account holder for the bank account in question. This may not necessarily match the account name or primary contact name of the account. Please check with your customer.
BSB	Enter the BSB as provided by your client. If you are not in Australia, this may be known as a sort code or transaction code.
Account Number	Enter the account number of the bank account.
Finance Charges (%)	Use this to indicate that you wish to charge a percentage of each payment as a fee for taking the payment.
Finance Charges (\$ Ex Tax)	Use this to indicate that you wish to charge a flat rate as a cardline each time a payment is taken from the account.

Check the **Default** tick box if you wish to make this the default payment method. This tickbox will be automatically checked if the payment method being added is the account's first. You can change the default card at any time by clicking *Set Default*, located under the *Available Actions* column in the **Credit Card List** sub-tab.

Click **Create** to save the information.

View and Edit a Stored Bank Account

Click the **View** button, located under the *Available Actions* column in the **Direct Debit List** sub-tab, to open a new page which shows the card details. Then click **Edit** to make any changes.

Storing a BPAY reference

This tab is used to store a unique reference number that is printed on a customer invoice and is used when the customer makes a BPAY payment via their financial institution.



Before being able to store BPAY information for a customer, your company's BPAY biller codes [must be configured](#).

Click the **BPAY Details** tab.

Payment Method Details

Credit Card List

Direct Debit List

BPAY Details

Payment Surcharge

BPAY Details (#253988)

* Biller Code: 123456-Use for 6 digit account ids

Reference number will be automatically generated by selecting biller code.

*Reference: 16411027

Check Digit Rule: MOD10V01

*Finance Charges(%): 1

* Finance Charges(\$ Ex Tax): \$ 0.05

Edit

Remove Bpay Details

If you have BPAY details already stored for your customer, these will be displayed on screen.

To remove the existing details, click **Remove Bpay Details**.

Field	Description
Biller Code	Choose the Biller Code that you wish to use for this customer
Reference	The Reference will be generated based on the Biller Code automatically. This can be overridden if need be.
Check Digit Rule	This indicates which check digit rule is based for the generated reference number
Finance Charges(%)	Use this to indicate that you wish to charge a percentage of each payment as a fee for taking the payment.
Finance Charges (\$ Ex Tax)	Use this to indicate that you wish to charge a flat rate as a cardline each time a payment is taken from the account.

Click **Create** to save the information.

A bulk import is available for the updating of BPAY reference numbers in bulk. See [BPAY Reference Number Import](#) for more information.

Payment Surcharge

Under the **Payment Surcharge** sub-tab, users can see what payment surcharges are in effect for a particular customer.

Credit Card ListDirect Debit ListBPay DetailsPayment Surcharge

Payment Surcharge

☐ Include Priors

☐ Include Future

Search

Clear

Add Payment Surcharge

6 Results Found

ID	Mark Up	Price (Ex Tax)	Date Effective	Payment Method	Payment Subtype	Payment Profile Location	Actions
144755	6.00	6.00	1 Mar 2022	Direct Debit		Parent	View
142234	1.00	0.05	3 Aug 2020	BPay		Parent	View
144753	5.00	5.00	1 Mar 2022	Credit Card	Visa	Parent	View
145163	1.75	0.00	30 Mar 2022	Credit Card	MasterCard	Parent	View
142237	3.50	0.00	3 Aug 2020	Credit Card	Diners	Parent	View
144111	3.10	0.00	22 Nov 2021	Credit Card	American Express	Parent	View

1

50

100

150

200

500

1000

To see only past payment surcharges, check the *Include Priors* tickbox, and to see only current and future payment surcharges, check the *Include Future* tickbox. Then press **Search**.

To add a new surcharge for a single customer, click **Add Payment Surcharge** and then complete the following fields:

Field	Description
Mark Up (%)	The mark-up amount (percentage)
Price (\$ Ex Tax)	The mark-up price (dollar amount)
Date Effective	The date when the mark-up will take effect
Payment Method	The method payment e.g. credit card, direct debit or BPay
Payment Subtype	The subtype, e.g. Visa or Mastercard

Click **Save**.

Import Tools

To aid populating this information quickly for larger numbers of accounts, the following tools will assist.

- [BPAY Reference Number Import](#)
- [Automated Payment Status Cumulus Page](#)

Automated Payment Statuses

The statuses and descriptions for the automated payment statuses are listed here on the [Automated Payment fundamentals](#) page.

Related Pages

- [Event: Manual Payment Received](#)
- [Emersion Payment Import](#)
- [Bulk Import Payment ABA File](#)
- [Event: Payment Plan Completed](#)
- [Event: Payment Plan Cancelled](#)
- [Event: Payment Plan Created](#)

- [Event: Payment Plan Transaction Failed](#)
- [Setup Netsuite Payment Accounts](#)
- [Payment Synchronisation for Netsuite](#)
- [Automated Payment Fundamentals](#)
- [Receive Payments](#)
- [View a Payment](#)
- [BPay Fundamentals](#)
- [Direct Debit Text](#)
- [Configure a Payment Method](#)