



USER GUIDE

# PowerCharge

CRM 2011



Service



Support



Education



Add-ons

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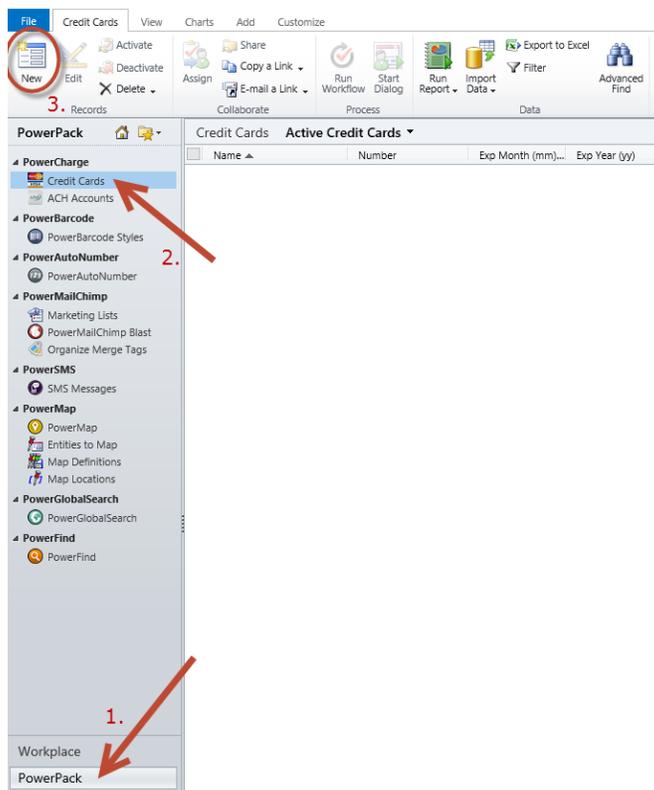
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## Creating a Credit Card

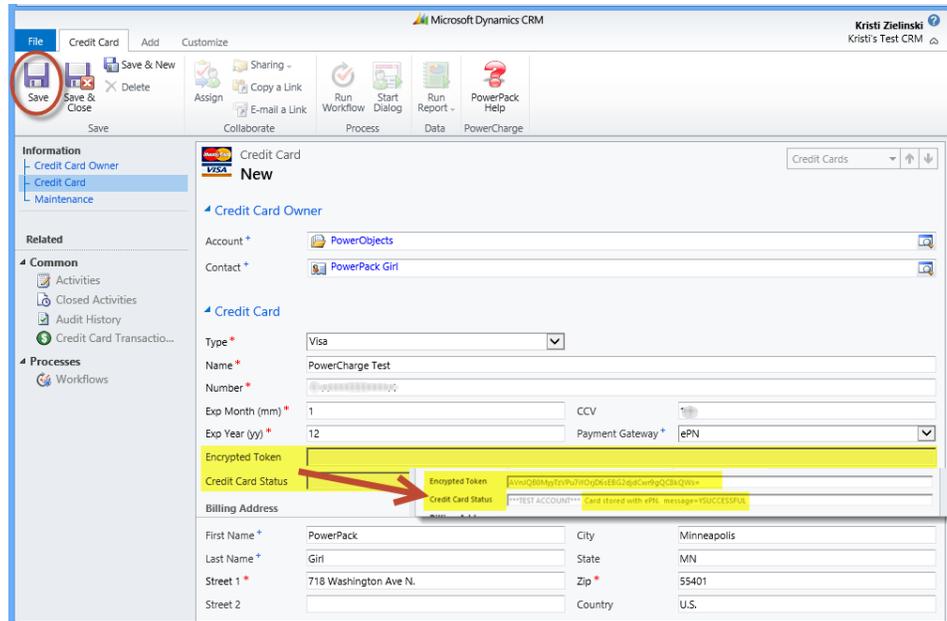
Once you've imported PowerCharge, navigate to the PowerPack section of your CRM and you will see a tab for PowerCharge in the left navigation. To enter a new credit card, select 'Credit Card' from the left navigation and then select 'New' in the upper left corner.



Fill in the credit card information and the billing information on the form and choose a Payment Gateway to store the card with. The default gateway will automatically be set based on the default that you have configured in your PowerCharge set-up. If you have more than one gateway configured, the gateway that was set-up first will automatically be the default gateway. If you'd like to change your default gateway, you can do so in the PowerCharge set-up area on the PowerCharge configuration screen. If you would like to relate this credit card to a contact or account, choose a contact or account in the lookups at the top of the credit card record.

**Warning:** Do not remove fields from the credit card or credit card transaction records. These fields are necessary for the plugins related to PowerCharge to function as they should, and may also be required by the payment gateway itself. You may add fields to the credit card forms if you would like, but do not remove fields from the form.

Lastly select 'Save.' You will know the credit card has been successfully saved with your gateway, because an encryption token and a credit card status will be passed back to you with a "SUCCESSFUL" message. If the card was not saved successfully, you will see "FAILED" and it will tell you why the card has not been saved successfully. As soon as the card is saved with the gateway, the card number will display only the last 4 digits, and the CCV will be wiped.



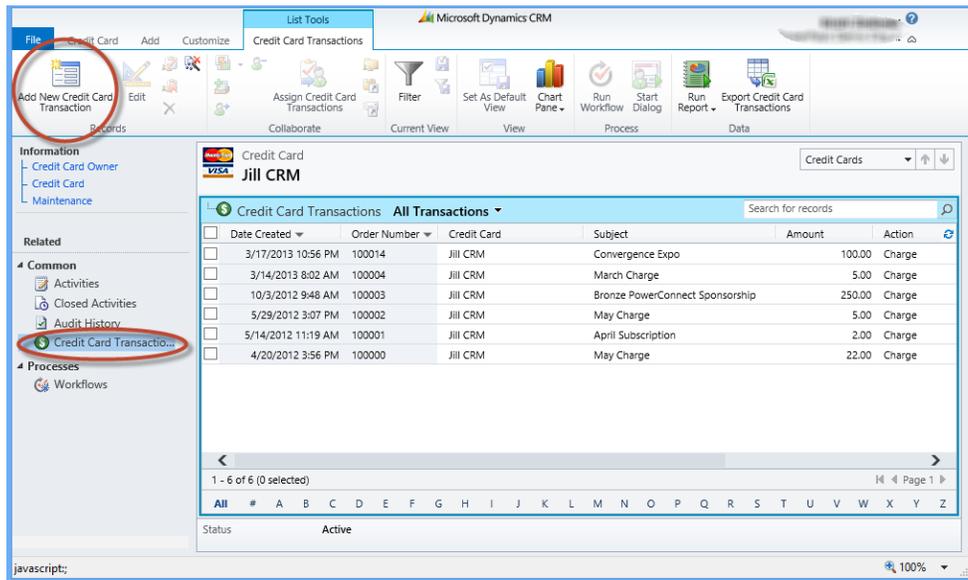
**Note:** If your credit card status asks you to check the PowerCharge log, do an advanced find for PowerCharge Log, add all columns to the search, and click Results. If you cannot decipher the message displayed there, please send it to [powerpackpro@powerobjects.com](mailto:powerpackpro@powerobjects.com).

## Charging/Refunding a Credit Card

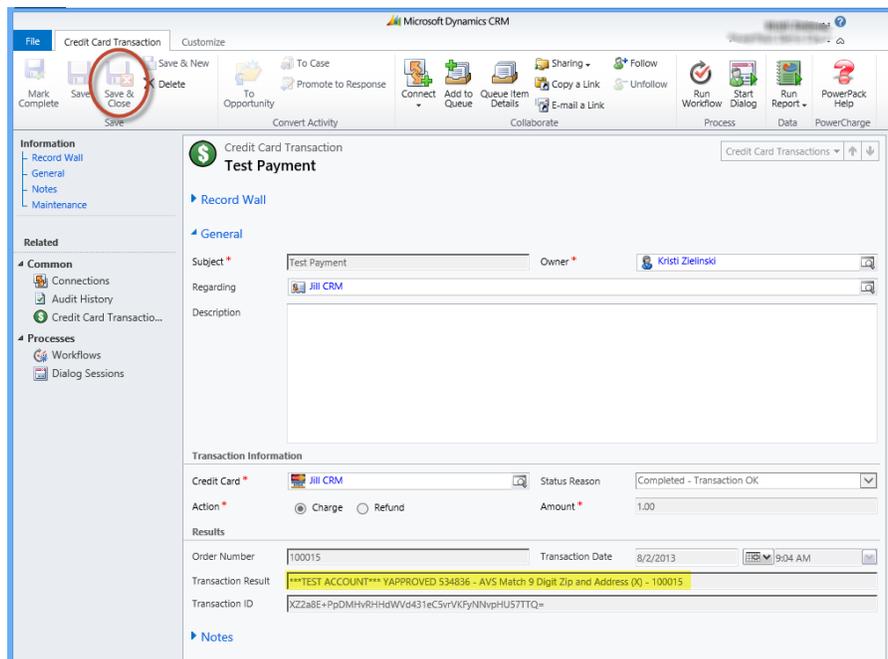
There are multiple ways to go about charging the credit card. You can charge a card manually either from the credit card record or from the account or contact record, or you can charge the card automatically through a workflow.

From the Credit Card Record

Navigate to the credit card record you wish to charge and open the record. Click on 'Credit Card Transactions' and 'Add New Credit Card Transaction.'

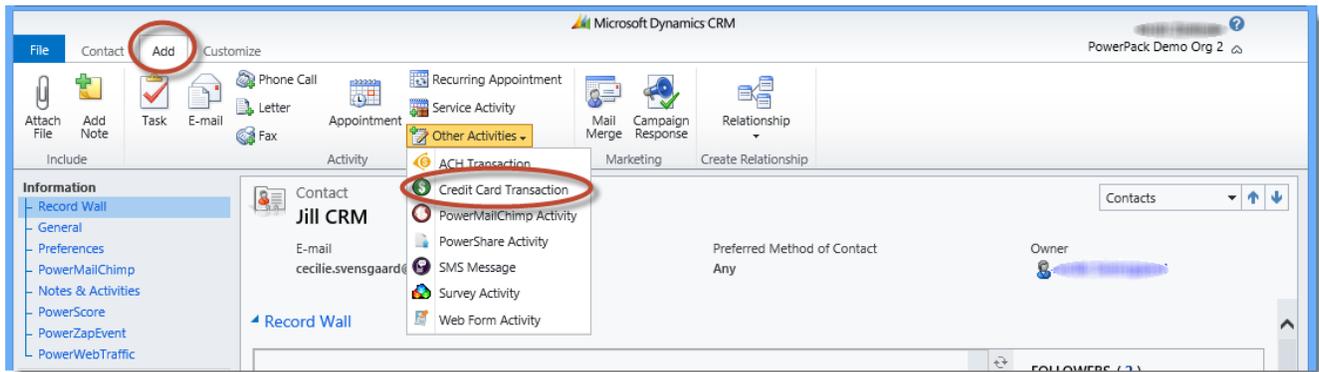


Fill in the Subject line, set the regarding, select a credit card to charge (if it isn't already listed there), select whether you want to Charge or Refund the card, enter an amount and click on 'Save' or 'Mark complete.' This will run the transaction. If you need to refund the card, you will need to select an order to refund, and the amount of the refund cannot exceed the amount of the charge. You will know the transaction was successful because a Transaction Result with a message of "YAPPROVED" and a Transaction ID will get populated back into the activity record. Click Save & Close.

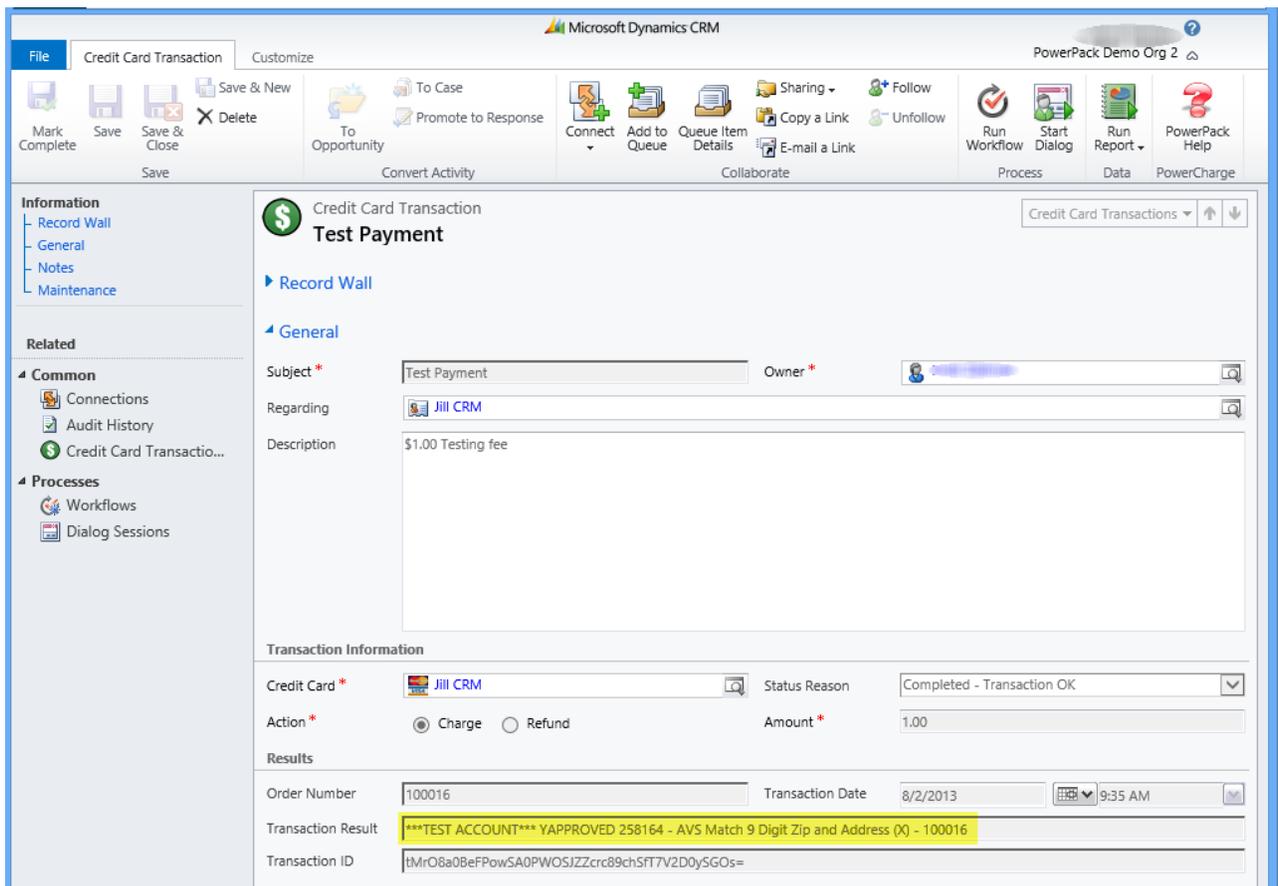


From the Contact/Account

Navigate to a contact or an account record. Select the 'Add' tab and then 'Other Activities' and 'Credit Card Transaction.'



Fill in the Subject line, set the regarding, select a credit card to charge (if it isn't already listed there), select whether you want to Charge or Refund the card, enter an amount and click on 'Save' or 'Mark complete'. This will run the transaction. If you need to refund the card, you will need to select an order to refund, and the amount of the refund cannot exceed the amount of the charge. You will know the transaction was successful because a Transaction Result with a message of "YAPPROVED" and a Transaction ID will get populated back into the activity record. Click Save & Close.



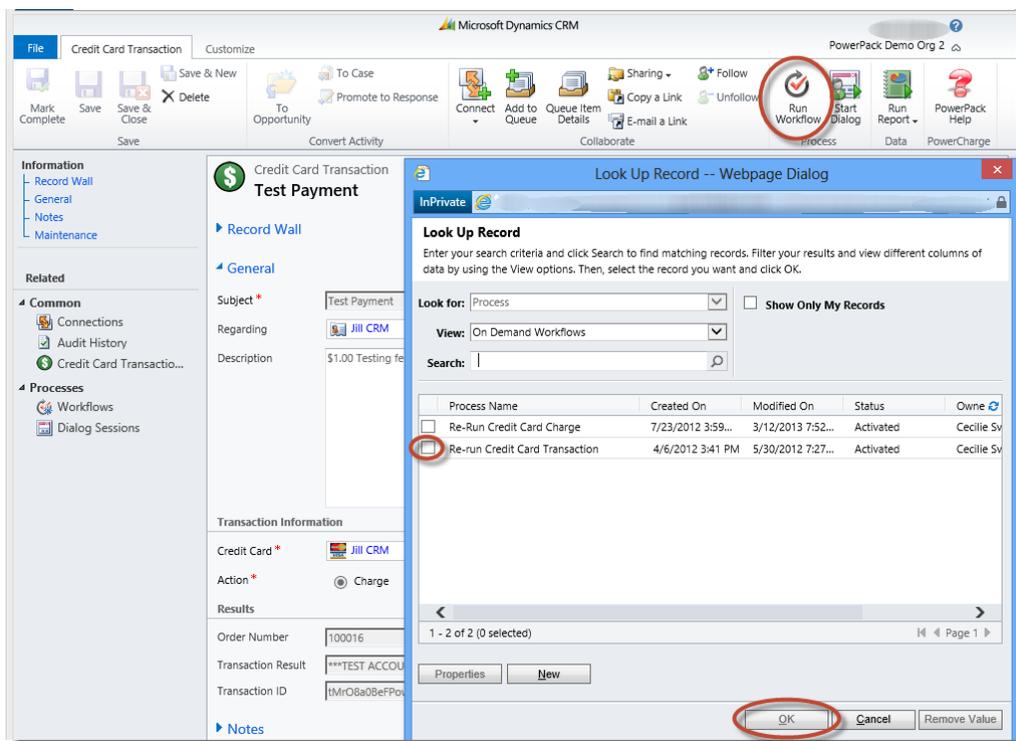
## With a Workflow

If you are trying to process a monthly subscription, or a charge that occurs on a regular basis, you can charge credit cards with a workflow. How you set-up the workflow will vary depending on what you are trying to do. Creating a workflow can be a little more complicated if you are having trouble please contact your CRM administrator to help you build the workflow.

Once a credit card is run the transaction will show up under the credit card that was charged, and will also show in the list of closed activities on the record the transaction was set regarding (in the above example, if we go to closed activities on the Jill CRM contact record, we will see the credit card transaction listed there).

## Re-run a Credit Card Charge Workflow

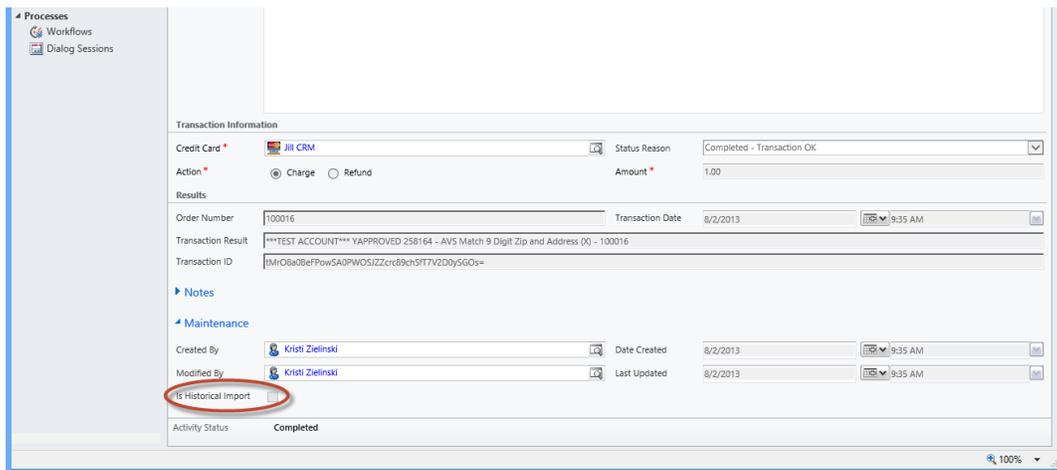
When you import PowerCharge, a workflow (deactivated) is automatically imported into your CRM. This workflow allows users to re-run a credit card transaction on demand. To use this workflow, you will first need to activate it. To run the workflow, open the credit card transaction record you'd like to re-run, click on Run Workflow and choose the "Re-run Credit Card Transaction" workflow.



This will re-run the transaction the workflow was initiated from.

## Importing Historical Transactions

On the credit card transaction screen, you will notice a check box called 'Historical Import' under the maintenance section.



The screenshot shows a CRM interface with a sidebar on the left containing 'Processes', 'Workflows', and 'Dialog Sessions'. The main area is titled 'Transaction Information' and contains the following fields:

- Credit Card: Jill CRM
- Status Reason: Completed - Transaction OK
- Action: Charge (selected), Refund
- Amount: 1.00
- Results section:
  - Order Number: 1100016
  - Transaction Date: 8/2/2013 9:35 AM
  - Transaction Result: \*\*\*\*TEST ACCOUNT\*\* YAPPROVED 258164 - AV5 Match 9 Digit Zip and Address 00 - 100016
  - Transaction ID: fMfC0ba08eFpowSA0PW0SIZZrcr8ch5FT7V2D0ySG0s=
- Notes section (collapsed)
- Maintenance section (expanded):
  - Created By: Kristi Zielinski
  - Date Created: 8/2/2013 9:35 AM
  - Modified By: Kristi Zielinski
  - Last Updated: 8/2/2013 9:35 AM
  - Is Historical Import:  (circled in red)
- Activity Status: Completed

If you want to import historical transaction records, you can use the general import feature of CRM. Remember, if you want to import transactions related to credit cards, you need to import the credit cards first, and then import the transactions related to them. When you're importing transactions, remember to put the value for this checkbox to "true" in your spreadsheet so that the transactions do not actually get run. If the 'Historical Transactions' check box is not checked, the transactions will be run as they normally would, and the related card will get charged.

## ACH (Automatic Clearing House) Payments

**Note:** These payments are only available using the authorize.net payment gateway.

The ability to process ACH payments allows users to tokenize Savings, Checking or Business Checking account information with Authorize.Net's Customer Information Management (CIM) interface for use with future transactions in a safe and secure way.

### Minimum Requirements

- The merchant must have a U.S. based merchant bank account that allows internet transactions.
- The merchant must have an e-commerce (Card Not Present) Authorize.Net Payment Gateway account.
- The merchant must have the Customer Information Manager (CIM) interface activated on their Authorize.Net account.
- The merchant must have completed the eCheck.Net application and underwriting process with Authorize.Net and is able to process eCheck.Net transactions.

Documentation on Authorize.Net's Customer Information Manager and eCheck.Net services can be found in Authorize.Net's developer center on the [Authorize.Net web site](#). It is highly recommended that PowerCharge users review these documents before engaging in any business activity.

## Important Notes

- Authorize.Net settles credit card and eCheck.Net transactions once every 24 hours as per the merchant's CIM Transaction Cut-Off Time setting.
- PowerCharge ACH transactions made through Authorize.Net's eCheck.Net process are not indicative of an instantaneous transfer of funds. It is recommended that the merchant verify that any funds transferred through Authorize.Net's CIM interface have cleared their merchant bank before rendering services.

See *Processing ACH Transactions with PowerCharge* for more details.

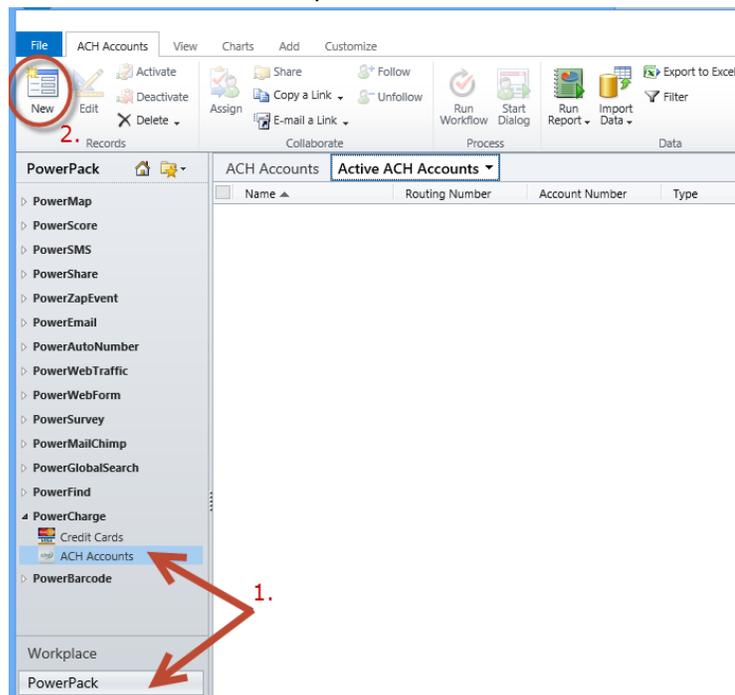
- Transactions returned as Non-Sufficient Funds (NSF) may be subject to state mandated returned check fees. For the current fee table, see the following: [https://www.achex.com/html/NSF\\_pop.jsp](https://www.achex.com/html/NSF_pop.jsp)

## Tokenizing a Bank Account with PowerCharge

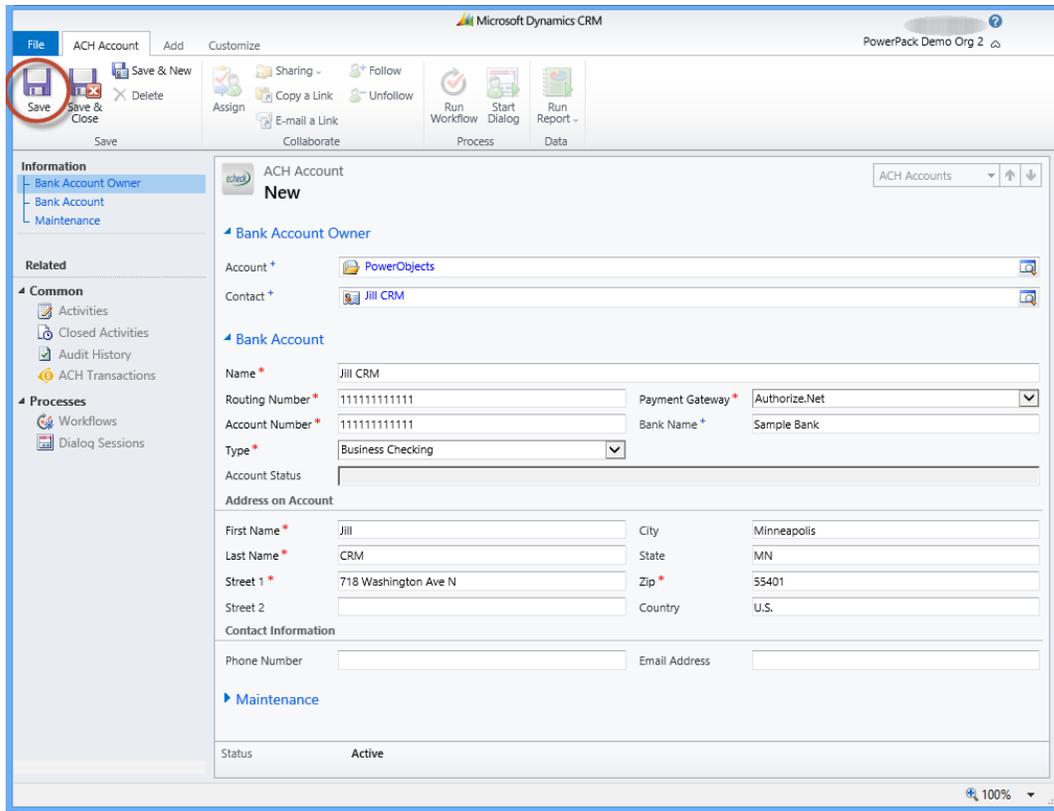
Tokenizing a bank account with Authorize.Net's CIM interface is quick and easy.

### Creating an ACH Account Record

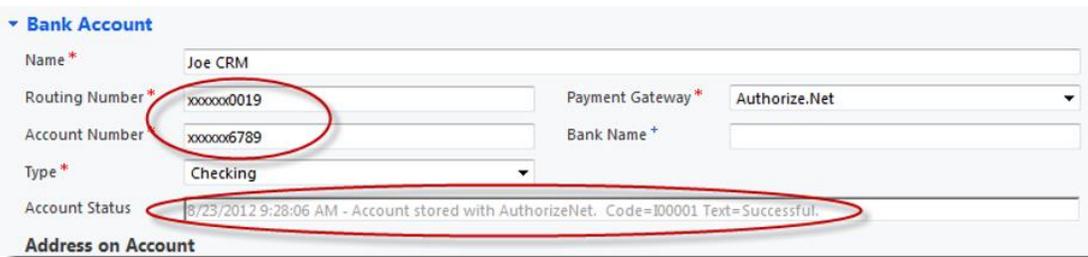
1. Open Dynamics CRM and Access the PowerPack tab to bring up a list of all installed PowerPack components.
2. Expand the PowerCharge group and Select the ACH Accounts entity.
3. Click the 'New' button in the CRM Ribbon to open a new ACH Account form.



- Enter the necessary fields on the ACH Account form and click the 'Save' button on the CRM ribbon.



- Wait for PowerCharge to communicate with Authorize.net, when the interaction completes a message will appear in the Account Status field indicating the result of the request.



Example of a successful tokenization request response message:

8/23/2012 9:28:06 AM - Account stored with AuthorizeNet. Code=I00001 Text=Successful.

The newly created record should now appear in the ACH Accounts view.

PowerPack		ACH Accounts: Active ACH Accounts						
	Name	Routing Number	Account Number	Type	Account Status	Payment Gateway	Created On	
<input checked="" type="checkbox"/>	Joe CRM	xxxxxx0019	xxxxxx6789	Checking	8/23/2012 9:28:06 AM - Account stored with Authorize...	Authorize.Net	8/23/2012 9:27 AM	
<input type="checkbox"/>				Business Checking	8/21/2012 12:17:16 PM - Account stored with Authorize...	Authorize.Net	8/21/2012 11:54 AM	

The newly created Customer Profile can be viewed in the Authorize.Net CIM interface under the Customer Information Manager section. This record is now ready to run ACH Transactions.

Note: Integrating the CIM API to your Web site requires the expertise of a Web developer. If you need help we recommend contacting an [Authorize.Net Certified Developer](#)

-- Select One --   [Advanced Search](#)

+ Add Profile | View Profile | Delete Profile

1-9 of 9 results

Profile ID	Customer ID	Email	Description
<a href="#">9136553</a>	Joe CRM	sales@powerobjects.c...	PowerObjects - Joe C...
<a href="#">9136554</a>	Joe CRM		Joe CRM
<a href="#">9136555</a>	Joe CRM		Joe CRM
<a href="#">9136556</a>	Joe CRM		Joe CRM
<a href="#">9136557</a>	Joe CRM		Joe CRM
<a href="#">9136558</a>	Joe CRM		Joe CRM
<a href="#">9136559</a>	Joe CRM		Joe CRM
<a href="#">9136560</a>	Joe CRM		Joe CRM
<a href="#">9136561</a>	Joe CRM		Joe CRM

1-9 of 9 results

Show:  results per page

[Discontinue Customer Information Manager \(CIM\)](#) and terminate your CIM Service agreement.

## Updating an ACH Account Record

Changes made to the ACH account record in CRM will only be passed to Authorize.Net's CIM interface if both the client's routing number and account number are entered on the form at the time the record is updated. This provides security as well as a means to make simple changes to the form such as a telephone number or parent contact without passing the information to the gateway.

The changes to this record will not pass to the gateway:

**Bank Account**

Name \*

Routing Number \*  ←

Account Number \*  ←

Type \*

Payment Gateway \*

Bank Name +

Account Status

The changes to this record will pass to the gateway:

**Bank Account**

Name *	Joe CRM		
Routing Number *	123400019	Payment Gateway *	Authorize.Net
Account Number *	123456789	Bank Name +	
Type *	Checking		
Account Status	8/23/2012 9:28:06 AM - Account stored with AuthorizeNet. Code=I00001 Text=Successful.		

## Deleting an ACH Account Record

Should the need arise to delete an ACH account record, simply press the 'Delete' button for the record on the CRM Ribbon.

**Note:** Deleting an ACH account record in CRM will also delete the associated customer profile in Authorize.Net's CIM interface. Any ACH Transaction records in CRM will remain in CRM for record keeping purposes, but associated records may not be available for viewing in Authorize.Net's CIM interface.

## Processing ACH Payments with PowerCharge

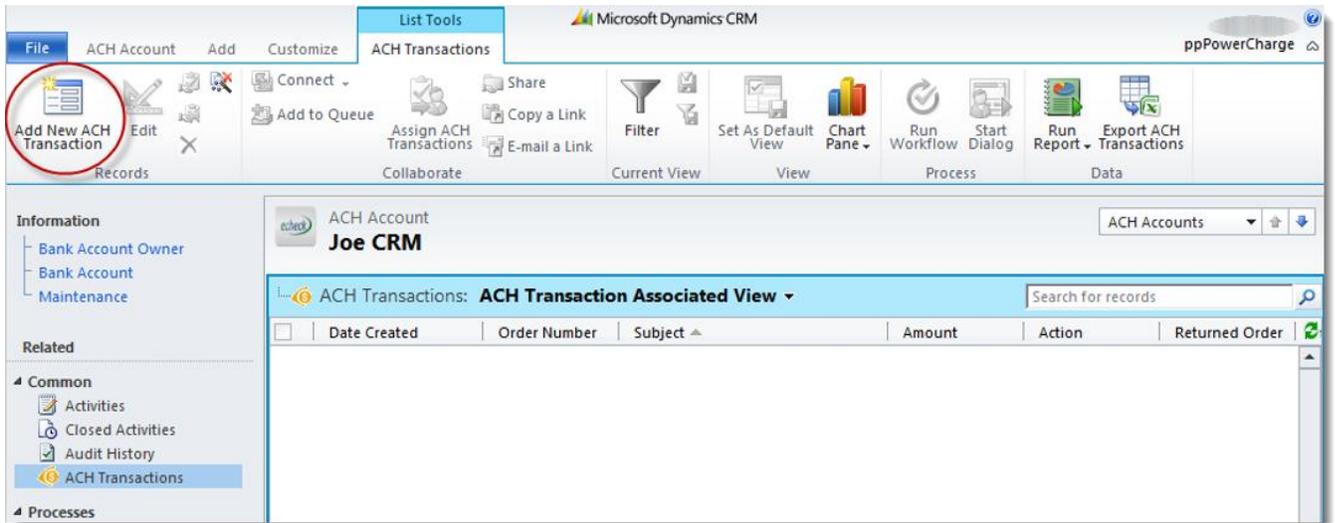
Transactions can be processed against an ACH Account by accessing the ACH Transaction form in CRM. This form can be opened through various CRM Activities menus or through the ACH Account form.

### Charges

1. Click the ACH Transactions link in the Related group on the ACH account's left navigation bar

The screenshot shows the CRM interface for an ACH Account named 'Joe CRM'. On the left, the 'Related' group contains several links: 'Bank Account Owner', 'Bank Account', 'Maintenance', 'Common', 'Activities', 'Closed Activities', 'Audit History', and 'ACH Transactions'. The 'ACH Transactions' link is circled in red. The main content area displays the account details, including the 'Bank Account Owner' (PowerObjects) and 'Bank Account' (Joe CRM) information.

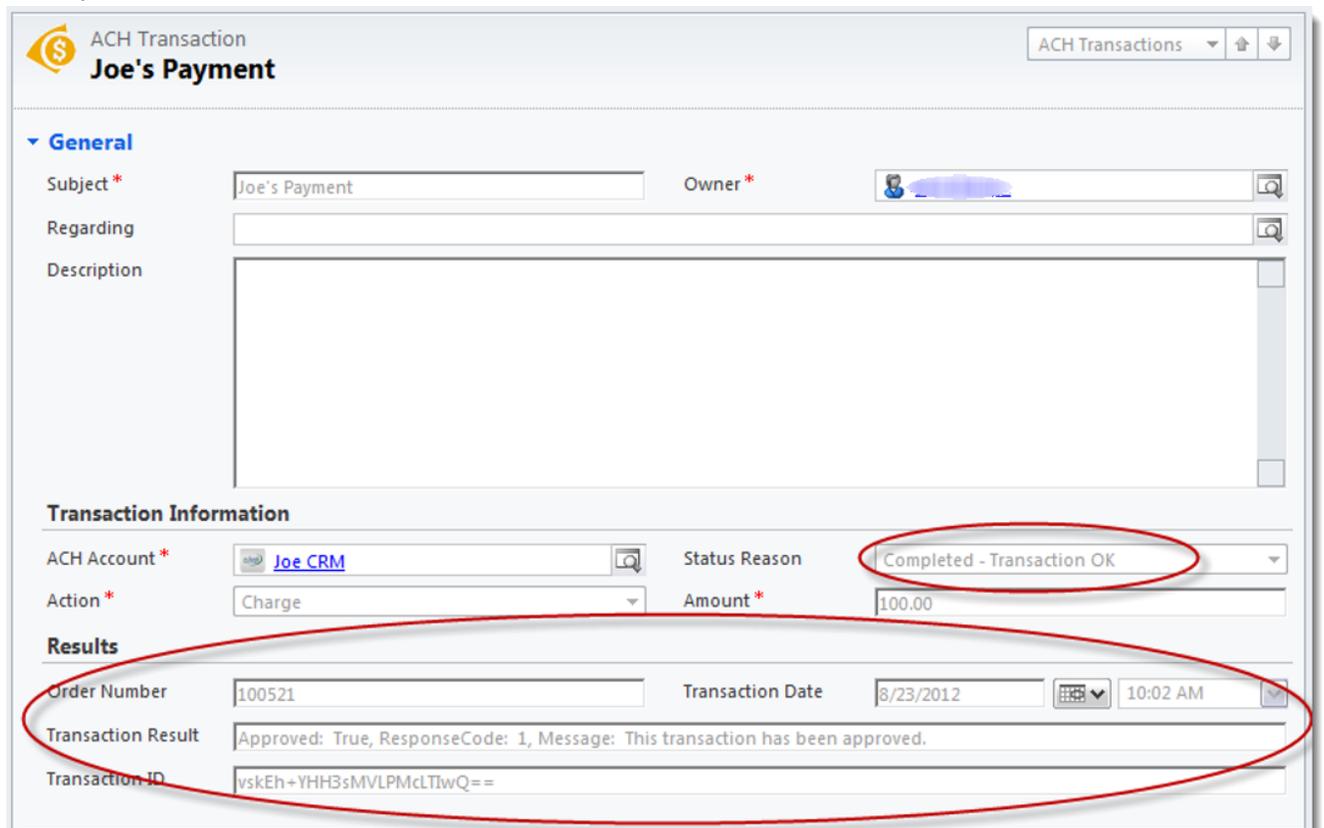
2. Click the 'Add New ACH Transaction' button in the CRM Ribbon



3. Complete the ACH Transaction form and press the 'Save' button on the CRM Ribbon

4. Wait for PowerCharge to communicate with the gateway

When a response returns from the payment gateway the results of the transaction request will be displayed on the form



Example of a successful ACH Transaction response:

Approved: True, ResponseCode: 1, Message: This transaction has been approved

## Refunds

1. Open a new ACH Transaction form and change the Action field to Refund
2. Select a previously settled transaction in the Order to Return lookup field
3. Enter an amount and save the form

Payment gateways track refunds against all transactions. It is unlikely that a payment gateway will allow a cumulative refund amount greater than the amount of the original purchase.

4. Wait for PowerCharge to communicate with the payment gateway

When a response returns from the payment gateway the results of the transaction request will be displayed on the form in the same manner as ACH Transaction charges.

## Important Notes on ACH Transactions

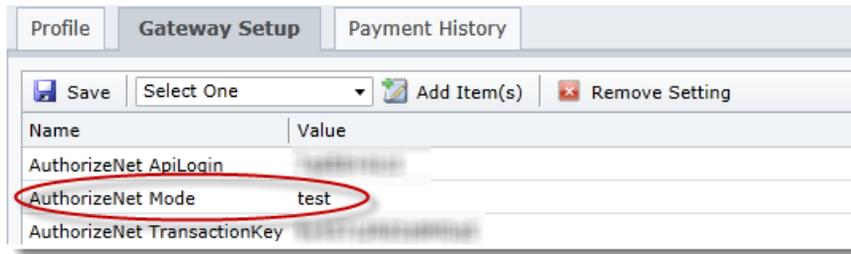
- Authorize.Net's eCheck.Net services will not accept transaction requests from client bank accounts that are not located within the United States.
- A successful message on an ACH Transaction only indicates that the request has been accepted for eCheck.Net processing. ACH Transactions still need to go through the settlement process with the client's bank before funds are transferred to the merchant's bank account. Be aware that, unlike credit card transactions, the ACH Transaction process can take several days to complete.

**It is recommended that merchants wait until funds have cleared the client bank's approval processes before rendering any services paid for using PowerCharge or Authorize.Net's eCheck.Net services.**

- Authorize.Net's CIM interface settles ACH Transactions once per day. The time of day can be changed through the CIM configuration options. See Authorize.Net's Customer Information Manager Documentation for instructions on how to change this setting.

If a transaction is not settled all refund attempts against it will fail. Example of a failed refund attempt: Approved: False, ResponseCode: 3, Message: The referenced transaction does not meet the criteria for issuing a credit

- Authorize.Net's sandbox account will never settle ACH Transactions. This means that PowerCharge will never get a successful response on a refund transaction if PowerCharge's Authorize.Net Mode configuration value is not set to 'Live'.



Example of a Refund attempt in 'Test' mode:

Approved: False, ResponseCode: 3, Message: The transaction cannot be found.

Thanks for your interest in PowerCharge. Should you have any questions, contact us at 612-339-3355 or email [powerpackpro@powerobjects.com](mailto:powerpackpro@powerobjects.com). Remember, your trial will expire 30 days from the date of installation. If you are interested in subscribing, go back to the configuration screen and change "try" to "subscribe" and enter your credit card information – you will be charged \$1/CRM user/month.

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