

NET1 Credit Card Processing



Updated January 2018

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What is NET1?

NET1 is an online credit card payment solution offered by NET1 Payment Solutions that ECI M1 is a partner/approved vendor with. As a result, the M1 software has an integration with NET1 that allows M1 users to process NET1 credit card authorisations, payments and credits from their customers.

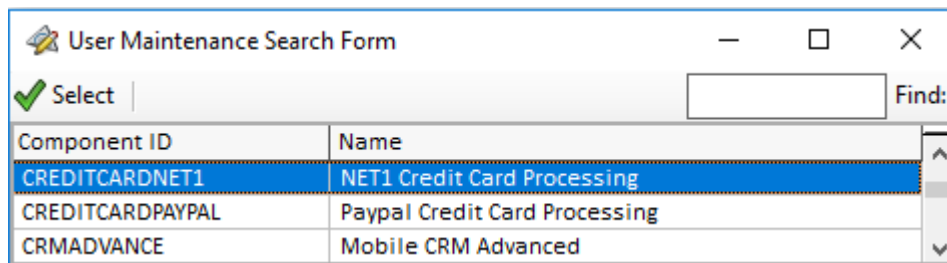


You must be on M1 version 9.1.736 and above (for M1 9.1 users) or 9.2.711 and above (for M1 9.2 users) for the integration to work.

Setup

User Administration

Besides the required Table access to the Sales Order Entry and AR Invoice Entry screens, any user who wishes to perform NET1 transactions in M1 will need access to 'NET1 Credit Card Processing' in their Component Security.



Component ID	Name
CREDITCARDNET1	NET1 Credit Card Processing
CREDITCARDPAYPAL	Paypal Credit Card Processing
CRMADVANCE	Mobile CRM Advanced

Database Options

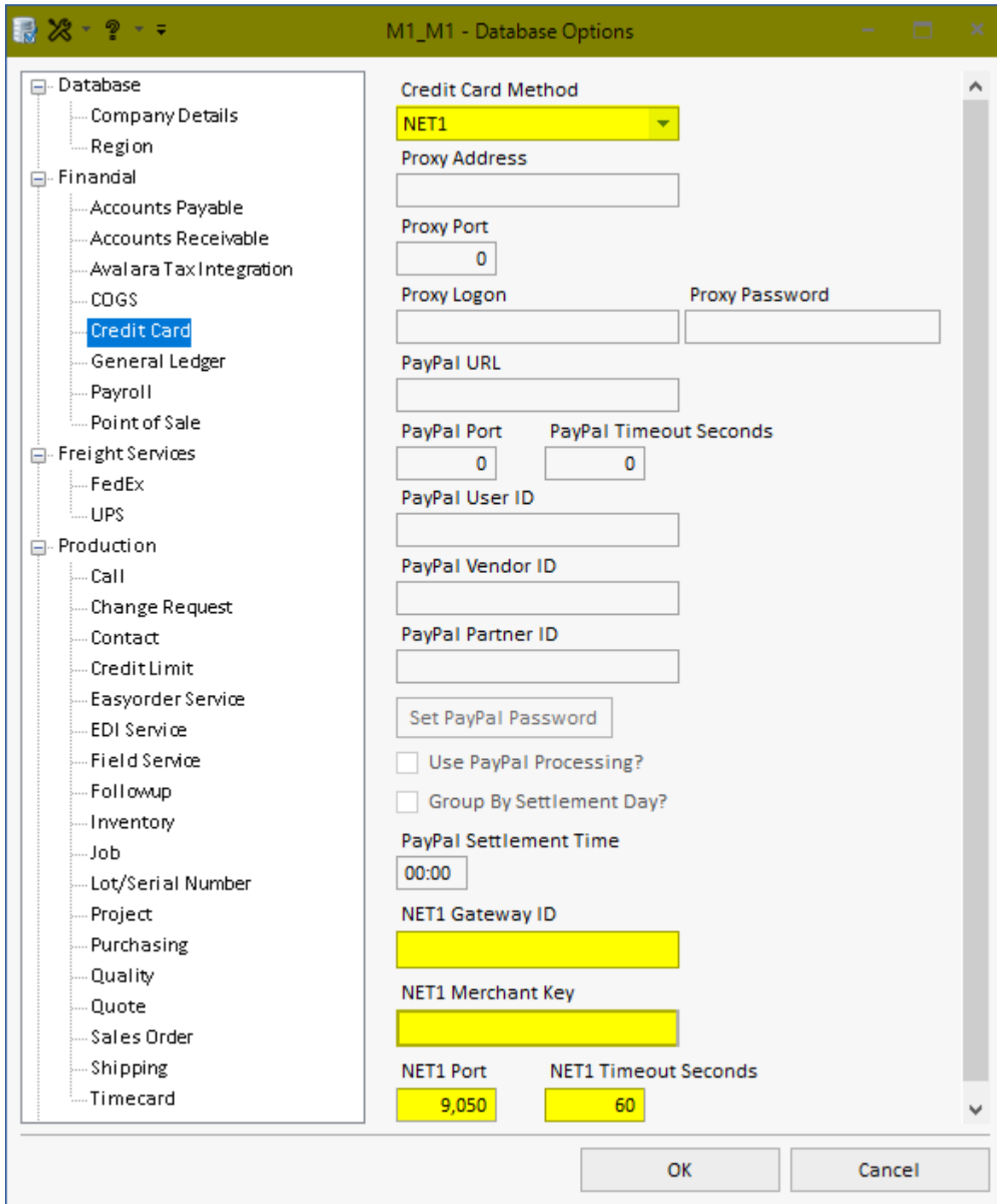
Each database where NET1 transactions are processed will need to have the company's NET1 details filled in correctly in Database Options -> Credit Card.

1. Click the *Credit Card Method* dropdown and select **NET1**.
2. Fill in the *NET1 Gateway ID* and *NET1 Merchant Key* fields.



Values for these fields are provided by NET1 Payment Solutions to our customers.

3. The *NET1 Port* is a legacy field that will be removed by *NET1 Payment Solutions*. For now, enter **9050** into this field.
4. The *NET1 Timeout Seconds* field is no longer in use by NET1 Payment Solutions. For now, enter **60**.



The screenshot shows the 'M1_M1 - Database Options' dialog box. On the left is a tree view with categories: Database, Financial, Freight Services, and Production. 'Credit Card' is selected under the Financial category. The main area contains the following fields and options:

- Credit Card Method:** A dropdown menu set to 'NET1'.
- Proxy Address:** An empty text input field.
- Proxy Port:** A text input field containing '0'.
- Proxy Logon:** An empty text input field.
- Proxy Password:** An empty text input field.
- PayPal URL:** An empty text input field.
- PayPal Port:** A text input field containing '0'.
- PayPal Timeout Seconds:** A text input field containing '0'.
- PayPal User ID:** An empty text input field.
- PayPal Vendor ID:** An empty text input field.
- PayPal Partner ID:** An empty text input field.
- Set PayPal Password:** A button.
- Use PayPal Processing?
- Group By Settlement Day?
- PayPal Settlement Time:** A time selection field set to '00:00'.
- NET1 Gateway ID:** A yellow-highlighted empty text input field.
- NET1 Merchant Key:** A yellow-highlighted empty text input field.
- NET1 Port:** A text input field containing '9,050'.
- NET1 Timeout Seconds:** A text input field containing '60'.

At the bottom right are 'OK' and 'Cancel' buttons.

NET1 Transaction Types

Below are the 3 types of NET1 transactions M1 performs.

- **Authorisation Only**

Also known as an Authorization Hold, Card Authorization or Preauthorization. This verifies the selected credit card has sufficient funds to pay the selected sales order, AR invoice or AR payment in M1. The balance will be rendered unavailable until a Delayed Capture (i.e. Settlement) transaction is done or the hold 'falls off'.

- **Delayed Capture**

A Delayed Capture finalizes the payment from a previously entered Authorisation Only transaction. If successful, the funds are pulled from the selected credit cards into your merchant account.

- **Normal Authorization**

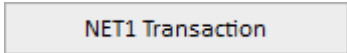
Performs an authorisation on the credit card and if successful, immediately pulls the requested funds from the credit card to the organisation's merchant account.

- **Credit**

Performs a cancellation/credit for a Authorisation Only, Delayed Capture or Normal Authorisation NET1 transactions.

NET1 Controls Within M1

NET1 Transaction Button

A rectangular button with a light gray background and a thin border, containing the text 'NET1 Transaction' in a dark gray font.

The following M1 screens contain the **NET1 Transaction button** that allows you to perform the following NET1 transactions:

- **Sales Order Entry**
 - Authorisation Only
 - Delayed Capture
 - Normal Authorisation
- **AR Invoice Entry**
 - Authorisation Only
 - Delayed Capture
 - Normal Authorisation
- **AR Payment Header** (enabled if *Credit Card* is selected as the Payment Method)
 - Normal Authorisation

Credit Card NET1 Info Fields

The Sales Order Entry and AR Invoice Entry screens contain six fields to represent the various amounts involved in NET1 transaction(s) for the selected Sales Order or AR Invoice.

Authorized Total	Captured Total	Authorized not captured	Immediate Payment	Amount Refunded	Amount Remaining
0.00	0.00	0.00	0.00	0.00	220.00

- **Total Payable** – This should be equal to the Order Total or Invoice Total.
- **Authorized Total** – The sum of the amount of any Authorized transactions made against the current Sales Order or AR Invoice.
- **Authorized not captured** – The sum of any Authorized transactions minus the sum of any Captured transactions against the current Sales Order or AR Invoice.
- **Captured Total** – The sum of the amount of Captured transactions against the current Sales Order or AR Invoice.
- **Immediate Payment Total** – The sum of the amount of sale transactions which have been processed against the current Sales Order or AR Invoice.
- **Amount Remaining** – This should be equal to the Total Payable minus the Captured Total minus the Immediate Payment Total.

NET1 Payment Wizard

The NET1 Payment Wizard is a tool that *creates AR Payments for your NET1 Transactions* that were processed from...

- Sales Orders linked to posted AR Invoices
- Posted AR Invoices

For *Authorisation Only* NET1 transactions, the wizard will also create a *Delayed Capture* NET1 transaction on top of creating the AR Payment.

For *Normal Authorisation* NET1 transactions, the wizard will only create the AR Payment.

NET1 Payment Wizard

NET1 Payment Wizard

The following grid will display all authorized but uncaptured transactions including sale transactions against Sales Orders linked to Invoices and Invoices only. Processing marked items will capture the transaction for the full authorized amount where Captured is not checked. A new AR Payment Session containing one header will be created for each marked row in the grid.

Mark	NET1 ID	Reference	Transaction Type	ID Type	ID	Transaction Amt	Inv Balance	Captured
<input type="checkbox"/>	6	A52i394Ow0	Normal Authorization	AR Invoice	10035	550.00	550.00	<input checked="" type="checkbox"/>
<input type="checkbox"/>	9	DDKV8BVM1F	Auth Only	Sales Order	11043	110.00	0.00	<input checked="" type="checkbox"/>

Scenarios

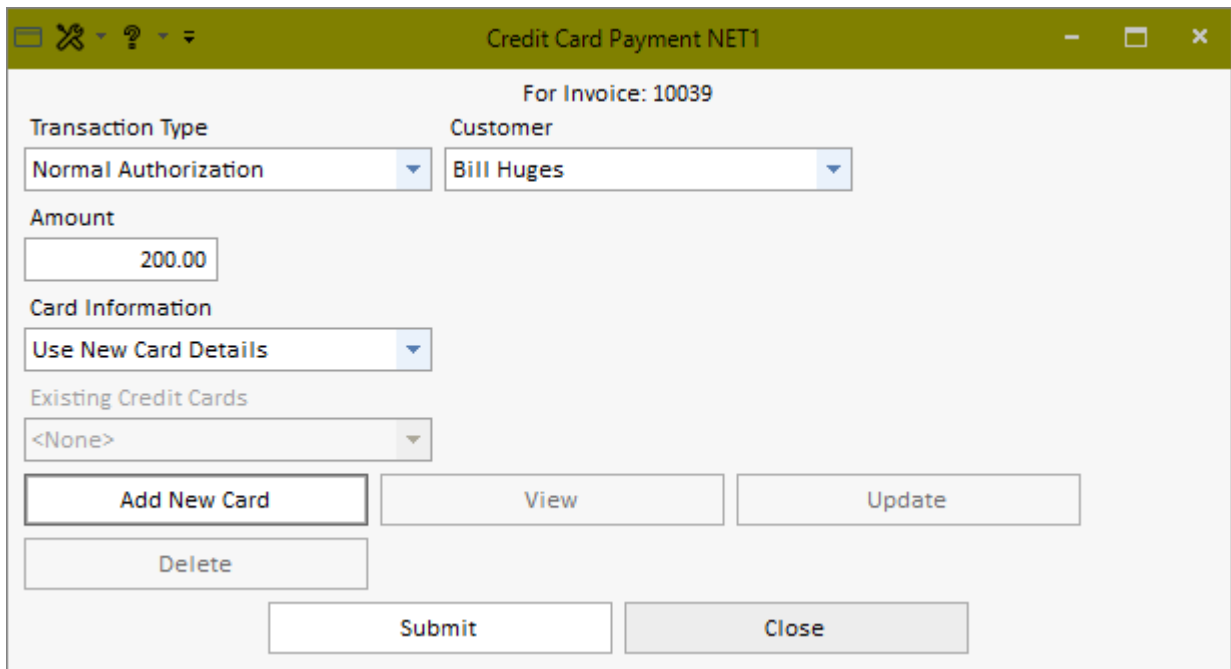
Adding Credit Cards to a Customer

You can choose save the credit card details of your customers. This can help you save time when processing payments from customers who make regular purchases.



These credit card details are stored with NET1 and not in M1.

1. Open the Sales Order Entry, AR Invoice Entry or AR Payment Header.
2. Make sure the Customer ID is filled in and an Invoice Location is selected if needed.
3. Make sure the Accounting Contact dropdown has a contact selected.
4. Click the NET1 Transaction button in either the Sales Order Entry, AR Invoice Entry or AR Payment Header screen. The Credit Card Payment NET1 screen appears.



The screenshot shows a web form titled "Credit Card Payment NET1" for invoice 10039. The form includes the following elements:

- Transaction Type:** A dropdown menu set to "Normal Authorization".
- Customer:** A dropdown menu set to "Bill Huges".
- Amount:** A text input field containing "200.00".
- Card Information:** A dropdown menu set to "Use New Card Details".
- Existing Credit Cards:** A dropdown menu set to "<None>".
- Buttons:** A row of buttons including "Add New Card", "View", and "Update". Below this is a "Delete" button. At the bottom are "Submit" and "Close" buttons.

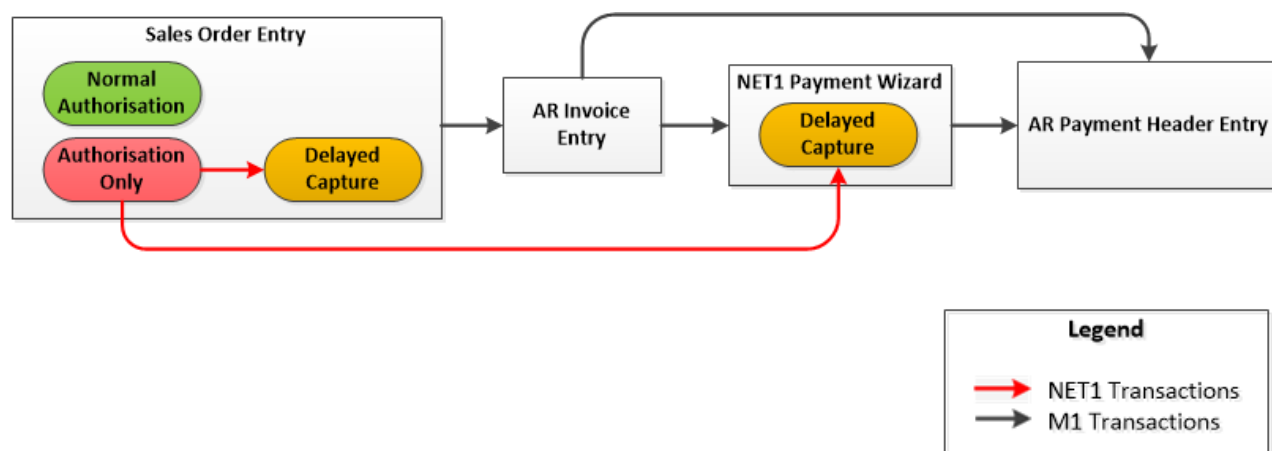
5. The Customer dropdown displays the names of all the Contacts in the selected Customer or Invoice Location. The contact you select will be used by NET1 in the credit card you are entering.
6. Click the Add New Card button. The Credit Card NET1 Web Form appears.

The screenshot shows a web browser window titled "CreditCardNET1WebForm". The page header includes the "NET1 PAYMENT SOLUTIONS" logo and a "Support" link. The main content area features the "paya Vault" logo. Below the logo, the "Payment Type" is set to "Credit Card" with a selected radio button. There is a text input field for "Card Number". Below that are two dropdown menus for "Expiration Month" (set to "June - 06") and "Expiration Year" (set to "2018"). Underneath the dropdowns are logos for MasterCard, VISA, DEBIT, and AMERICAN EXPRESS. At the bottom of the form are two buttons: "Submit" (blue) and "Cancel" (grey). The footer of the page contains "V2.0.08" on the left, "paya Exchange Enabled" in the center, and "14:18" on the right.

7. Enter the Credit Card Number.
8. Select the Expiration Date.
9. Click Submit.

Sales Order Credit Card Payment Process

This diagram outlines the M1 processes and the NET1 transactions that can be performed concurrently with them.



Note: Shipment Entry is not included in this diagram since this M1 process does not involve NET1 transactions.



Note: Any NET1 *Authorisation Only* transactions performed through the Sales Order Entry can only have its *Delayed Capture* done through the NET1 Payment Wizard or AR Payment Header after the linked AR Invoice is posted, or through the Sales Order Entry again.

Normal Authorisation from Sales Order Entry

1. Enter in the customer, Part, delivery and pricing information into Sales Order Entry as per usual.
2. Back in the header of the Sales Order Entry, click the **NET1 Transaction button**. The Credit Card Payment NET1 screen appears.
3. Click the Transaction Type dropdown and select **Normal Authorisation**.
4. Click the **Customer dropdown** and select the Organisation Contact **whose name is on the credit card** being used for this payment.
5. The **Amount** field in the Credit card Payment NET1 screen **defaults** to the value in the **Amount Remaining** field of the Sales Order. You can change this value if required.
6.
 - a. If the Customer's credit card is stored on NET1, click the Card Information dropdown and select **Use Existing Card Details**.
 - b. If the Customer's credit card is not stored on NET1, click the Card Information dropdown and select **Use New Card Details**.
7. Click the Submit button.
8.
 - a. If an existing credit card is selected, then a **confirmation message** will appear that the transaction was **completed successfully**.
 - b. If a new credit card is being used, then the **Credit Card NET1 Web Form** screen will appear. Enter the **Card Number**, select the **Expiration Date** and enter the **CVV number**.

Click **Submit**. If the credit card details are correct, a confirmation message will appear that the transaction was completed successfully.

9. Back in the Sales Order Entry screen, the value of the **Immediate Payment** field will *increase* by the **Amount** paid in the Credit Card Payment NET1 screen.

Authorisation Only from Sales Order Entry

1. Enter in the customer, Part, delivery and pricing information into Sales Order Entry as per usual.
2. Back in the header of the Sales Order Entry, click the **NET1 Transaction** button. The Credit Card Payment NET1 screen appears.
3. Click the Transaction Type dropdown and select **Authorisation Only**.
4. Click the **Customer dropdown** and select the Organisation Contact **whose name is on the credit card** being used for this payment.
5. The **Amount** field in the Credit Card Payment NET1 screen **defaults** to the value in the **Amount Remaining** field of the Sales Order. You can change this value if required.
6.
 - a. If the Customer's credit card is stored on NET1, click the Card Information dropdown and select **Use Existing Card Details**.
 - b. If the Customer's credit card is not stored on NET1, click the Card Information dropdown and select **Use New Card Details**.
7. Click the Submit button.
8.
 - a. If an existing credit card is selected, then a **confirmation message** will appear that the transaction was **completed successfully**.
 - b. If a new credit card is being used, then the **Credit Card NET1 Web Form** screen will appear. Enter the **Card Number**, select the **Expiration Date** and enter the **CVV number**. Click **Submit**. If the credit card details are correct, a confirmation message will appear that the transaction was completed successfully.
9. Back in the Sales Order Entry screen, the value of the **Authorised Total** and **Authorised not captured** fields will *increase* by the **Amount** authorised in the Credit Card Payment NET1 screen.

Delayed Capture from Sales Order Entry



Delayed Capture NET1 transactions performed from the Sales Order Entry screen require an existing *Authorisation Only* transaction entered through this same entry screen.

1. Open an existing sales order in the Sales Order Entry. This sales order must already have had a Delayed Capture NET1 transaction performed on it.
2. Click the **NET1 Transaction** button. The Credit Card Payment NET1 screen appears.
3. Click the **Transaction Type** dropdown and select **Delayed Capture**. The **Reference** dropdown appears.
4. Click the **Reference** dropdown and select the *Authorisation Only* transaction you would like to perform the *Delayed Capture* on.
5. The **Customer** dropdown defaults to the Customer selected in the *Authorisation Only* transaction you selected in the Reference dropdown. Leave this as is.
6. The **Amount** field defaults to the Amount that was authorized in the *Authorisation Only* transaction you selected in the Reference dropdown. Leave this as is.

7. Click the **Submit** button. A confirmation message appears to inform you the transaction was completed successfully.

Delayed Capture and Payment creation from NET1 Payment Wizard



Sales Orders will only appear in this wizard if they...

- Have NET1 transaction(s) performed on them
- Are linked to a posted AR Invoice

1. From the M1 Explorer, click Accounts Receivable.
2. Click **NET1 Payment Wizard** under Entry screens. The NET1 Payment Wizard opens.
3. Select the NET1 transactions you would like to process.

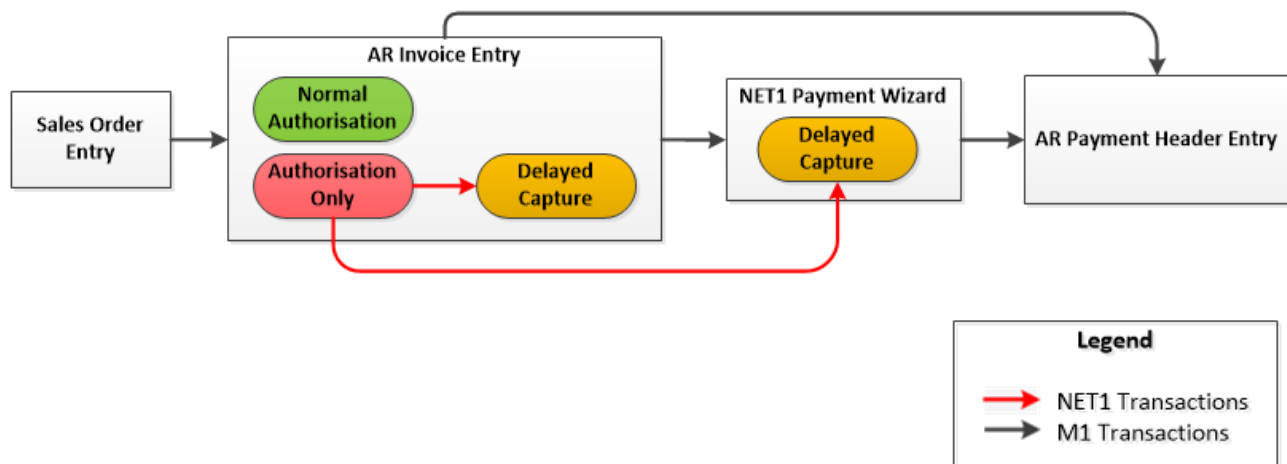


The NET1 Payment Wizard responds differently to different NET1 transactions.

- **Normal Authorisation** – The wizard creates an AR Payment for the Sales Order and linked AR Invoice for the *Captured Total* amount.
- **Authorisation Only (Delayed Capture not done)** – If the authorization hasn't been captured yet, the wizard captures the Authorised Not Captured value in the Sales Order and linked AR Invoice. The wizard also creates an AR Payment for this amount too.
- **Authorisation Only (Delayed Capture done)** – The wizard creates an AR Payment for the Sales Order and linked AR Invoice for the *Captured Total* amount.

4. Click the **Process** button. A confirmation message appears to indicate how many...
 - Transactions were captured
 - Transactions failed to be captured
 - AR Payments were processed
 - AP Payments were processed
5. Click **OK**.
6. If required, you can locate these AR and AP Payments in their respective entry screens or locate them in your AR and AP payment searches or reports.

AR Invoice Credit Card Payment Process



Shipment Entry is not included in this diagram since this M1 process does not involve NET1 transactions.



Any NET1 *Authorisation Only* transactions performed through the AR Invoice Entry can only have its *Delayed Capture* done through the NET1 Payment Wizard after the linked AR Invoice is posted, or through the Sales Order Entry again.

Normal Authorisation from AR Invoice Entry

1. Create your AR Invoice as per usual, either by pulling details in from a sales order, shipment or enter it manually.
2. In the header of the AR Invoice Entry, click the **NET1 Transaction button**. The Credit Card Payment NET1 screen appears.
3. Click the Transaction Type dropdown and select **Normal Authorisation**.
4. Click the **Customer dropdown** and select the Organisation Contact **whose name is on the credit card** being used for this payment.
5. The **Amount** field in the Credit card Payment NET1 screen **defaults** to the value in the **Amount Remaining** field of the AR Invoice. You can change this value if required.
6.
 - a. If the Customer's credit card is stored on NET1, click the Card Information dropdown and select **Use Existing Card Details**.
 - b. If the Customer's credit card is not stored on NET1, click the Card Information dropdown and select **Use New Card Details**.
7. Click the Submit button.
8.
 - a. If an existing credit card is selected, then a **confirmation message** will appear that the transaction was **completed successfully**.
 - b. If a new credit card is being used, then the **Credit Card NET1 Web Form** screen will appear. Enter the **Card Number**, select the **Expiration Date** and enter the **CVV number**.

Click **Submit**. If the credit card details are correct, a confirmation message will appear that the transaction was completed successfully.

9. Back in the AR Invoice Entry screen, the value of the **Immediate Payment** field will *increase* by the **Amount** paid in the Credit Card Payment NET1 screen.

Authorisation Only from AR Invoice

1. Create your AR Invoice as per usual, either by pulling details in from a sales order, shipment or enter it manually.
1. In the header of the AR Invoice Entry, click the **NET1 Transaction** button. The Credit Card Payment NET1 screen appears.
2. Click the Transaction Type dropdown and select **Authorisation Only**.
3. Click the **Customer dropdown** and select the Organisation Contact **whose name is on the credit card** being used for this payment.
4. The **Amount** field in the Credit Card Payment NET1 screen **defaults** to the value in the **Amount Remaining** field of the AR Invoice. You can change this value if required.
5.
 - a. If the Customer's credit card is stored on NET1, click the Card Information dropdown and select **Use Existing Card Details**.
 - b. If the Customer's credit card is not stored on NET1, click the Card Information dropdown and select **Use New Card Details**.
6. Click the Submit button.
7.
 - a. If an existing credit card is selected, then a **confirmation message** will appear that the transaction was **completed successfully**.
 - b. If a new credit card is being used, then the **Credit Card NET1 Web Form** screen will appear. Enter the **Card Number**, select the **Expiration Date** and enter the **CVV number**. Click **Submit**. If the credit card details are correct, a confirmation message will appear that the transaction was completed successfully.
8. Back in the AR Invoice Entry screen, the value of the **Authorised Total** and **Authorised not captured** fields will *increase* by the **Amount** authorised in the Credit Card Payment NET1 screen.

Delayed Capture from AR Invoice Entry



Delayed Capture NET1 transactions performed from the AR Invoice Entry screen require an existing *Authorisation Only* transaction entered through this same entry screen.

1. Open an existing sales order in the AR Invoice Entry. This sales order must already have had a Delayed Capture NET1 transaction performed on it.
2. Click the **NET1 Transaction** button. The Credit Card Payment NET1 screen appears.
3. Click the **Transaction Type** dropdown and select **Delayed Capture**. The **Reference** dropdown appears.
4. Click the **Reference** dropdown and select the *Authorisation Only* transaction you would like to perform the *Delayed Capture* on.
5. The **Customer** dropdown defaults to the Customer selected in the *Authorisation Only* transaction you selected in the Reference dropdown. Leave this as is.
6. The **Amount** field defaults to the Amount that was authorized in the *Authorisation Only* transaction you selected in the Reference dropdown. Leave this as is.

7. Click the **Submit** button. A confirmation message appears to inform you the transaction was completed successfully.

Delayed Capture and Payment creation from NET1 Payment Wizard



AR Invoices will only appear in this wizard if they have NET1 transaction(s) performed on them.

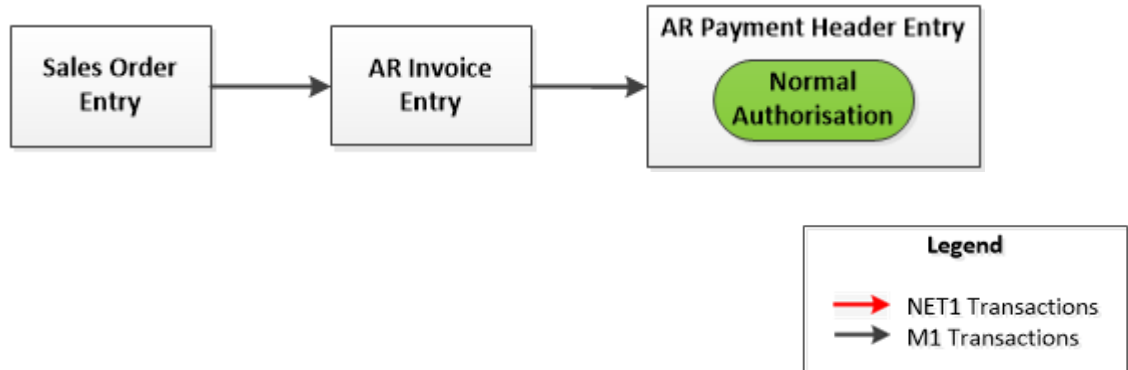
1. From the M1 Explorer, click Accounts Receivable.
2. Click **NET1 Payment Wizard** under Entry screens. The NET1 Payment Wizard opens.
3. Select the NET1 transactions you would like to process.



The NET1 Payment Wizard responds differently to different NET1 transactions.

- **Normal Authorisation** – The wizard creates an AR Payment for the Sales Order and linked AR Invoice for the *Captured Total* amount.
 - **Authorisation Only (Delayed Capture not done)** – If the authorization hasn't been captured yet, the wizard captures the Authorised Not Captured value in the Sales Order and linked AR Invoice. The wizard also creates an AR Payment for this amount too.
 - **Authorisation Only (Delayed Capture done)** – The wizard creates an AR Payment for the Sales Order and linked AR Invoice for the *Captured Total* amount.
4. Click the **Process** button. A confirmation message appears to indicate how many...
 - Transactions were captured
 - Transactions failed to be captured
 - AR Payments were processed
 - AP Payments were processed
 5. Click **OK**.
 6. If required, you can locate these AR and AP Payments in their respective entry screens or locate them in your AR and AP payment searches or reports.

AR Payment Credit Card Process



Only *Normal Authorisations* type NET1 transactions can be performed through the AR Payment Entry. This means if you have already performed an *Authorisation Only* NET1 transaction through the posted AR Invoice or linked Sales Order, you *cannot use the NET1 Transaction* button in the AR Payment Header Entry to perform a *Delayed Capture* on it.

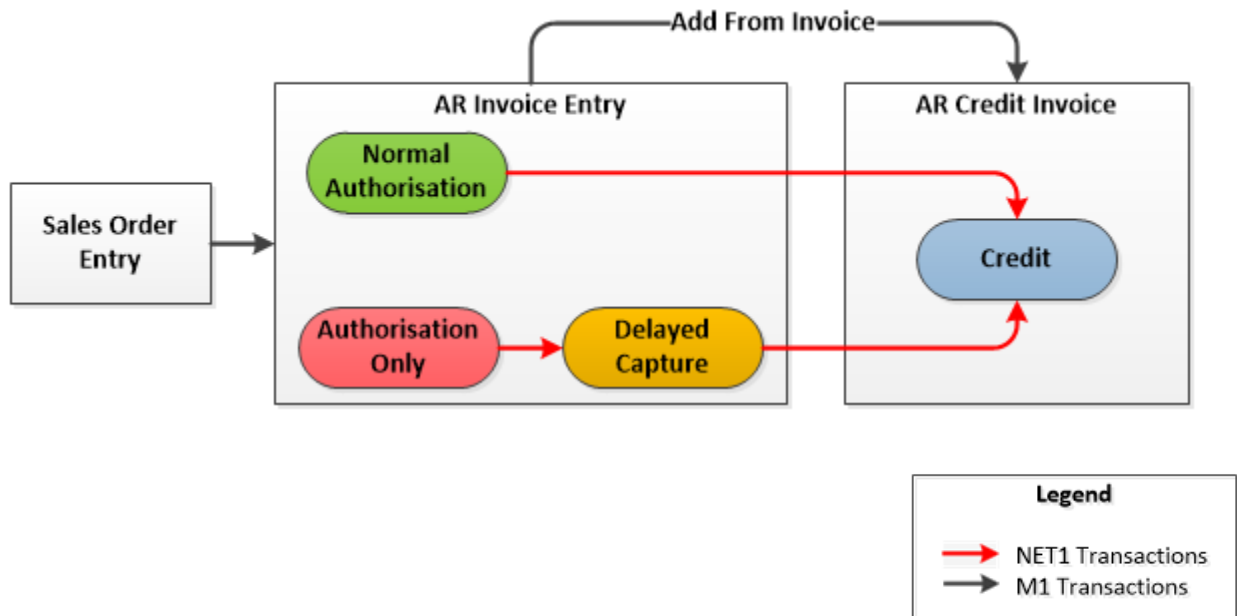
1. Post your AR Invoice (process your Sales Order and Shipment beforehand if required).
2. Enter in the details of the AR Payment as per usual.
3. In the AR Payment Header, make sure the Receipt Type is set to **Payment** and Payment Method set as **Credit Card**.

AR Miscellaneous Payments



NET1 transactions can't be performed for AR Miscellaneous Payments in M1. Credit Card details are stored in NET1 but are associated with specific Organisation Contacts in M1. Because AR Miscellaneous Payments do not require customer and contact information, NET1 transactions aren't support with this Payment Method.

Credit Transaction Types



Credit NET1 transactions can only be performed through AR Credit Invoices that were **created using the Add From Invoice button** in AR Invoice Entry. This means currently, Credit NET1 Transactions can't be performed on:

- AR Credit Invoices entered manually through the AR Invoice Entry without using the Add From Invoice button.
- AR Credit Invoices created from AR Overpayments.
- Open Load AR Credit Invoices



At the same time, Credit NET1 transactions can only be performed on Normal Authorisation, Authorisation Only and Delayed Capture NET1 transactions **performed from the AR Invoice Entry**. Credit NET1 transactions **cannot be performed** on Normal Authorisation, Authorisation Only and Delayed Capture NET1 transactions **performed from Sales Order Entry**.

cancelling Normal Authorisation, Authorisation Only and Delayed Capture NET1 transactions

1. An AR Credit Invoice must already be created using the Add From Invoice button to pull in details from an unpaid AR Invoice. Also, a Normal Authorisation, Authorisation Only or Delayed Capture must already have been performed from the AR Invoice Entry for the AR Credit Invoice.
2. Open the AR Credit Invoice in AR Invoice Entry.
3. Click the NET1 Transaction button. The Credit Card Payment NET1 screen opens.
4. The Transaction Type dropdown defaults to Credit and can't be changed.
5. Click the Reference dropdown and select the NET1 transaction you want to credit.
6. The Customer and Amount fields default to the amount you are crediting.
7. Click the Submit button. A confirmation message appears.
8. Click OK.

9. The Authorisation Only NET1 transaction you cancelled will not appear on the NET1 Wizard.

Troubleshooting

1. **I've processed an *Authorisation Only* transaction through Sales Order Entry. I'm trying to perform the *Delayed Capture* transaction through AR Invoice Entry, but the *Authorisation Only* transaction isn't appearing in the Reference dropdown.**

If you performed the Authorisation Only transaction through the Sales Order Entry, then the Delayed Capture needs to be performed through the Sales Order Entry too.

2. **I've processed an *Authorisation Only* transaction through AR Invoice Entry. I'm trying to perform the *Delayed Capture* transaction through Sales Order Entry, but the *Authorisation Only* transaction isn't appearing in the Reference dropdown.**

If you performed the Authorisation Only transaction through the AR Invoice Entry, then the Delayed Capture needs to be performed through the AR Invoice Entry too.

3. **In the Credit Card Payment NET1 window, the name of the person whose credit card I would like to use isn't appearing in the Customer dropdown.**

Although credit card details are stored in NET1 and not on M1, the name that is used for the credit card is associated with the Organisation Contacts that appear in the Customer dropdown. If the name of the person whose credit card you would like to use isn't appearing on the Customer dropdown, you will need to enter that person as an Organisation Contact under the Customer Organisation or AR Location selected in the Sales Order, AR Invoice or AR Payment.

4. **An AR Invoice that I processed a NET1 transaction against isn't appearing in the NET1 Payment Wizard.**

Make sure the AR Invoice in question is posted. The NET1 Payment Wizard only shows posted AR Invoices that have a NET1 transaction against it.

5. **The Amount Remaining field in my Sales Order/AR Invoice has a negative value in it. How did that happen? And how do I reverse that?**

The AR Invoice's amount has been overpaid in the NET1 transaction. Chances are you performed a NET1 Transaction twice or you changed the value in the Amount field in the Credit Card Payment NET1 screen to a value larger than your Invoice Total.

Overpayments happen in real life, whether accidentally by the customer or intentionally.

You can't reverse the NET1 transaction through M1. Rather, use the NET1 Payment Wizard to process this overpaid AR Invoice. This will create an AR Payment that contains an overpayment that creates an AR Credit Invoice.

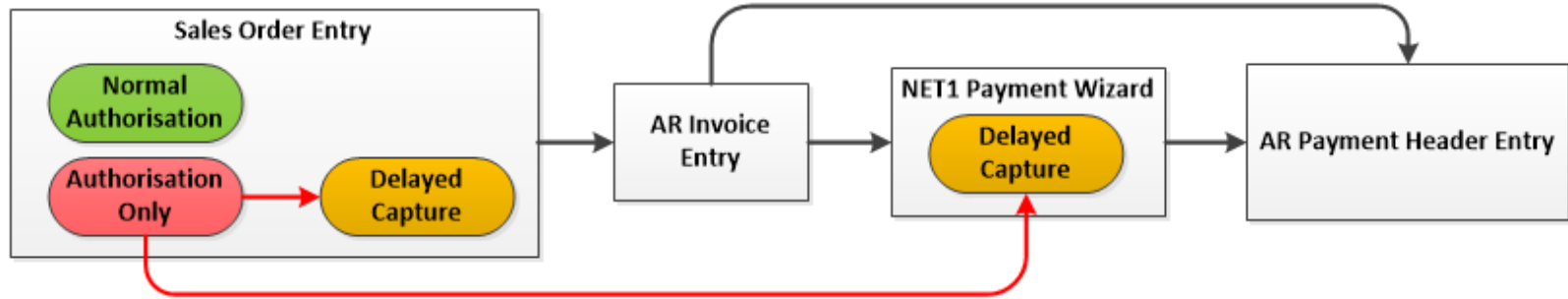
The AR Credit Invoice can then be entered in an AP Payment of type AR Invoice Offset to process the refund in M1. You will then need to manually log into the NET1 website (<http://www.net1creditcard.com/>) and manually process the refund.

6. **I noticed you can only process credits for an AR Invoice if you create an AR Credit Invoice using the Add From Invoice button in the AR Invoice Entry. Furthermore, the original AR Invoice that you are crediting must be unpaid. What about AR Credit Invoices created from overpayments or those entered manually? (without using the Add From Invoice button)**

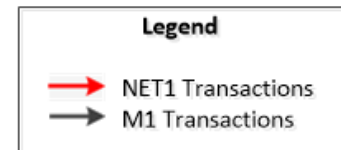
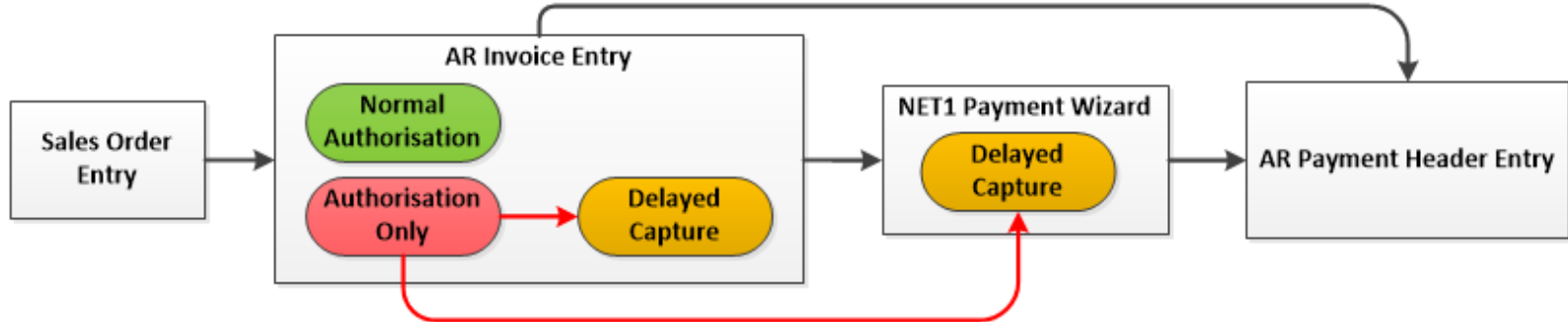
At the moment, you need to manually pull these AR Invoice Credits into an AP Payment of type AR Invoice Offset to process the refund in M1. You will also have to log into the NET1 website (<http://www.net1creditcard.com/>) and process the refund for the original NET1 transaction there.

Appendix – Flow Diagrams

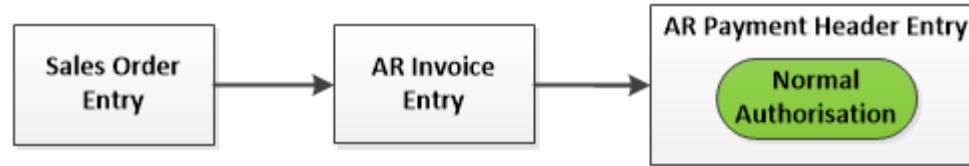
Sales Order NET1 Credit Card Payment Process



AR Invoice NET1 Credit Card Payment Process



AR Payment NET1 Credit Card Payment Process



AR Credit NET1 Credit Card Process

