# eBiz Integration - Credit Card Payments on 1place - How to's

Last Modified on 10/29/2026 2:20 pm EDT

# Overview

**EBizCharge** is a fully integrated payment processing solution within 1place that allows businesses to securely **accept**, **manage**, and **track credit card payments** throughout the sales process.

Once the EBizCharge integration is set up, payment-related activities can be managed directly within 1place, helping keep customer payment information and transaction activity connected to the corresponding customer and sales records.

With EBizCharge, users can:

- **Manage Customer Payment Methods** - Add and manage customer payment methods within 1place.
- **Process Credit Card Payments** - Accept credit card payments directly from **Sales Orders** and **Invoices**.
- **Generate Payment Links** - Create **Email Pay / Payment Links** that can be sent to customers so they can make a payment online.
- **Track Transactions** - View credit card transaction history and payment activity within 1place.
- **Accept Customer Portal Payments** - Allow customers to securely make credit card payments through the **Customer Portal**.
- **Request Payment Methods** - Send requests to customers to provide or save a payment method.
- **Process Refunds** - Process refunds for applicable credit card transactions.

The EBizCharge integration connects these payment activities with the customer's records and sales transactions in 1place, providing a centralized way to manage credit card payments without requiring users to leave the system for everyday payment tasks.

This article covers the complete EBizCharge workflow in 1place, including:

- Setting up an **EBizCharge account**.
- Connecting the EBizCharge account to **1place**.
- Managing customer **payment methods**.
- Processing **credit card payments.**
- Sending **payment links** and accepting **Customer Portal payments**.
- Viewing **transaction history.**
- Requesting **payment methods**.
- Processing **refunds**.

  When creating or updating a user, review the applicable security settings to make sure the user's access matches their responsibilities.

# Getting Started

# How to Sign Up for an EBizCharge Account

Before using EBizCharge to process credit card payments through 1place, your business must first establish an EBizCharge account.

If you are interested in using EBizCharge with 1place, you can sign up with assistance from your dedicated 1place Customer Support team.

To get started:

1. **Create a support ticket** by sending an email to **support@onesourcesoftware.com** to let your dedicated customer support team know that you would like to sign up for an EBizCharge account.
2. **1place will introduce you to EBizCharge** and initiate the referral process.
3. **Wait for EBizCharge to contact you.** An EBizCharge Sales Representative will reach out to you to discuss the account setup and offer an EBizCharge demo.
4. **Prepare your credit card processing statements.** EBizCharge may request your most recent **three months of credit card statements** as part of the account setup process. Have these statements available when requested.
5. **Complete the EBizCharge signup and onboarding process** with the EBizCharge team.
6. Once your EBizCharge account is established, obtain the following credentials from EBizCharge:
    - **API User ID**
    - **Security ID**
    - **Password**
7. Once you have these credentials, you can proceed with **setting up the EBizCharge integration in 1place**.

> **Note:** EBizCharge handles the payment-processing account setup and approval. The specific information or documentation required during the signup process may vary.

**Need help getting started?** Create a support ticket by sending an email to support@onesourcesoftware.com to request assistance with signing up for EBizCharge.

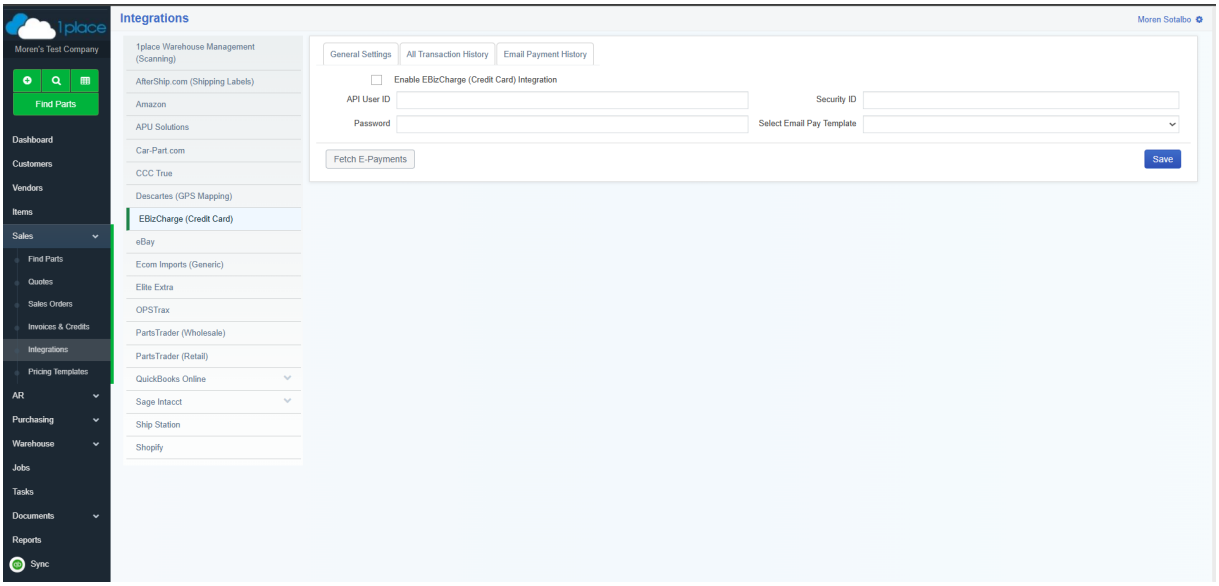
---

# How to Set Up the EBizCharge Integration in 1place

## How to Set Up EBizCharge Integration in 1place

After your EBizCharge account has been established and you have received the required credentials, enter them in the EBizCharge integration settings in 1place.

1. In 1place, go to **Sales > Integrations > EBizCharge (Credit Card)**.
2. Select **General Settings**.




3. Enter the following EBizCharge credentials:
    - **API User ID**
    - **Security ID**
    - **Password**
4. Review the information entered to make sure the credentials are correct.
5. Click **Save**.
6. Start testing the integration using the **Test Cards** from EBizCharge. Follow the articles below to start testing adding a payment method and processing credit card payments. If you need further assistance, contact your dedicated **1place Customer Support.**

# How to Add a Customer Payment Method

1place provides several ways to add and save a customer's credit card for future payments. A payment method can be added directly from the **Customer Details** screen, while processing an invoice payment, or by the customer when

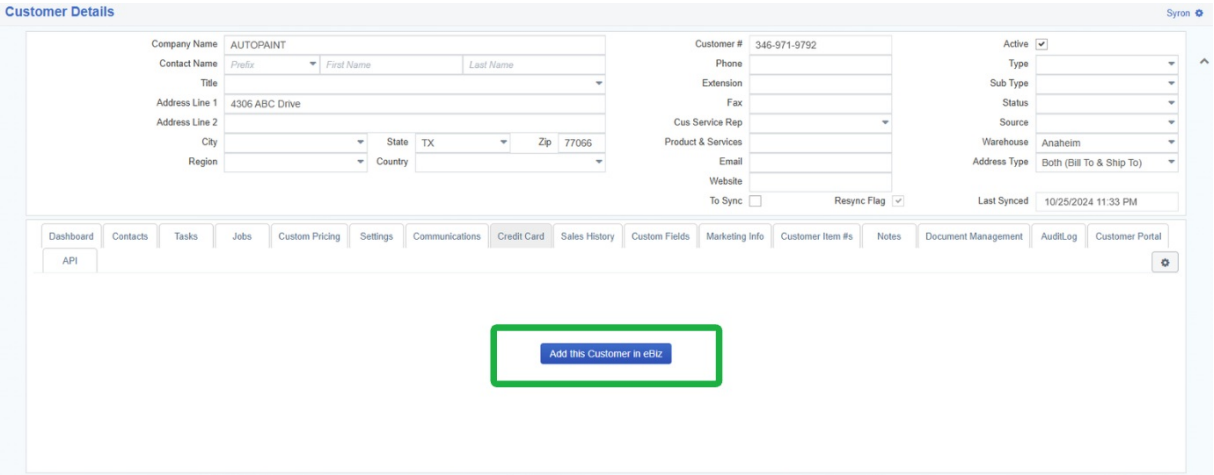
using an **Email Pay** payment link.

Once a card is saved, it becomes available as a payment method for that customer when processing payments in 1place.

## Option 1 - Add a Payment Method from the Customer Details Screen

Use this option when you want to add a customer's credit card directly to their customer record.

1. Open the **Customer List** screen and select the customer.
2. On the **Customer Details** screen, go to the **Credit Card** tab.
3. If the customer has not yet been added to EBizCharge, click **Add This Customer to EBiz**.

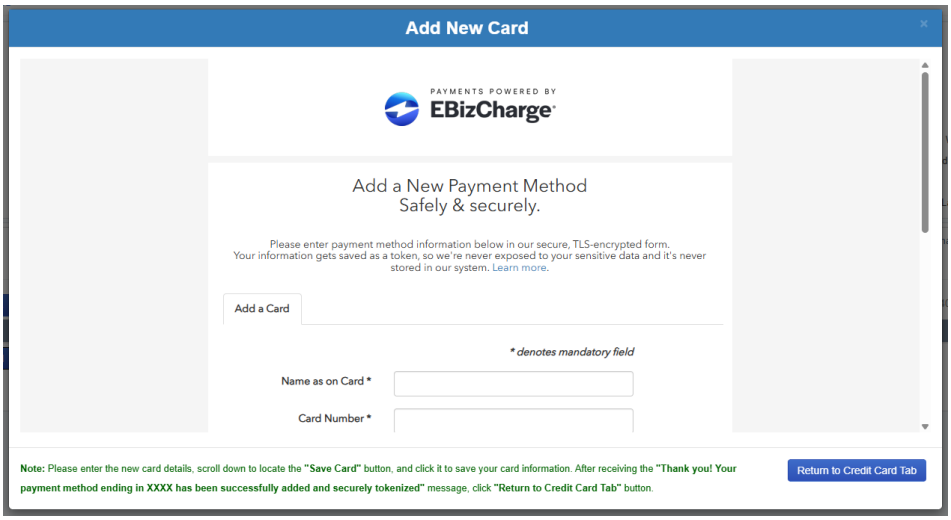



This adds the customer to EBizCharge so their payment information can be synchronized with the EBizCharge integration.

4. Once the customer has been added to EBizCharge, click **Add New Card**.




5. The **Add New Card** EBizCharge form will appear.



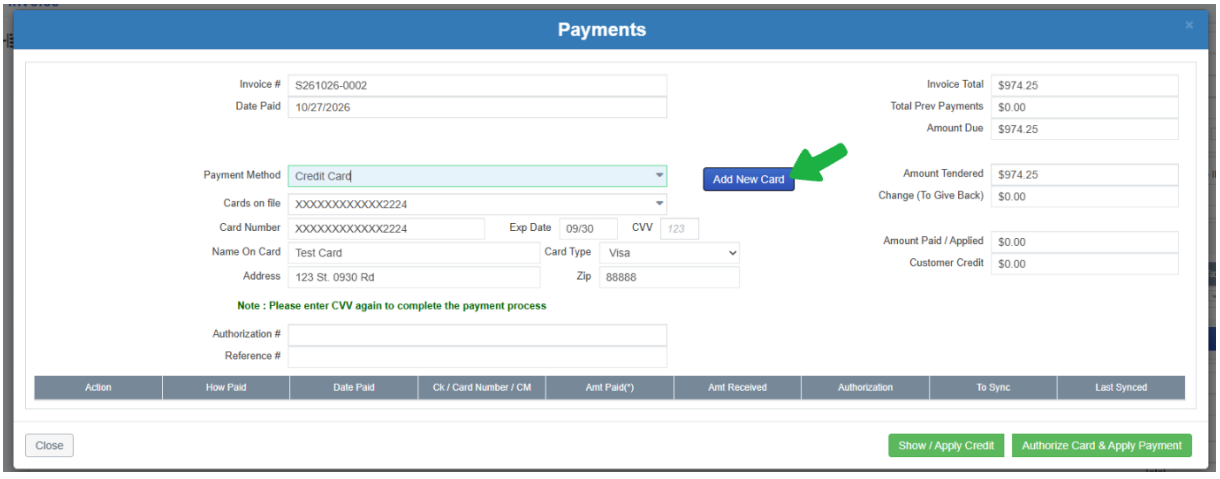
6. Enter the required credit card information:
    - **Name as on Card** *
    - **Card Number** *
    - **Card Expiration** *
    - **Security Code** *
    - **Country**
    - **Card Billing Address** *
    - **Card Billing City**
    - **Card Billing State**
    - **Card Billing Zip Code** *
    - **Set as my default payment method** - Select this option if the card should be set as the customer's default payment method.
    - **I've read and agree to the Terms and Conditions** - Review and accept the EBizCharge Terms and Conditions.
7. Click **Save Card**.

The card will now be available as a payment method for the customer and can be selected when processing payments.

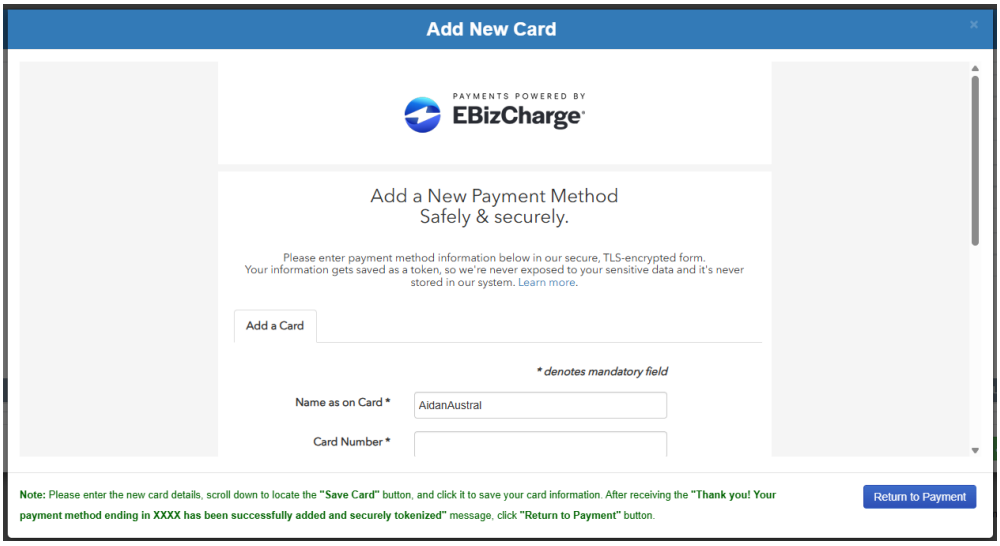
### Option 2 - Add a Payment Method While Receiving an Invoice Payment

You can also add a customer's credit card while processing or editing an invoice payment.

1. Open the invoice and select **Receive/Edit Payments**.
2. Select **Credit Card** as the **Payment Method**.
3. Click the **Add New Card** button located to the right of the Payment Method field.



4. The **Add New Card** EBizCharge form will appear.




5. Enter the customer's credit card information.

6. Click **Save Card**.

Once saved, the new card will:

- Be available in the **Cards on File** drop-down list for the payment.
- Be saved to the customer's list of available credit cards.

### Option 3 - Add a Payment Method Through Email Pay

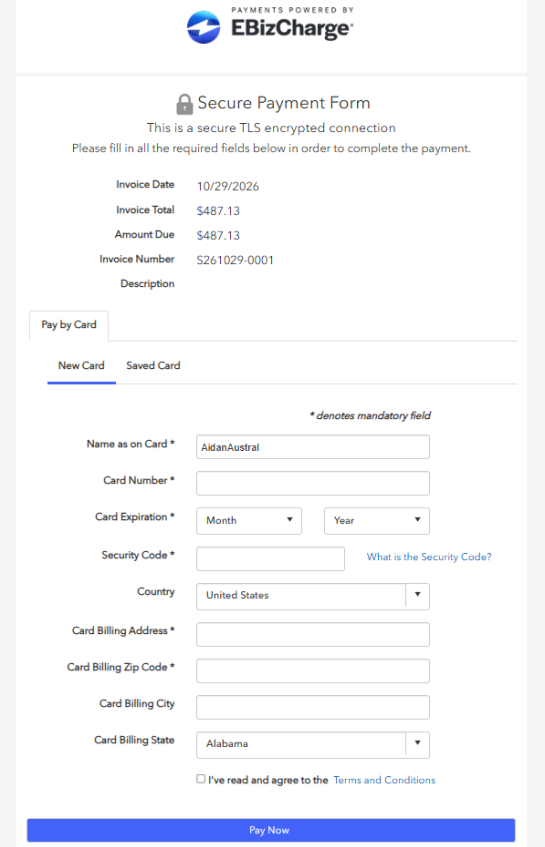
When a customer receives an **Email Pay** payment link, they can also add a new credit card while making their payment.

When the customer opens the payment link:

1. The customer can select an existing card from the **Cards on File** options, or

2. Select **Add a New Card** to enter a different payment method.

3. The **Add New Card** EBizCharge form will appear.




4. The customer enters their credit card information and completes the payment.

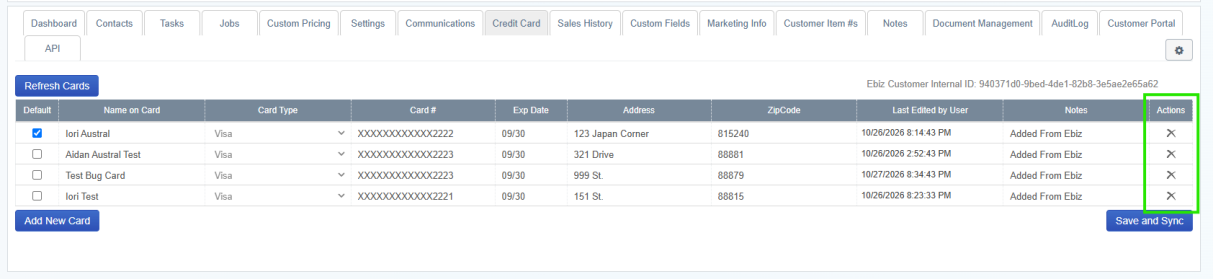
This provides customers with the option to use a saved payment method or add a new card when paying through an Email Pay link.

# How to Edit or Remove a Saved Payment Method

To update a saved credit card, the existing card must first be removed and then added again with the updated information. The **Edit** option is not available for saved credit cards.

## How to Remove a Saved Payment Method

1. Open the **Customer List** screen and select the customer.
2. On the **Customer Details** screen, go to the **Credit Card** tab.
3. Locate the credit card you want to remove.
4. Under the **Actions** column, click the **X** button.




5. A confirmation message will appear:

> **Delete Credit Card Link?**
> Do you want to permanently delete this Credit Card link?

6. Click **Yes** to proceed.

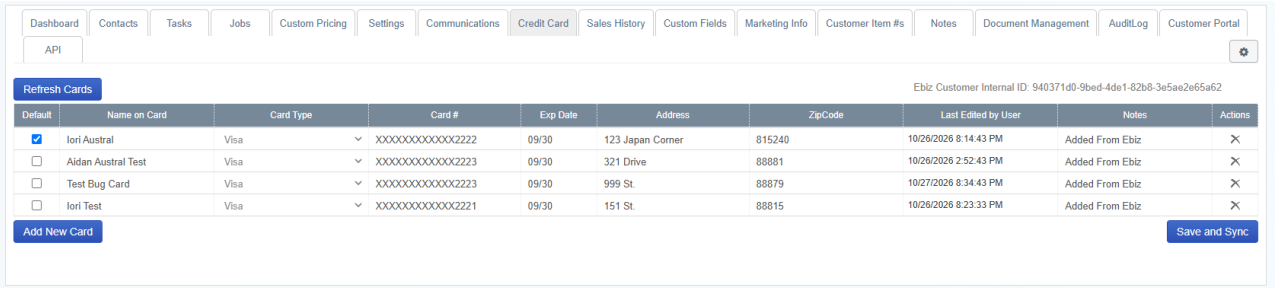
The saved credit card will be removed from the customer's available payment methods.

# How to Update a Saved Payment Method

After removing the existing card, add the updated card using the **Add New Card** option. For instructions, see **How to Add a Customer Payment Method**.

# Understanding Saved Payment Methods

The **Credit Card** tab on the **Customer Details** screen displays the credit cards currently saved for the customer. These saved payment methods can be selected when processing credit card payments for the customer.




The saved payment methods list includes the following columns and options:

- **Default** - Indicates the customer's default payment method. The checkbox is selected for the card currently set as the default.
- **Name on Card** - Displays the name assigned to the saved credit card.

- **Card Type** - Displays the type of credit card, such as **Visa, Mastercard, AMEX**.
- **Card #** - Displays the saved card number in a masked format for security.
- **Exp Date** - Displays the card's expiration date.
- **Address** - Displays the billing address associated with the card.
- **ZipCode** - Displays the billing ZIP Code associated with the card.
- **Last Edited by User** - Shows the date, time, and user associated with the most recent update to the saved card.
- **Notes** - Displays notes associated with the saved payment method, such as whether the card was added from EBiz.
- **Actions** - Provides the **X** button used to remove a saved payment method.

### Available Actions

The Credit Card tab also provides the following options:

- **Refresh Cards** - Refreshes the list of saved credit cards.
- **Add New Card** - Opens the EBizCharge form where a new credit card can be added to the customer's saved payment methods.
- **Save and Sync** - Saves changes made to the customer's credit card information and synchronizes the payment methods with EBizCharge.

> **Note:** Credit card numbers are displayed in a masked format. Only limited card information is shown in 1place for security purposes.

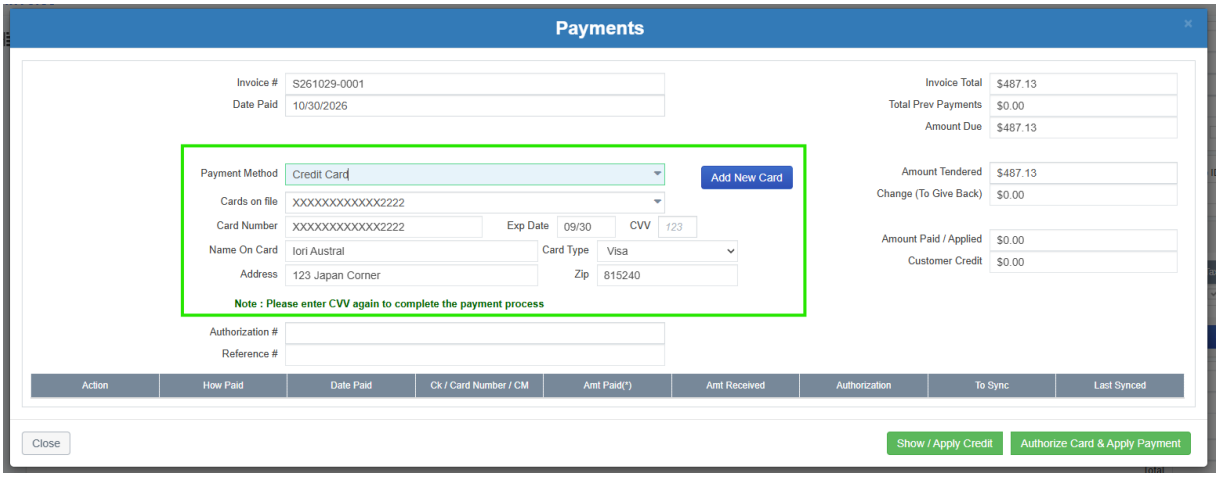
---

# Processing Credit Card Payments

## How to Process a Credit Card Payment from an Invoice

To process a credit card payment for an invoice:

1. On the **Invoice** screen, click **Payment Info**.
2. Click **Receive/Edit Payments**. The **Payments** window will appear.
3. Under **Payment Method**, select **Credit Card**.




4. Select a card from the **Cards on File** dropdown, or click **Add New Card** to enter a new card.
5. Review the card information and make sure all details are accurate. The **CVV/Security Code** must be entered when processing the payment. This information should be obtained from the customer.
6. Review the **Amount Tendered** to make sure the correct payment amount is entered.
7. Click **Authorized Card and Apply Payment** to authorize the card and apply the payment to the invoice.

# How to Process a Credit Card Payment from a Sales Order

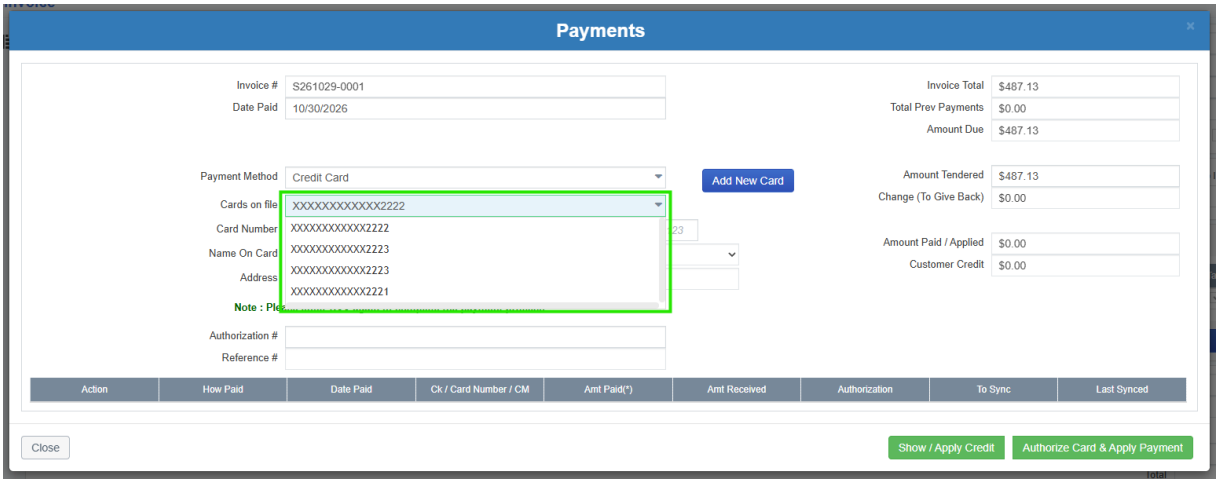
This feature will be available soon.

For now, **Credit Card payments can only be processed from Invoices**.

How to Process a Payment Using a Saved Card

To process a payment using a card already saved for the customer:

1. On the **Invoice** screen, click **Payment Info**.
2. Click **Receive/Edit Payments**. The **Payments** window will appear.
3. Under **Payment Method**, select **Credit Card**.
4. Select a card from the **Cards on File** dropdown. The dropdown displays all saved cards available for the customer.




5. Review the card information and make sure all details are accurate. The **CVV/Security Code** must be entered when processing the payment. This information should be obtained from the customer.

6. Review the **Amount Tendered** and make sure the payment amount is correct.

7. Click **Authorized Card and Apply Payment** to authorize the card and apply the payment to the invoice.

# How to Use a New Card for Payment

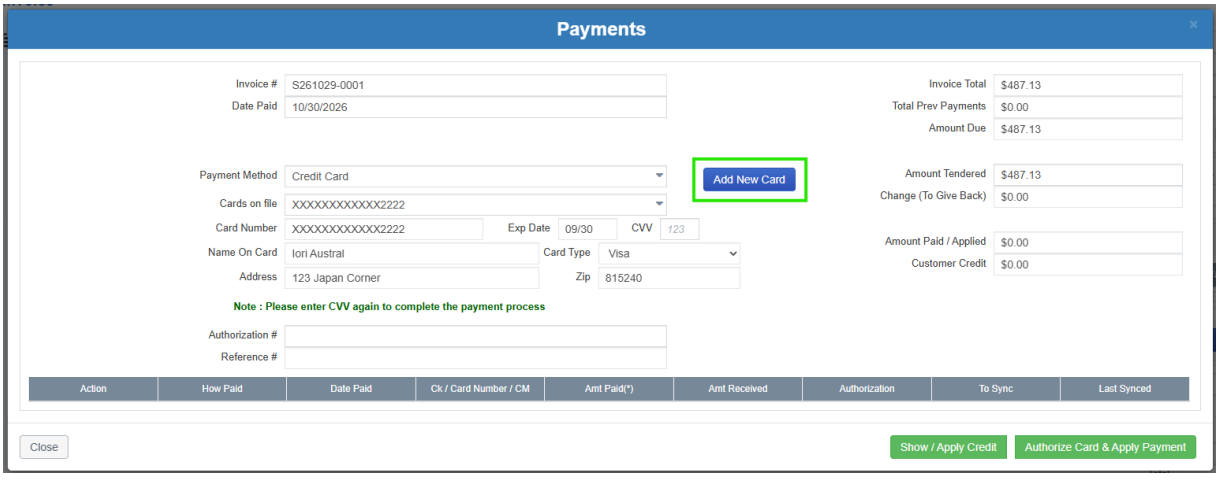
A new card can be used to process a credit card payment by selecting**Add New Card** during the payment process.

1. On the **Invoice** screen, click **Payment Info**.

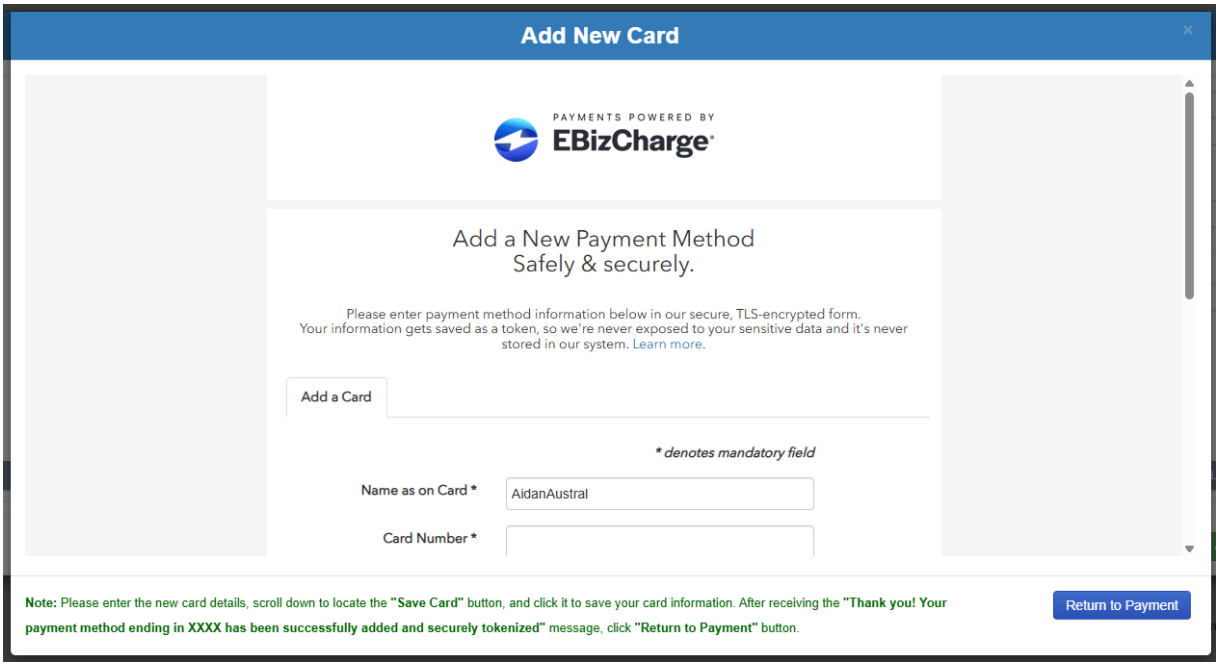
2. Click **Receive/Edit Payments**. The **Payments** window will appear.

3. Under **Payment Method**, select **Credit Card**.

4. Click **Add New Card**. The **Add New Card** EBizCharge form will appear.




5. Enter the required card information and make sure all details are accurate. The **CVV/Security Code** must be entered when processing the payment. This information should be obtained from the customer.




6. Review the **Amount Tendered** and make sure the payment amount is correct.
7. Click **Authorized Card and Apply Payment** to authorize the card and apply the payment to the invoice.

### Understanding Payment Results

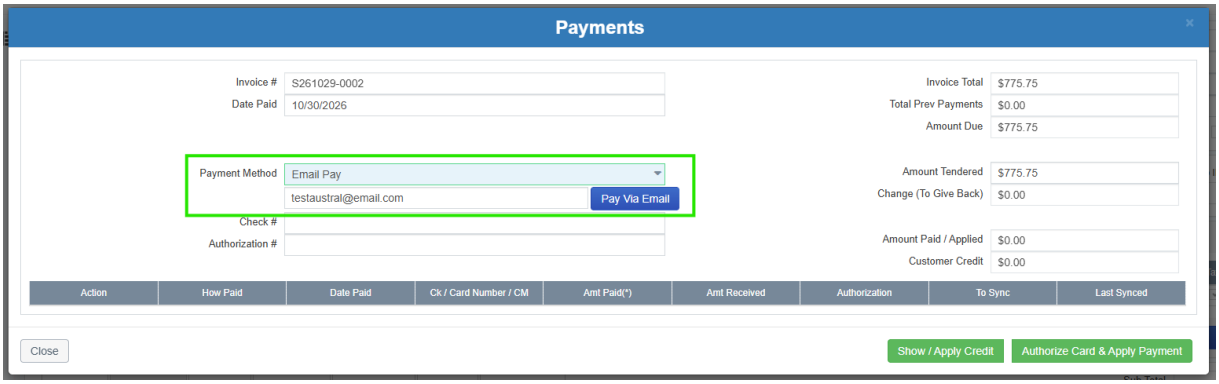
After **Authorized Card and Apply Payment** is selected, the system will process the credit card transaction and display the payment result. Review the result to confirm whether the payment was successfully authorized and applied to the invoice.

# Customer Payment Experience

## How to Generate an Email Pay / Payment Link

The **Email Pay** option allows you to send the customer a secure payment link where they can complete the invoice payment using a saved card or a new card.

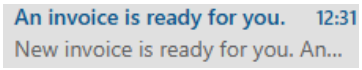
1. On the **Invoice** screen, click **Payment Info**.
2. Click **Receive/Edit Payments**. The **Payments** window will appear.
3. Under **Payment Method**, select **Email Pay**.



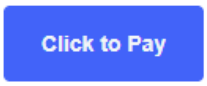

4. Verify the customer's email address. The system will usually populate the customer's primary email address saved on file. Update the email address if the customer provides a different one.

5. Click **Pay via Email**. A confirmation message will appear indicating that the payment link has been sent.

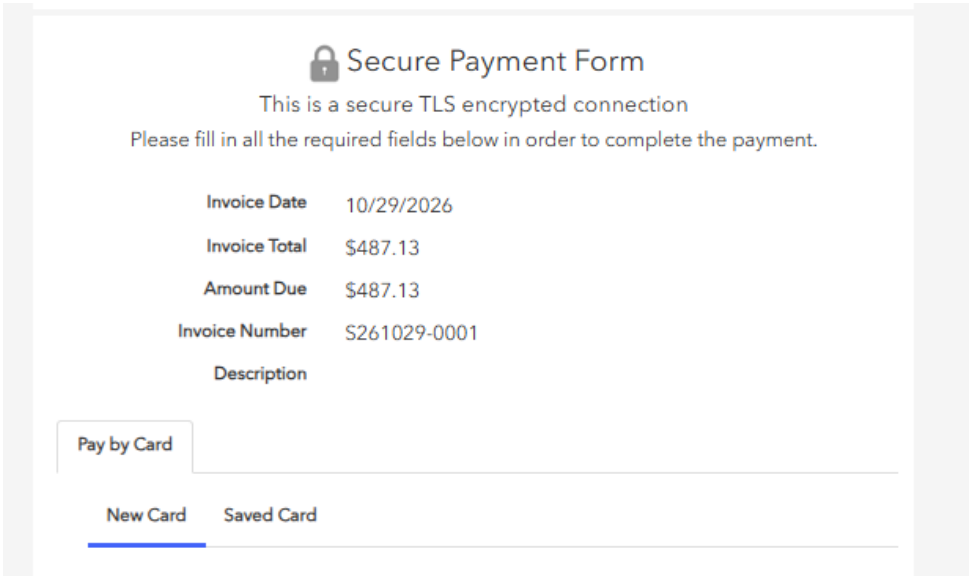
6. Have the customer check their email for the payment link.




7. In the email, the customer should click the **Click to Pay** button.




8. A secure payment form will open in a new tab. The customer can select a saved card or enter a new card. The **CVV/Security Code** is required.




9. Once the card is selected or entered, the customer clicks **Pay Now** to complete the invoice payment.

## How to Sync Email Pay Payments with 1place

Payments completed through **Email Pay** are not automatically synchronized with the invoice in 1place. The e-

payment must be fetched from EBizCharge before it is reflected in 1place.

There are two ways to fetch e-payments:

### Fetch E-Payments When Opening an Invoice

When an **Invoice** is opened, 1place automatically fetches available e-payments from EBizCharge.

### Manually Fetch E-Payments

1. Go to **Sales > Integrations > EBizCharge (Credit Card)**.
2. Select **General Settings**.
3. Locate the **Fetch E-Payments** button below the **Password** field.
4. Click **Fetch E-Payments** to retrieve available e-payments.

## How to Automatically Fetch E-Payments

An **Automated Job** can be configured in 1place to automatically fetch e-payments at a set interval. This eliminates the need to manually fetch e-payments.

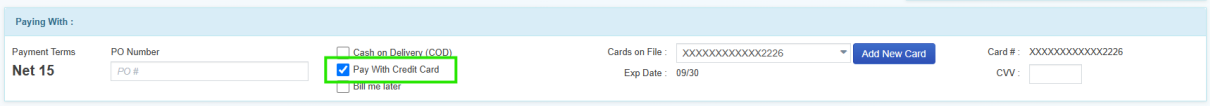
For example, an Automated Job can be configured to **Fetch E-Payments every 30 minutes**.

This allows Email Pay transactions to be regularly retrieved from EBizCharge and synchronized with 1place.

# How Customers Pay Through the Customer Portal

Customers can also pay for their orders using a credit card through the **Customer Portal**.

1. After adding items to the cart, click **Proceed to Checkout**.
2. On the **Secure Checkout** screen, under **Paying With**, select **Pay with Credit Card**.




3. Select a card from the **Cards on File** dropdown, or click **Add New Card** to enter a new card.
4. Review the card information and make sure all details are accurate. The **CVV/Security Code** must be entered when processing the payment.
5. Click **Submit Order & Pay** to complete the order and payment.

## Summary of the Customer's Payment Experience

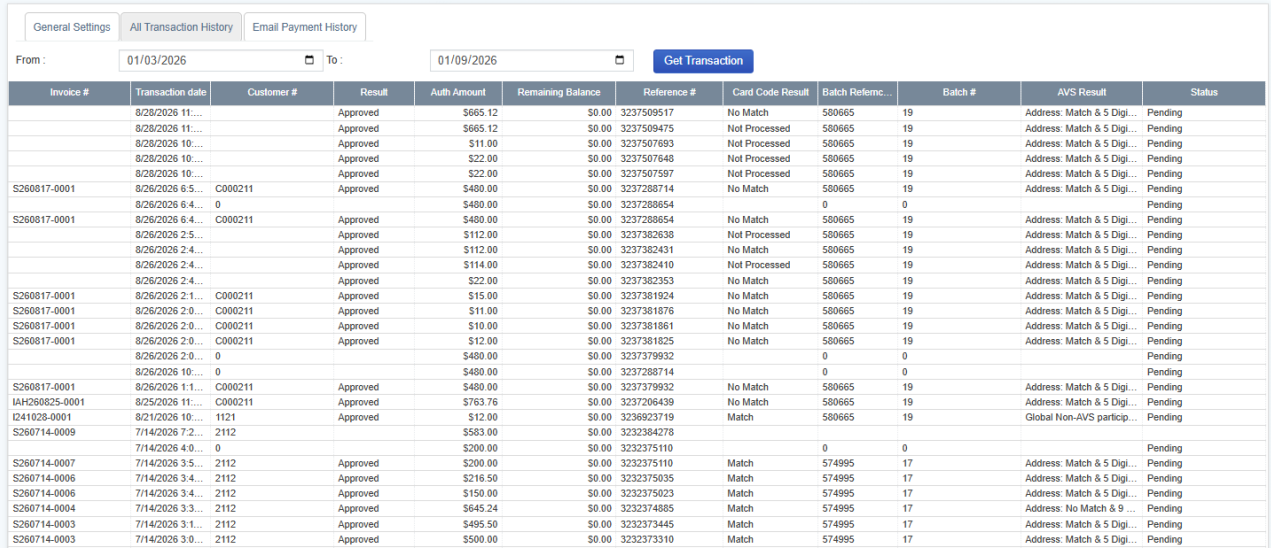
Customers can complete credit card payments through either an **Email Pay payment link** or the **Customer Portal**. In both methods, customers can use a saved card or enter a new card, with the **CVV/Security Code** required to complete the payment.

# Managing Transactions

## How to View Credit Card Transaction History

To view the history of credit card transactions:

1. Go to **Sales > Integrations > EBizCharge (Credit Card) > All Transaction History**.
2. Select the **From** and **To** dates to specify the transaction date range.
3. Click **Get Transaction** to display the transactions within the selected date range.




| Invoice # | Transaction date | Customer # | Result | Auth Amount | Remaining Balance | Reference # | Card Code Result | Batch Referenc... | Batch # | AVS Result | Status |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 8/28/2026 11:... | | Approved | $665.12 | $0.00 | 3237509517 | No Match | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| | 8/28/2026 11:... | | Approved | $665.12 | $0.00 | 3237509475 | Not Processed | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| | 8/28/2026 10:... | | Approved | $11.00 | $0.00 | 3237507693 | Not Processed | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| | 8/28/2026 10:... | | Approved | $22.00 | $0.00 | 3237507648 | Not Processed | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| | 8/28/2026 10:... | | Approved | $22.00 | $0.00 | 3237507597 | Not Processed | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| S260817-0001 | 8/26/2026 6:5... | C000211 | Approved | $480.00 | $0.00 | 3237288714 | No Match | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| | 8/26/2026 6:4... | 0 | | $480.00 | $0.00 | 3237288654 | | 0 | 0 | | Pending |
| S260817-0001 | 8/26/2026 6:4... | C000211 | Approved | $480.00 | $0.00 | 3237288654 | No Match | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| | 8/26/2026 2:5... | | Approved | $112.00 | $0.00 | 3237382638 | Not Processed | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| | 8/26/2026 2:4... | | Approved | $112.00 | $0.00 | 3237382431 | No Match | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| | 8/26/2026 2:4... | | Approved | $114.00 | $0.00 | 3237382410 | Not Processed | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| | 8/26/2026 2:4... | | Approved | $22.00 | $0.00 | 3237382353 | No Match | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| S260817-0001 | 8/26/2026 2:1... | C000211 | Approved | $15.00 | $0.00 | 3237381924 | No Match | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| S260817-0001 | 8/26/2026 2:0... | C000211 | Approved | $11.00 | $0.00 | 3237381876 | No Match | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| S260817-0001 | 8/26/2026 2:0... | C000211 | Approved | $10.00 | $0.00 | 3237381861 | No Match | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| S260817-0001 | 8/26/2026 2:0... | C000211 | Approved | $12.00 | $0.00 | 3237381825 | No Match | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| | 8/26/2026 2:0... | 0 | | $480.00 | $0.00 | 3237379932 | | 0 | 0 | | Pending |
| | 8/26/2026 10:... | 0 | | $480.00 | $0.00 | 3237288714 | | 0 | 0 | | Pending |
| S260817-0001 | 8/26/2026 1:1... | C000211 | Approved | $480.00 | $0.00 | 3237379932 | No Match | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| IAH260825-0001 | 8/25/2026 11:... | C000211 | Approved | $763.76 | $0.00 | 3237206439 | No Match | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| I241028-0001 | 8/21/2026 10:... | 1121 | Approved | $12.00 | $0.00 | 3236923719 | Match | 580665 | 19 | Global Non-AVS particip... | Pending |
| S260714-0009 | 7/14/2026 7:2... | 2112 | | $583.00 | $0.00 | 3232384278 | | | | | |
| | 7/14/2026 4:0... | 0 | | $200.00 | $0.00 | 3232375110 | | 0 | 0 | | Pending |
| S260714-0007 | 7/14/2026 3:5... | 2112 | Approved | $200.00 | $0.00 | 3232375110 | Match | 574995 | 17 | Address: Match & 5 Digi... | Pending |
| S260714-0006 | 7/14/2026 3:4... | 2112 | Approved | $216.50 | $0.00 | 3232375035 | Match | 574995 | 17 | Address: Match & 5 Digi... | Pending |
| S260714-0006 | 7/14/2026 3:4... | 2112 | Approved | $150.00 | $0.00 | 3232375023 | Match | 574995 | 17 | Address: Match & 5 Digi... | Pending |
| S260714-0004 | 7/14/2026 3:3... | 2112 | Approved | $645.24 | $0.00 | 3232374885 | Match | 574995 | 17 | Address: No Match & 9 ... | Pending |
| S260714-0003 | 7/14/2026 3:1... | 2112 | Approved | $495.50 | $0.00 | 3232373445 | Match | 574995 | 17 | Address: Match & 5 Digi... | Pending |
| S260714-0003 | 7/14/2026 3:0... | 2112 | Approved | $500.00 | $0.00 | 3232373310 | Match | 574995 | 17 | Address: Match & 5 Digi... | Pending |

The transaction history displays the following information:

- **Invoice #** - The invoice associated with the transaction.
- **Transaction Date** - The date and time the transaction was processed.
- **Customer #** - The customer associated with the transaction.
- **Result** - The result of the transaction, such as **Approved**.
- **Auth Amount** - The amount authorized for the transaction.

- **Remaining Balance** - The remaining balance associated with the transaction.
- **Reference #** - The reference number assigned to the transaction.
- **Card Code Result** - The result of the card security code verification.
- **Batch Reference** - The batch reference associated with the transaction.
- **Batch #** - The batch number associated with the transaction.
- **AVS Result** - The result of the Address Verification System (AVS) check.
- **Status** - The current status of the transaction.

---

# How to Refund a Credit Card Payment

Credit card payments can be refunded directly from the invoice where the payment was applied.

1. Open the **Invoice**.
2. Click **Receive/Edit Payments**.
3. At the bottom of the **Payments** window, locate the list of payments made on the invoice.
4. Under **Action**, click the **Refund** button (reverse icon) for the payment you want to refund.
5. Complete the payment details:
    - Select the **Payment Method** to be used for the refund from the dropdown.
    - Confirm the **Payment Date**.
6. Click **Apply Payment**.

---

# Understanding Credit Card Transaction Statuses

The **Status** column in **All Transaction History** shows the current processing status of each credit card transaction. Understanding these statuses helps you determine whether a payment is still being processed, has been completed, or has been returned.

### Approved

**Approved** indicates that the credit card transaction was authorized by the card issuer. The authorization confirms that the transaction was accepted for processing. An approved transaction may still go through additional processing

before it is fully settled.

### Pending

**Pending** indicates that the transaction has been authorized but has not yet been fully processed or finalized. Pending transactions are awaiting final processing and may remain in this status temporarily.

For example, **All Transaction History** may show:

- **Result:** Approved
- **Status:** Pending

This means the transaction was successfully authorized, but its processing has not yet been finalized.

### Declined

**Declined** indicates that the card issuer did not approve the transaction. A transaction may be declined for reasons such as insufficient available funds, an exceeded credit limit, an expired card, or other restrictions on the card or transaction.

### Settled

**Settled** indicates that the transaction has completed processing and has been settled.

### Returned

**Returned** indicates that the transaction has been returned.

### Refunded

**Refunded** indicates that a previously processed credit card payment has been returned to the customer's card.

## Understanding Result vs. Status

The **Result** and **Status** columns provide different information:

- **Result** - Shows the response received when the credit card transaction was processed, such as **Approved** or **Error**.
- **Status** - Shows the transaction's current processing state, such as **Pending**, **Settled**, or **Returned**.

For example, a transaction may have a **Result of Approved** while its **Status is Pending**. This means the transaction was approved but is still completing its processing cycle. EBizCharge's documentation confirms that **Result** and **Status** are separate transaction properties, with Status values of **Settled, Pending, and Returned**.

# Credit Card Information Handling and Security Guidelines

# Purpose

This article provides guidelines for handling sensitive customer information, particularly credit card information, when communicating with customers, processing payments, or performing other business activities.

Anyone who handles customer payment information is responsible for protecting it from unauthorized access, disclosure, or misuse.

These guidelines support secure business practices and help reduce the risk of fraud, data exposure, and unauthorized transactions.

# 1. General Guidelines for Handling Credit Card Information

## Protect Sensitive Information

- Treat all customer payment information as confidential.
- Access credit card information only when necessary for an authorized business purpose.
- Never share credit card information with unauthorized individuals.
- Never include full credit card numbers or card security codes (CVV/CVC) in ordinary emails, chat messages, support tickets, worklogs, or internal notes.
- Never record credit card information in spreadsheets, documents, customer notes, or other unapproved storage locations.
- Do not take screenshots, photographs, or screen recordings that expose sensitive payment information.
- Never share account passwords, PINs, or authentication codes with other individuals.

## Use Approved Methods for Collecting Payment Information

- Collect and process credit card information only through approved payment systems or secure payment collection methods.
- Do not ask customers to send credit card details through ordinary email, text messages, chat, or other unapproved communication channels.
- If a customer needs to provide payment information, direct them to the organization's approved payment process.
- Do not create alternative methods for collecting, transmitting, or storing payment information without

authorization.

### Never Retain Card Security Codes

The card security code, commonly called CVV or CVC, is the three- or four-digit code printed on a payment card.

- Never store the CVV/CVC after a transaction has been authorized.
- Do not record it in notes, documents, spreadsheets, email, or call recordings.
- Customer permission does not make retaining the security code acceptable.
- If a payment needs to be processed again, use the approved payment procedure rather than retrieving a previously recorded security code.

## 2. Handling Customer Payments

When accepting a credit card payment, follow the organization's approved payment procedures.

### Before Processing a Payment

- Verify the customer and the transaction being paid.
- Confirm the amount to be charged and obtain the required customer authorization.
- Ensure the payment is being processed through an approved system.
- Use your own authorized account and never share login credentials.
- If the customer wants their card saved for future payments, follow the approved card-on-file process and applicable authorization requirements.

### When Taking Payments Over the Phone

- Enter the customer's payment information directly into the approved payment interface or secure collection mechanism.
- Do not write down card details for later entry.
- Never ask the customer to send their card details through email or text as an alternative.
- If calls are recorded, ensure the approved process prevents sensitive authentication data from being retained in the recording.
- If payment information cannot be collected securely, stop and arrange an approved alternative.

## When Accepting Payments in Person

- Use the approved payment terminal or payment entry process.
- Whenever available, allow the customer to enter their card information directly into the payment device.
- Never photograph, copy, or retain the customer's card details.
- Do not write down the card security code.
- Confirm the transaction result and return the card to the customer promptly.

## Saving Credit Cards for Future Use

When a customer requests that their card be saved for future transactions:

- Use only the organization's approved card-on-file functionality.
- Follow applicable customer consent and authorization requirements.
- Do not store card information manually in customer notes, spreadsheets, documents, or other unapproved locations.
- Never retain the CVV/CVC for future payments.
- Limit access to saved payment methods to authorized personnel.

## After Processing a Payment

- Confirm the payment result through the approved payment system.
- Verify that the payment is associated with the correct customer and transaction.
- Provide an approved receipt or payment confirmation when appropriate.
- Record the transaction reference and necessary business details rather than the full card number.
- If the payment status is unclear, verify the original transaction before attempting another charge to avoid duplicate payments.

# 3. Handling Credit Card Information in Communications and Documents

Customer information may be shared or discussed during routine business communications. Care must be taken to ensure sensitive payment information is not inadvertently exposed.

- Before sending an email, screenshot, document, or other attachment, verify that it does not contain exposed credit card information.
- If a screenshot is needed for documentation, redact sensitive information before sharing it.
- Do not copy credit card details into another system or document for convenience.
- Do not forward messages containing sensitive payment information to other employees unless an approved procedure specifically requires it.
- When discussing a payment, use the invoice number, transaction reference, payment status, or masked card number where appropriate.
- Share customer information only with individuals who are authorized to receive it and have a legitimate business need.

# 4. Handling Refunds and Payment Disputes

Refunds, voids, and payment disputes must be handled through approved business procedures.

- Verify the original transaction and the amount involved.
- Confirm that you are authorized to perform the requested action.
- Record the necessary transaction reference, status, and business details.
- Never request a customer's CVV/CVC to issue a refund.
- If a transaction appears unauthorized or suspicious, report it through the established internal process.
- Do not process a second charge or refund until the status of the original transaction has been verified.

# 5. What to Do if Credit Card Information Is Exposed

If credit card information is accidentally shared, stored, or disclosed through an unapproved channel, take the following actions:

1. **Stop further disclosure.** Do not copy, forward, quote, or repeat the exposed information.

2. **Report the incident promptly.** Notify the appropriate supervisor or designated security contact and follow the organization's incident response procedure.

3. **Secure the information.** Follow the approved process for restricting access to or removing the exposed information, including applicable attachments and retained copies.

4. **Do not use the exposed details.** Never use the information to process a payment or conduct an unauthorized transaction.

5. **Follow further instructions.** Allow the designated personnel to assess the incident and determine the appropriate next steps.

Do not assume that deleting a visible message removes every copy of the information. Follow the approved procedure for the system where the information was exposed.

# 6. Quick Reference: Do and Don't

**Do:**

- Protect customer payment information as confidential.
- Use approved payment collection and processing methods.
- Verify the customer, transaction, and payment amount before charging a card.
- Use masked card numbers and transaction references when discussing payments.
- Limit access to authorized personnel with a legitimate business need.
- Report suspected exposure or unauthorized use promptly.

**Don't:**

- Request full card details through ordinary email, chat, or support tickets.
- Store CVV/CVC information after transaction authorization.
- Keep credit card details in spreadsheets, documents, customer notes, or other unapproved locations.
- Share payment information with unauthorized individuals.
- Take or share screenshots containing exposed card details.
- Process payments using information obtained through an unapproved channel.

# 7. Important Reminder

Protecting customer payment information is everyone's responsibility. Always use approved payment systems, follow established security procedures, and report potential data exposure promptly.

These guidelines support secure handling of customer information and do not replace applicable PCI DSS requirements, payment processor rules, organizational security policies, or legal obligations.

For additional information, refer to the PCI Security Standards Council.

# Resources

## EBizCharge Cloud Virtual Terminal

The **EBizCharge Cloud Virtual Terminal** is a web-based platform, so no software installation is required. Users access it through the EBizCharge Cloud Virtual Terminal login page.

EBizCharge Cloud Virtual Terminal

EBizCharge provides each user with their login credentials by email when the user account is created. The first-time activation link is valid for **24 hours**, so users should complete their account activation promptly.

The Cloud Virtual Terminal can be used for:

- Reporting
- Viewing transaction history
- Standalone payment acceptance

EBizCharge notes that transaction history and reports can display transactions from all sources when the appropriate **Show all users transaction history** setting is enabled.

### EBizCharge User Access

If additional team members need access to the EBizCharge Cloud Virtual Terminal, an **EBizCharge user creation form** can be completed and submitted to EBizCharge so the users can be created.

The form can also be used to identify:

- **Authorized Contacts** who can work directly with EBizCharge Support
- **Cloud Virtual Terminal Users**
- **Administrative Portal Users**

### EBizCharge Administrative Portal

The **EBizCharge Administrative Portal** is used for administrative functions related to the online customer payment portal, including management of templates used for:

- **Email Pay**
- **Customer Portal**
- **Request Payment Method**

It also includes notification settings related to making invoices available for customers to pay online.

### Transaction Security Settings

EBizCharge provides transaction security settings for different types of payment transactions.

According to the implementation information provided by EBizCharge:

- Cardholder-initiated payments, including **Email Pay**, **Customer Payment Portal**, and eCommerce transactions, are configured by default to require the cardholder's **street address, ZIP code, and security code** to match the card information.
- Payments entered directly by the organization are configured by default to display a warning regarding the billing address response, but the address match is not currently required for the transaction to process.
- These settings and additional transaction security tools can be adjusted by submitting a written request to EBizCharge.
- Requests to change these settings must come from either the **primary contact on the merchant account** or the person who signed the **Merchant Processing Agreement**.

EBizCharge also notes that merchants remain responsible for managing the risk associated with card payments, including potential chargebacks or disputes.

## How to Set Up EBizCharge Users/Access (on EBizCharge)

EBizCharge provides different types of user access for account support, transaction processing, reporting, and administration. Set up the appropriate users based on the access they need.

### Authorized Contact Persons

Authorized contacts are personnel who are permitted to contact **EBizCharge Support** for assistance with matters such as account access, transactions, or user access.

Provide EBizCharge with the following information for each authorized contact:

- **First Name**
- **Last Name**
- **Email Contact**
- **Phone Contact**
- **Department/Position**
- **Merchant Account Name**

Anyone who is not listed as an authorized contact must be authorized by an existing authorized contact before EBizCharge can assist with transaction or user-access matters.

### EBizCharge Cloud VT Users

**Cloud VT** is used for reporting and standalone transaction needs. Users can be created with different permission levels based on their responsibilities.

When requesting a Cloud VT user, provide:

- **First Name**
- **Last Name**
- **Email**
- **Permission Level**
- **Department***(optional)*
- **Desired Username**
- **Merchant Account Name**

The available permission levels are:

- **Sales (S)** – User may make charges to customer credit cards.
- **Voids (V)** – User may void charges made through the POS system.
- **Credits (C)** – User may issue refunds to customer credit cards.
- **Authorization Only (AO)** – User may authorize a card for capture at a later time.
- **Capture (CA)** – User may capture authorizations made with Auth-Only.
- **Reports Only (RO)** – User has no credit card permissions and can only view, print, and email receipts.
- **Admin (A)** – User has access to all options.

**Username requirements:** Usernames must be at least **7 characters** long and contain only letters and numbers. Leave the username blank when an operator-generated username is preferred.

A first-time login email is sent to each newly created user. The first-time access link expires after **24 hours**.

### Admin Portal Users

The **Admin Portal** is used to manage the administrative side of the online customer payment portal.

**Admin Portal:** `connect.ebizcharge.net/portaladmin`

Admin Portal access can be used to manage templates for:

- **Email Pay**
- **Customer Portal**
- **Request Payment Method**

It also provides notification settings related to making invoices available for customers to pay online.

When requesting an Admin Portal user, provide:

- **First Name**
- **Last Name**

- **Email**
- **Department***(optional)*
- **Desired Username**
- **Merchant Account Name**

# Test Credit Card Numbers

The following list of test credit card numbers maybe used either on the Test Account or in Test Mode. The use of live credit card information in a test environment is strongly discourage. It is recommended that the card numbers on this page be used instead.
For more information on the response codes and their meanings see:
AVS Response Codes
CVV2 Response Codes
CAVV Response Codes
Card Level Codes
Please note that while the sandbox test platform does its best to simulate what you will see in production, there may be subtle differences depending on the platform being used. At this time we are only simulating the FDMS Nashville responses on the sandbox server.

# AVS Responses

| Card Number | Expiration | CCV2 Code | AVS Response | CVV2 Response | CAVV Response | Card Level |
|---|---|---|---|---|---|---|
| 4000100011112224 | 0930 | 123 | YYY | M | | A |
| 4000100111112223 | 0930 | 321 | YYX | M | | A |
| 4000100211112222 | 0930 | 999 | NYZ | M | | A |
| 4000100311112221 | 0930 | 999 | NYW | M | | A |
| 4000100411112220 | 0930 | 999 | YNA | M | | A |
| 4000100511112229 | 0930 | 999 | NNN | M | | A |
| 4000100611112228 | 0930 | 999 | XXW | M | | A |
| 4000100711112227 | 0930 | 999 | XXU | M | | A |
| 4000100811112226 | 0930 | 999 | XXR | M | | A |
| 4000100911112225 | 0930 | 999 | XXS | M | | A |
| 4000101011112222 | 0930 | 999 | XXE | M | | A |
| 4000101111112221 | 0930 | 999 | XXG | M | | A |
| 4000101211112220 | 0930 | 999 | YYG | M | | A |
| 4000101311112229 | 0930 | 999 | GGG | M | | A |
| 4000101411112228 | 0930 | 999 | YGG | M | | A |

| Card Number | Expiration | CCV2 Code | AVS Response | CVV2 Response | CAVV Response | Card Level |
|---|---|---|---|---|---|---|
| 4000101511112227 | 0930 | 999 | NN | M | | A |
| 4000101611112226 | 0930 | 999 | N/A | M | | A |

# CVV2 Responses

| Card Number | Expiration | CVV2 Code | AVS Response | CVV2 Response | CAVV Response | Card Level |
|---|---|---|---|---|---|---|
| 4000200011112222 | 0930 | any | YYY | M | | A |
| 4000200111112221 | 0930 | any | YYY | N | | A |
| 4000200211112220 | 0930 | any | YYY | P | | A |
| 4000200311112229 | 0930 | any | YYY | S | | A |
| 4000200411112228 | 0930 | any | YYY | U | | A |
| 4000200511112227 | 0930 | any | YYY | X | | A |
| 5555444433332226 | 0930 | any | YYY | M | | |
| 5555444433332234 | 0930 | any | YYY | N | | |
| 5555444433332242 | 0930 | any | YYY | P | | |
| 5555444433332259 | 0930 | any | YYY | S | | |
| 5555444433332267 | 0930 | any | YYY | U | | |
| 5555444433332275 | 0930 | any | YYY | X | | |
| 371122223332225 | 0930 | any | YYY | M | | |
| 371122223332233 | 0930 | any | YYY | n/a | | |
| 371122223332241 | 0930 | any | CVV2 No Match (Decline) | | | |
| 6011222233332224 | 0930 | any | YYY | M | | |
| 6011222233332232 | 0930 | any | YYY | N | | |
| 6011222233332240 | 0930 | any | YYY | P | | |
| 6011222233332257 | 0930 | any | YYY | S | | |
| 6011222233332265 | 0930 | any | YYY | U | | |
| 6011222233332273 | 0930 | any | YYY | X | | |

# CAVV Responses

| Card Number | Expiration | CVV2 Code | AVS Response | CVV2 Response | CAVV Response | Card Level |
|---|---|---|---|---|---|---|
| 4000600011112223 | 0930 | 999 | YYY | M | 1 | A |

| Card Number | Expiration | CVV2 Code | AVS Response | CVV2 Response | CAVV Response | Card Level |
|---|---|---|---|---|---|---|
| 4000600111112222 | 0930 | 999 | YYY | M | 2 | A |
| 4000600211112221 | 0930 | 999 | YYY | M | 3 | A |
| 4000600311112220 | 0930 | 999 | YYY | M | 4 | A |
| 4000600411112229 | 0930 | 999 | YYY | M | 6 | A |
| 4000600511112228 | 0930 | 999 | YYY | M | 7 | A |
| 4000600611112227 | 0930 | 999 | YYY | M | 8 | A |
| 4000600711112226 | 0930 | 999 | YYY | M | 9 | A |
| 4000600811112225 | 0930 | 999 | YYY | M | A | A |
| 4000600911112224 | 0930 | 999 | YYY | M | B | A |
| 4000601011112221 | 0930 | 999 | YYY | M | C | A |
| 4000601111112220 | 0930 | 999 | YYY | M | D | A |

# Card Level Responses

| Card Number | Expiration | CVV2 Code | AVS Response | CVV2 Response | CAVV Response | Card Level |
|---|---|---|---|---|---|---|
| 4000700011112221 | 0930 | 999 | YYY | M | A | |
| 4000700111112220 | 0930 | 999 | YYY | M | B | |
| 4000700211112229 | 0930 | 999 | YYY | M | C | |
| 4000700311112228 | 0930 | 999 | YYY | M | D | |
| 4000700411112227 | 0930 | 999 | YYY | M | G | |
| 4000700511112226 | 0930 | 999 | YYY | M | H | |
| 4000700611112225 | 0930 | 999 | YYY | M | I | |
| 4000700711112224 | 0930 | 999 | YYY | M | K | |
| 4000700811112223 | 0930 | 999 | YYY | M | S | |
| 4000700911112222 | 0930 | 999 | YYY | M | U | |
| 4000701011112229 | 0930 | 999 | YYY | M | G1 | |
| 4000701111112228 | 0930 | 999 | YYY | M | G2 | |
| 4000701211112227 | 0930 | 999 | YYY | M | J1 | |
| 4000701311112226 | 0930 | 999 | YYY | M | J2 | |
| 4000701411112225 | 0930 | 999 | YYY | M | J3 | |
| 4000701511112224 | 0930 | 999 | YYY | M | J4 | |
| 4000701611112223 | 0930 | 999 | YYY | M | K1 | |
| 4000701711112222 | 0930 | 999 | YYY | M | S1 | |
| 4000701811112221 | 0930 | 999 | YYY | M | S2 | |
| 4000701911112220 | 0930 | 999 | YYY | M | S3 | |

# Decline Responses

| Card Number | Expiration | CVV2 Code | Decline Code | Message |
|---|---|---|---|---|
| 4000300011112220 | 0930 | 999 | • | Declined |
| 4000300001112222 | 0930 | 999 | 04 | Pickup Card |
| 4000300211112228 | 0930 | 999 | 05 | Do not Honor |
| 4000300311112227 | 0930 | 999 | 12 | Invalid Transaction |
| 4000300411112226 | 0922 | 999 | 15 | Invalid Issuer |
| 4000300511112225 | 0930 | 999 | 25 | Unable to locate Record |
| 4000300611112224 | 0930 | 999 | 51 | Insufficient funds |
| 4000300711112223 | 0930 | 999 | 55 | Invalid Pin |
| 4000300811112222 | 0930 | 999 | 57 | Transaction Not Permitted |
| 4000300911112221 | 0930 | 999 | 62 | Restricted Card |
| 4000301011112228 | 0930 | 999 | 65 | Excess withdrawal count |
| 4000301111112227 | 0930 | 999 | 75 | Allowable number of pin tries exceeded |
| 4000301211112226 | 0930 | 999 | 78 | No checking account |
| 4000301311112225 | 0930 | 999 | 97 | Declined for CVV failure |

# Fraud Profiler Response

| Card Number | Expiration | Profiler Response |
|---|---|---|
| 4000301411112224 | 0930 | review |
| 4000301511112223 | 0930 | reject |

# Referral Response

| Card Number | Expiration | CVV2 Code | AVS Response | CVV2 Response | CAVV Response | Card Level |
|---|---|---|---|---|---|---|
| 4000300111112229 | 0930 | 999 | • | • | | |

# Slow Processing Cards

| Card Number | Expiration | Processing Time |
| --- | --- | --- |
| 4000000011112226 | 0930 | 5s |
| 4000000011112234 | 0930 | 15s |
| 4000000011112242 | 0930 | 30s |
| 4000000011112259 | 0930 | 45s |
| 4000000011112267 | 0930 | 60s |