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Electronic Payments with iClassPro

For additional help material, visit our website or contact us:

www.iclasspro.com/support

1-877-554-6776

Monday—Friday, 9am-6pm CST

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1) How the Credit Card Payment Process Works

You can use iClassPro to process credit card or eCheck (ACH) transactions. Accepting payments from your website is also possible using the iClassPro customer portal. You must have a payment gateway account and a merchant account to process credit card payments with iClassPro.



The payment gateway account and merchant account are two different accounts, even if they are offered by the same company. You will need both account types.

The payment gateway account is what iClassPro uses to approve transactions in real time. It allows you to authorize, settle, and manage credit card and electronic check payments. It is the link between iClassPro and your merchant account. The payment gateway account does not store or hold your money; it simply approves or declines the transactions.

Once you have submitted the transaction through your payment gateway using iClassPro, it is passed to your merchant account. Normally, your payment gateway will batch all the transactions at the end of the business day to your merchant account for processing. Then, the merchant account will process the credit card or ACH transaction and deposit the funds into your bank account.

2) What iClassPro Can Do With A Payment Gateway

Once you have a payment gateway account integrated with iClassPro, you can:

- Process Credit Card or eCheck payments through the staff-interface of iClassPro
- Process Credit Card or eCheck payments through the Customer Portal
- Save payment information on file for a customer through the staff interface or customer portal.
- Process a batch of credit card or eCheck transactions using iClassPro's auto payment feature.

The ability to accept payments directly from your website is a very convenient option for your customers when you have a payment gateway integrated with iClassPro. When someone makes a payment from the customer portal, their account ledger is automatically updated, and that payment is applied towards any outstanding charge(s) on their ledger.

From the customer portal, customers will also be able to save payment information on file for use with iClassPro's auto payments.



In order to save a customer's payment information on file, you must first have their billing authorization signature. iClassPro gives you the ability to have billing authorization electronically signed from the parent portal. You can also track written acceptance of billing authorization from the family details window.

3) Setting Up A Payment Gateway and Merchant Account

In order to start using iClassPro to process credit card and eCheck transactions, you must have a merchant account and a payment gateway. If you already accept credit cards, you already have a merchant account.



If you have a merchant account, Authorize.net can normally integrate with this account so you can accept payments online. Check with Authorize.net or your merchant account service provider to see if they are compatible.

At this time, iClassPro is compatible with the payment gateways listed below. Contact these payment gateways to find out about their rates, and to get an account setup.

- Authorize.net, www.Authorize.net, 1-888-323-4289
 - [Click here to start your Authorize.net application online.](#)
 - Authorize.net offers only payment gateway services.
 - Authorize.net can integrate with almost any merchant account. Or, they can assist you in finding a merchant account that will fit your needs.
- Money Movers of America (Process Pink), 1-800-815-4360, www.mmoa.us
 - Contact a MMOA Representative to set up an account.
 - MMOA offers both payment gateway and merchant account services.
- Payway (For Australian Clients), 1300 368 098, www.payway.com.au
 - Payway offers both payment gateway and merchant account services.

3) Setting Up A Payment Gateway and Merchant Account *(continued)*

To create an account, contact one of these payment gateways. If you do not have a merchant account, they can assist you in finding a merchant account to fit your needs. (Please note that sometimes it can take up to a few weeks to get both a payment gateway and merchant account set up and ready to process.)



iClassPro uses the payment gateway to save payment information on file. You will need to be sure that this service is enabled with your payment gateway account. (Authorize.net calls this service “Customer Information Manager (CIM),” and MMOA calls this service the “Customer Vault.”)



If you would like to use a card reader with iClassPro, check with the payment gateway to find out what is necessary to process card present transactions. There will be additional setup needed to your payment gateway and merchant account if you want to accept card present transactions.



You may want to check with both your payment gateway and merchant account service provider to see how soon you can start processing transactions and how soon you can expect the funds to be deposited in your bank account.

iClassPro uses your payment gateway to save payment information on file. This is PCI (Payment Card Industry) compliant, and one of the most secure ways of saving payment information. You will need to make sure that your payment gateway enables this service so that you can save payment information on file. You must have payment information on file for a customer in order to use iClassPro’s auto payment feature.

4) Integrating Your Payment Gateway With iClassPro

Once your payment gateway account is set up, integrating that account with iClassPro is easy! Just follow the steps below. Your payment gateway service provider should have already provided you the necessary information upon creating your account.

For Authorize.net, you will need an API Login and Transaction Key. You can obtain these settings by contacting Authorize.net or logging into their website. On their website, you will find this information by clicking the “Account” link at the top of the page after you log in. Then, go to the settings section. The API Login information is listed under “Security Settings.”

For MMOA or Payway, you will need a username, password, and Merchant ID to enter in iClassPro. For Payway, you will need to upload a security certificate.

To integrate your payment gateway, you will need to:

- Enter your payment gateway account information in iClassPro
- Specify your payment settings
- Test your settings
 - Making a Credit Card Payment
 - Saving Payment Information for a customer

4) Integrating Your Payment Gateway With iClassPro *(continued)*

Entering your payment gateway information in iClassPro:

Go to your iClassPro Settings

Go to the transaction section

Click the configure payment gateways button.

Click the add gateway button.

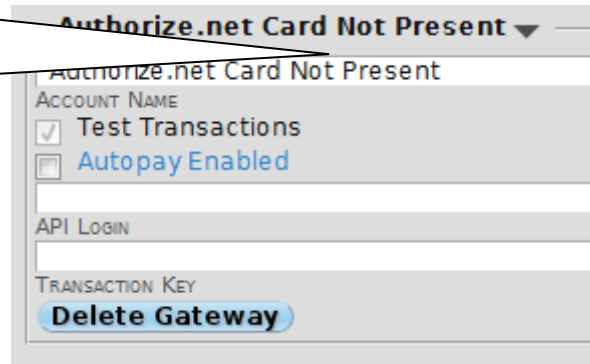
Click the button for the payment gateway you want to add.

4) Integrating Your Payment Gateway With iClassPro *(continued)*

Entering your payment gateway information in iClassPro:

Enter your account information.

Check "Autopay Enabled" if you want to save payment information using this gateway.




The screenshot shows a form titled "Configure Payment Gateways" for the "Authorize.net Card Not Present" gateway. The form includes a dropdown menu for "ACCOUNT NAME" with "Authorize.net Card Not Present" selected. Below this are two checkboxes: "Test Transactions" (checked) and "Autopay Enabled" (unchecked). There are also input fields for "API LOGIN" and "TRANSACTION KEY". At the bottom of the form is a blue button labeled "Delete Gateway".

Specify your payment settings:

Use the drop down menus at the top of the "Configure Payment Gateways" window to specify which payment gateway is used for the specific type of transaction.

- **Card Present Account:** The card present account is used anytime you create a payment by swiping a credit card.
- **Card Not Present Account:** The card not present account is used whenever you enter the card information manually or use autopay.
- **eCheck Account:** Specify which account you want to use for eCheck payments.



The screenshot shows the "Configure Payment Gateways" window with two dropdown menus. The "Card Present Account" dropdown is set to "none". The "Card Not Present Account" dropdown is set to "Authorize.net Card Not Present". Below these dropdowns is a blue button labeled "Add Gateway".

4) Integrating Your Payment Gateway With iClassPro *(continued)*

Test Your Settings:



After you have completed these steps, you can test your integration by making a credit card or eCheck payment for a family account. You will also want to be sure that you can save payment information for a family. From the customer portal, customers will also be able to save payment information on file for use with iClassPro's auto payments.

If your payment gateway returns with an error message after making your test payment or saving autopay, please contact the payment gateway or iClassPro support to find out the exact reason of the error.

When contacting support, please be sure to have the exact wording of the error message. This will help to easily troubleshoot any problems with your payment gateway integration with iClassPro.

Please check our support documentation or knowledge base if you need help making a credit card payment or saving payment information on file.