

Overview of Other Preferences for Payment Processing

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This guide explains how to configure additional preferences for your integration. It is intended for system administrators.

After completing the initial integration with your payment processor, there are additional preferences you can set.

1. Navigate from **Main Menu > System Admin > Preferences > Database Management**.
2. Next to Payment Processing, click the link to **Open Settings**.

Enable Credit Card Integration

To activate your payment processing integration, mark this flag.

Test Mode

If you do *not* have production credentials currently in place for your integration, you may be able to [use a test mode to explore functionality](https://aace5.knowledgeowl.com/help/working-with-test-mode-to-explore-a-payment-processor) (<https://aace5.knowledgeowl.com/help/working-with-test-mode-to-explore-a-payment-processor>) with a payment processor. Contact [aACEsoft support](#) for details.

Save Card for Future Use

This flag controls whether the system will retain the credit card alias:

- **Marked** — The credit card alias is stored in aACE and can be selected from relevant drop-down lists.
- **Cleared** — Each credit card is considered a one-time use. The credit card alias is *not* stored in aACE and the card information must be re-entered every time the customer wants to use it.

Note: aACE never stores actual credit card numbers. For security reasons, your payment processor stores the credit card details on their secure servers, while aACE stores an alias representing the card.

Allow Multiple Processors

If you need to support multiple credit card payment processors running simultaneously (e.g. transitioning from one payment processor to another), mark this flag.

Please contact [aACEsoft support](#) to help you set up this feature correctly.

Authorize Card on Order Open

Charge authorizations on credit cards can occur at different times, depending on your system settings. The default timing is to authorize the credit card at time of payment. However, if you have flagged the preference to save cards for future use, aACE can authorize the card as soon as the order is opened. Often this is referred to as 'pre-authorization'.

If you mark this flag, when a relevant order is about to go to Open status, aACE automatically checks the credit card to verify sufficient funds are available. If the authorization is *declined*, the order is kept in Pending status. If the authorization is *approved*, aACE requests a hold for the payment amount and the order is moved to Open status.

Bear in mind the following details:

1. When you mark the flag for a [billing term](https://aace5.knowledgeowl.com/help/billing-payment-terms-preferences) to use pre-authorizations, the Payments field for Credit Card becomes a *required field*.
2. The card is actually *charged* when the receipt is posted in aACE.
3. Pre-authorizations and related credit card payment features are governed by policies set by *each* customer's specific bank and credit card provider. Some of these external policies include:
 - A. A pre-authorization does *not* guarantee funds. There is a possibility that the customer's bank will process other payments on the card. This might reduce available funds so that your charge could be declined.
 - B. Authorizations are typically good for 15-45 days. If an authorization expires, the funds are released and other payments may be processed. This might reduce available funds so that your charge could be declined.
 - C. Additional transaction fees might be incurred:
 - If an authorization is held for more than a few days without being captured
 - If the final charge is greater or lower than the authorization amount