

# SuitePayments: Credit Card Acceptance with NetSuite

## KEY FACTS

- Fully integrated with NetSuite order management
- One solution supports invoice payments, phone orders and webstore checkout
- Card data security and convenience

## KEY FEATURES

### *One System for All Card Processing Needs*

- Use NetSuite and a single merchant account for invoice payments, phone orders and webstore checkout
- Complete NetSuite-specific solutions, and flexibility to accommodate other requirements
- Supported across all NetSuite editions

### *Improve Cash Flow with Credit Card Acceptance*

- Replace/reduce net terms
- Direct deposit of funds
- Speed order to cash

### *Achieve PCI DSS Compliance*

- NetSuite is a registered compliant service provider
- Only credit card processing system needed—serves the whole business
- Reduces overhead associated with PCI compliance

## Credit Card Acceptance with NetSuite Is Easy and Powerful

Adding credit card acceptance to the complement of benefits that NetSuite offers allows you to further extend the suite and automate more business processes for greater efficiency and control.

As a fully integrated software suite, NetSuite can help ensure your business operations are efficient and synchronized—and that holds for payments acceptance through SuitePayments as well.

NetSuite manages the various actions involved in credit card acceptance for you automatically, as part of a seamless business process. Capture credit card information with the creation of a customer record, either via online checkout or offline in the business office, for ongoing payment needs. With the creation of a sales order, NetSuite can automatically request a card authorization, and upon fulfillment of that order, NetSuite will initiate the charge to the card, prompting settlement to your bank account. As the card is charged, your account, customer and inventory records are updated automatically and in real-time. Accepting a cash sale? NetSuite will initiate the charge to the card with the creation of the cash sale record.

Order management with NetSuite not only automates the charging of the card, but also helps ensure that only orders with a successful charge are moved to fulfillment. Further, NetSuite uses additional levels of verification and review to more effectively manage the risk associated with fraudulent card use and chargebacks.

NetSuite's SuitePayments functionality is supported across all editions of NetSuite, though you are required to obtain merchant account services with one of our fully integrated credit card processing partners.

NetSuite is pre-integrated with and committed to the most complete level of credit card processing functionality with these three industry-leading providers:

- CyberSource (serving merchants in the US and globally)
- Merchant e-Solutions (serving merchants in the US and globally)
- WorldPay (serving merchants in the UK and EU).

Ensure the most flexible solution for your business, with the best terms and highest quality of service by choosing a solution from a SuitePayments-certified partner. For a no-obligation consultation and guidance with selecting the best SuitePayments solution for your business, contact your NetSuite sales representative or email us at [SuitePayments@netsuite.com](mailto:SuitePayments@netsuite.com).

Credit card processing costs, assessed by the merchant account provider, are unique to every situation and depend on actual processing. All NetSuite preferred vendors provide superior services at reasonable cost, especially considering that these solutions are fully integrated into NetSuite functionality.

## KEY FEATURES

### Securely Store Customer Credit Card Numbers

- Retain convenience and service levels as with full card numbers
- Card numbers are stored fully encrypted, displayed masked except for last four digits, access-restricted for use by user role
- All managed in a fully PCI-compliant fashion

### Enhanced Payments Management for Ecommerce

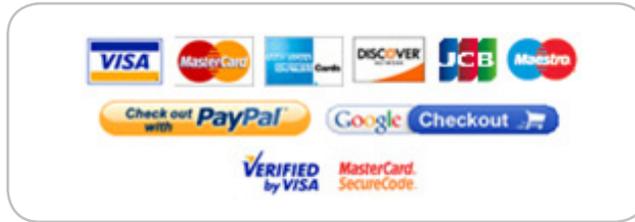
- Order management with NetSuite Payment Holds functionality
- Credit card fraud controls with Order Verification
- Payer Authentication support

### Advanced Fraud Management Option

- Sophisticated credit card fraud protection
- Fully integrated into NetSuite business processes
- Rules engine and active monitoring available

### POS Add-in Available

- Meet needs for card-present brick-and-mortar transactions
- Automated data synchronization



### NetSuite supports\*:

- Visa, MasterCard, American Express, Discover, JCB, Diners Club, Maestro cards
- Credit, debit, gift, prepaid and business (Level II) cards
- Multiple webstores
- Multiple currencies
- PayPal Express Checkout and Google Checkout
- Payer authentication (Verified by Visa and MasterCard SecureCode)
- Advanced fraud management
- Various payment gateway integrations, such as CyberSource and Merchant e-Solutions, and WorldPay for UK and EU merchants.

\*While NetSuite supports use of the services listed, the services require enablement for the merchant by the various providers.

More than just a credit card processing terminal, SuitePayments is an extension of NetSuite's business management software suite.

## Key Capabilities

### One System for All Card Processing Needs

Whether you're taking payments online via a NetSuite webstore, settling an outstanding invoice with a one-time payment or billing customers on a recurring basis, SuitePayments accommodates all of your payment acceptance needs. As a seamlessly integrated component of NetSuite, SuitePayments gives you updated accounts, inventories and customer records in real time, with full PCI compliance. With SuitePayments, there is no reason to maintain additional processing software or equipment, as NetSuite manages all.



Figure 1. SuitePayments increases efficiencies with NetSuite Order Management.

### Improve Cash Flow with Credit Card Acceptance

If you are not already accepting payments via credit card today, NetSuite makes it easy to get started and easy to manage. Seamlessly incorporate card acceptance into your existing NetSuite order processing. Offer your customers more options for making payments to you. Avoid the effort and uncertainty of establishing net terms for new customers. Reduce or eliminate the interval between fulfillment and getting paid.

### Achieve PCI DSS Compliance

Merchants are responsible for ensuring that they have adequate controls in place to protect cardholder information. If a merchant uses third-party services to store, transmit or handle credit card data, the merchant is responsible for ensuring that service providers selected are compliant with the Payment Card Industry Data Security Standard (PCI DSS).

Not only is NetSuite a registered PCI-compliant service provider (see Visa’s Global Registry of Service Providers—PCI DSS Validated Entities), NetSuite eliminates the need for a business to process credit cards in any other fashion. It is the only credit card processing system needed and can serve the whole business.

With no need to store cardholder data, and no need for additional processing methods, NetSuite SuitePayments can drastically reduce the overhead associated with having to validate compliance with PCI DSS. A study by the Ponemon Institute found that on average, companies surveyed spend about a third of their security budget on PCI.

NetSuite is regularly audited by an independent qualified security assessor. Our systems, processes and policies undergo quarterly evaluations by a PCI-approved assessor for security, vulnerability and access controls.

If your business does not use its own systems for storing, transmitting or handling credit card data, but instead utilizes NetSuite’s, then chances are a simple PCI-DSS self-assessment questionnaire is all that is required for your compliance. Save time and money, and gain peace of mind, by letting NetSuite do the heavy lifting needed for your PCI DSS compliance.



Figure 2. NetSuite is a PCI-compliant service provider.

### Securely Store Customer Credit Card Numbers

With SuitePayments, your customer credit card numbers are stored on NetSuite’s secure, PCI-compliant systems and servers. Retain all the convenience and levels of customer service as if you had access to full card numbers, but without any of the security concerns.

Card numbers stored by NetSuite are fully encrypted. For display purposes, only the last four digits of the card number are revealed. NetSuite role restrictions prevent unauthorized use of stored card numbers. Order clerks can see only the last four digits to confirm information with a customer, while the accounting manager is the only one who can issue a refund to the card on file, for example. This is managed in a fully PCI-compliant fashion for you by NetSuite.

### **Enhanced Payments Management for Ecommerce**

Improve order management by isolating orders with payment issues with payment hold functionality, and work to resolve those issues with the manage payment holds page. Stem credit card fraud with order verification that allows you to automatically route incoming orders based on Address Verification Service (AVS) and Card Security Code (CSC) results. Hold orders for verification failure and assess the order using a management UI with complete transaction details.

Whether for an additional level of verification, regional mandates or processing cost benefits, payer authentication (also known as Verified by Visa and MasterCard SecureCode, Buyer Authentication, or 3D Secure) is fully supported with SuitePayments.

### **Advanced Fraud Management Option**

Credit card chargeback rates climbing, too many orders to review, AVS and CSC not enough? To scale an ecommerce business, advanced fraud management is a must. With NetSuite, use sophisticated screening methods to effectively assess every order. Send more orders directly to fulfillment and delay fewer orders with manual review. Set rules that are right for your business, and quickly and easily update those rules for any newly identified risk or concern. Improve fraud management while maintaining a streamlined order processing system within NetSuite.

### **POS Add-in Available**

Have a brick and mortar outlet—a parts counter, or even a sales desk in the warehouse? A simple and effective point-of-sale (POS) add-in gives you card-swipe convenience, card-present cost advantages and the harmony of a unified system. Operate a completely self-sufficient POS terminal and synchronize the local machine with master records in NetSuite automatically and on a schedule that you decide, whether once a minute or once a day.



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