



Configure Bill.com Card Processing with your PayTrace API User ID

These instructions will guide you through the steps necessary to:

- 1) Access your new PayTrace account. (Page 2)
- 2) Create an API user within your PayTrace account to be used to connect your Bill.com account with your PayTrace account. (Page 5)
- 3) Populate your PayTrace API user credentials in to your Bill.com account, connecting it with PayTrace. (Page 6)
- 4) Populating the payment Terms & Conditions verbiage. (Page 9)

These steps will bring you to a point where you'll be able to process credit card transactions through Bill.com.

If you have any customer services questions about your merchant account, please contact your Vantage Card Services Payment Advisor at 800-397-2380 or email support@vantagecard.com. If you have help desk questions about using PayTrace, please call 888-806-6545 or email support@paytrace.com.

1) Accessing your new PayTrace account:

a. Retrieve the “PayTrace Credentials” email that you received from notifications@paytrace.com. Click the link provided in the body of the email or copy and paste the link into an internet browser.



Setup Your User Password

A new account has been created for you at PayTrace.com. Please click the following link, or you may copy and paste it into your browser, to finish setting up your new account. You will be guided through the process to complete your setup and get logged into PayTrace.

Please note that the following link will only be valid until 3/16/2016 10:41:09 AM.

<https://paytrace.com/retrievetoken.pay?token=A74261AC%2D6761%2D4686%2DA4DD%2D2C00B9C8C044&name=billsetup>

PayTrace Support

Phone: 888-806-6545

Email: support@paytrace.com

Website: <https://www.paytrace.com/support.html>

b. The above link will take you to a secure PayTrace.com page that will display your username and allow you to establish the password for this user. Type your desired password in to the “Password” and “Confirm Password” fields. The password will need to be at least 7 characters in length and contain both numbers and letters. Once you’re completed this information click the “Save Password” button.

Set New User Password

Hide Hints

Help

Password Requirements

- Passwords must contain a mix of letters and numbers with a total of 7 characters.
- Passwords must be changed at least once every 90 days.
- Passwords expire after 4 consecutive failed log in attempts.

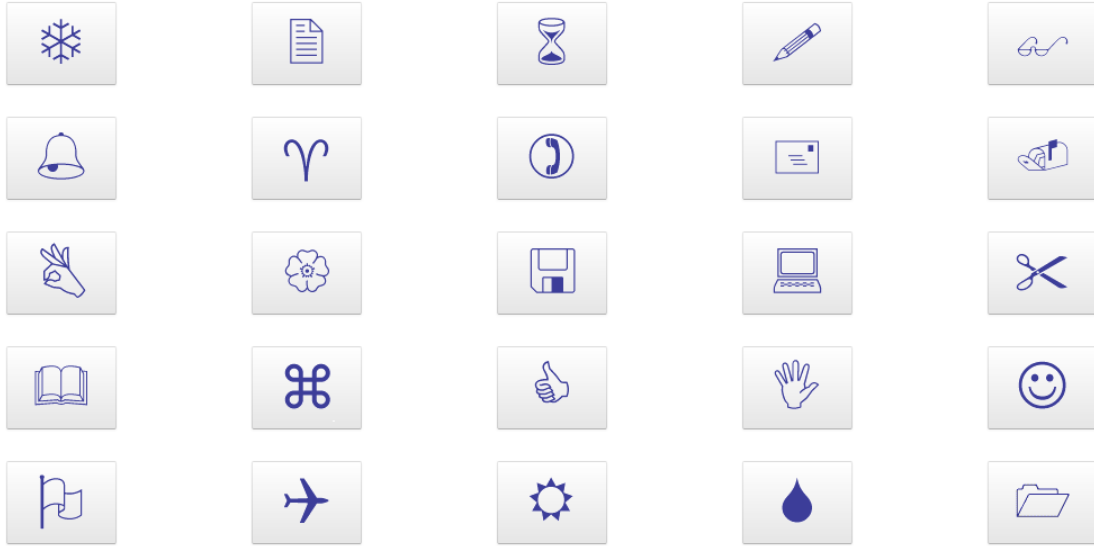
User Name	<input type="text" value="billsetup"/>
New Password	<input type="password"/>
Confirm New Password	<input type="password"/>
<input type="button" value="Save Password"/>	

c. A green message will confirm that the password was successfully saved.

d. You will then be taken to a page that prompts you to set the validation image for this user. Select the validation image of your choice.

What is Your Validation Image?

Welcome PayTrace to PayTrace's multi-factor authentication system.
In order to better protect your account, start by selecting the image that is easiest for you to remember.
You may choose **any** image below.
You will be asked to select this image each time you log into PayTrace.



e. You'll then be prompted to review and agree to PayTrace's Terms and Conditions. Once these steps are complete, you will have access to your PayTrace account and ready to move to Step 2.

Account Detail Confirmation

Please take a moment to review PayTrace's [Terms & Conditions](#). Once you have marked that you agree to this agreement, you will not be prompted to agree to them again. Thank you very much for processing with PayTrace. We greatly appreciate your patience and your business.

Please indicate that you agree to the [PayTrace terms & conditions](#).

Agree to Terms & Conditions

2) Create an API user within your PayTrace account to be used to connect your Bill.com account with your PayTrace account:

a. Once logged into your account, select the “Users” menu, and click on the “New User” link. On this page, select the “API User” radio button at the top of the page. Establish the “User Name” and “Password” that you would like to use for the API user. Then provide contact information for the person that will be responsible for managing this user. Click the “Select All” button to set the appropriate permissions for this user. Next, set the appropriate Sale and Refund ceiling limits. Please note that these ceiling limits and permissions will impact the transactions that you will be able to process through your Bill.com account. Click on “Save Changes” to create the API user profile.

New User Show Hints Help

User Information

Type of User Web User API User

User Name

Password

Confirm Password

Contact Name

E-mail Address

Password Expires In **90 Days**

Permissions Select All Select None

Credit Cards

- Process Sales
- Unreferenced/New Refunds
- Process Voids
- Referenced/Existing Refunds
- View Transactions
- Capture Transactions
- Settle Transactions

Account

- Manage Customers
- Delete Customers
- Manage Design
- Discretionary Data
- Manage Users
- Security Settings

Integration

- Manage API

Advanced Options Hide

Restrictions Only allow user to view their own transactions

Sale Ceiling Amount

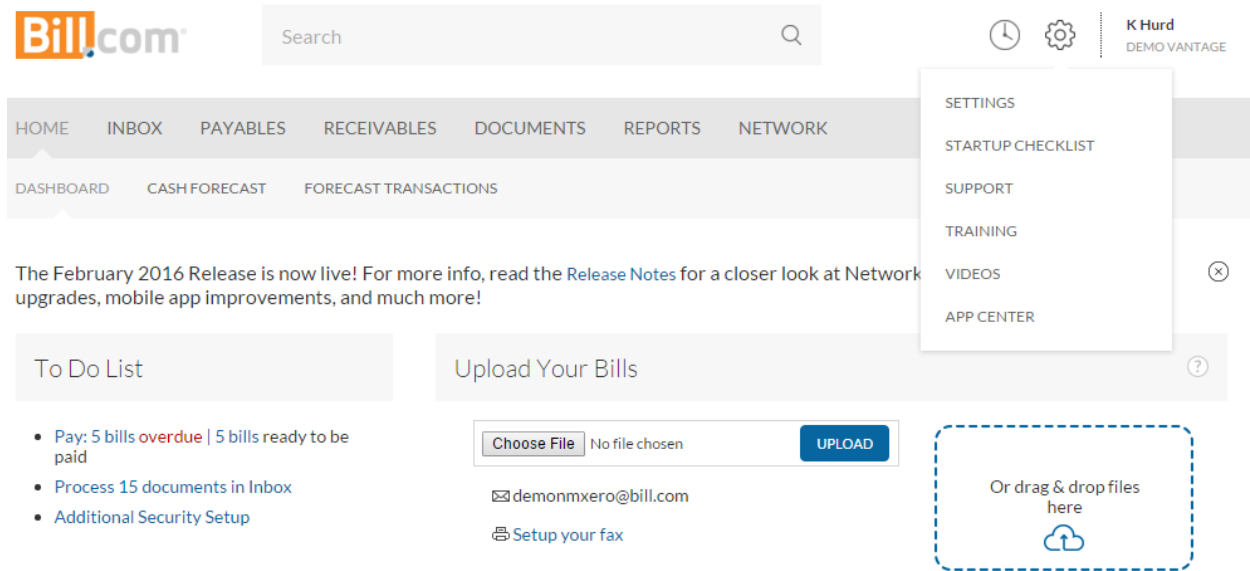
Refund Ceiling Amount

Save

b. A green message will be displayed indicating that the API user has been successfully created.

3) Populate your PayTrace API user credentials in to your Bill.com account, connecting it with PayTrace:

a. Login to Bill.com and in the upper right, mouse over gear icon. Then click “Settings” > “Overview”.



The screenshot shows the Bill.com dashboard interface. At the top left is the Bill.com logo. To its right is a search bar. In the top right corner, there is a user profile for 'K Hurd DEMO VANTAGE' with a clock and gear icon. A dropdown menu is open, listing: SETTINGS, STARTUP CHECKLIST, SUPPORT, TRAINING, VIDEOS, and APP CENTER. Below the navigation bar, there are sections for 'To Do List' and 'Upload Your Bills'. The 'To Do List' includes items like 'Pay: 5 bills overdue | 5 bills ready to be paid'. The 'Upload Your Bills' section has a 'Choose File' button, an 'UPLOAD' button, an email address 'demonmxero@bill.com', and a 'Setup your fax' link. A dashed box indicates a drag-and-drop area for files.

b. On the Overview page, under “Receivables”, click “Online Payments”.

Settings

Mouse over each circle to see what you're ready to do: 

You

- [Profile](#)
- [Email Preferences](#)
- [Change Password](#)

Your Company

- [Dashboard](#)
- [Profile](#)
- [Inbox](#)
- [Logo](#)
- [Bank Accounts](#)
- [PayPal Accounts](#)
- [Merchant Account](#)
- [Cash Forecasts](#)

Your Account with Us

- [Billing](#)
- [Statements](#)
- [Features](#)
- [Price Plan](#)

Payables

- [Preferences](#)
- [Approvals](#)

Receivables

- [Preferences](#)
- [Branded Website Address](#)
- [Invoice Templates](#)
- [Credit Memo Templates](#)
- [Email Templates](#)
- [Online Payments](#)
- [Auto Reminders](#)

Permissions

- [Users](#)
- [Roles](#)

Accounting

- [Preferences](#)
- [Chart of Accounts](#)
- [Items](#)
- [Payment Terms](#)
- [Classifications](#)

Sync

- [Setup](#)
- [Tokens](#)

Import / Export

- [Import / Export](#)
- [Preferences](#)
- [Import History](#)
- [Export History](#)

Apps

- [View all](#)

c. Click "Setup" next to "Credit Card."

Accept Payments Online

Choose the ways you want to get paid

ePayment (Setup)

Get paid directly into your bank account from your customer's bank account.

Set up your account today:

- Submit an online application with your business information. Bill.com will review and approve your application within 2 business days.

Bank Account: Demo Bank **2113

- Cheapest & easiest way to get paid
- Automate payments for recurring invoices

[Learn more](#)

PayPal (Setup)

Accept PayPal and credit/debit cards (via PayPal).

- Convenient way to get paid
- PayPal Standard fees apply

[Learn more](#)

Credit Card (Setup)

Accept credit cards at a competitive rate.

- Better credit card discount rates
- Automate payments for recurring invoices

[Learn more](#)

d. On the Vantage Instant Quote page, click “I already have a Vantage Merchant Account”.

Vantage PayTrace
Payment Gateway

Accept customer credit/debit cards using Vantage Card Services and PayTrace

Instant preferred price quote - Best interchange rates
Month-to-month agreement - Risk free
Lowest commercial card rate - Level 3 payment processing
Unlimited personal service - Payment consultations and specialized advice
Reward points - Get reward points for processing payments

To accept credit cards you must:

1. Get an instant quote and speak with a Vantage Payment Analyst (15 minutes)
2. Complete a merchant application online (30 minutes), which Vantage then reviews (1-2 days)
3. Enter the PayTrace credentials you receive (via email) into Bill.com

No Hidden Fees. Get an Instant Quote!

* ANNUAL CREDIT CARD SALES ?

* AVERAGE PAYMENT AMOUNT ?

GET INSTANT QUOTE

I already have a Vantage Merchant account

e. Enter the User Name and Password for the PayTrace API user you created above.

PayTrace
Payment Gateway

Enter your PayTrace credentials

* USER NAME

* PASSWORD

* REQUIRE CARDHOLDERS TO ACCEPT TERMS AND CONDITIONS ? Yes No

SAVE CANCEL

Please see Page 9 for instructions and best practices displaying your Terms & Conditions before saving.

4) Populating the payment Terms & Conditions verbiage.

Next, check the “Display Terms and Conditions” checkbox to present your own Terms and Conditions on the checkout page (see image below), here are some examples of what to display on your T&C page: your complete terms of service and any specific policies you may have regarding special orders, restocking fees, refund policies, ALL SALES FINAL (if this is the case locate at the very top and in all caps), damaged and inaccurate fulfillment, cancellation policies, etc.

For those merchants that want the greatest level of chargeback protection from disputes arising from their T&C policies, follow this best practice:

a. In order to present your own Terms and Conditions, the verbiage will need to be hosted on a web site that can be referenced by the checkout page. In order to point the Terms and Conditions link on the checkout page to this site login to your PayTrace account using the username, password, and validation image established in Step 1 above.

b. Once you are logged in, select the “Integration” menu, and click on the “Manage API Checkout” link. Populate the “Terms Link” field on this page with the URL address of the page that contains the verbiage for your Terms and Conditions. What this does, is it actually loads up the Terms URL you provide in an iFrame window embedded on the checkout page. Then enter “ <http://bill.com> ” into the “Silent Post” box right above the terms. A screen shot of what this looks like is below from within your PayTrace account, as well as what it looks like from your checkout page.

Checkout Settings

[Hide Hints](#)[Help](#)

Settings

Silent Post	<input type="text" value="http://bill.com"/>
Terms Link	<input type="text" value="http://paytrace.net"/>
Display Terms in iFrame	<input type="text" value="Yes, provide an iFrame and"/>
Approval Link	<input type="text"/>
Decline Link	<input type="text"/>
Return Method	<input type="text" value="Use a hyperlink, do NOT pass non-sensitive values"/>
Require Email Address	<input type="text" value="No"/>
Require Billing Address	<input type="text" value="No"/>
Require CSC	<input type="text" value="No"/>

c. DO NOT CHANGE ANY OTHER SETTINGS ON THIS PAGE. The other fields on this page have been pre-populated to connect your Bill.com account with your PayTrace account. Click the “Save Settings” button.

This process meets proper T&C disclosure requirements because your entire policy is showing on the same, single page as the agree button. The iFrame window embedded on the checkout page containing your T&C should not have any external links to other pages but instead should contain the entire policy.

Please note that should a dispute with a cardholder arise, please submit a screenshot of your payment page with the click to agree T&C as proof cardholders were made aware of your policies at the time of the sale. Providing proof that cardholders were aware of your T&C prior to completing the transaction is only one aspect of the overall dispute process and this best practice simply eliminates losing a dispute on a technicality for not properly disclosing your policies. For more on this and other best practices, please visit the Vantage Card Services merchant portal at <https://www.vantagecardservices.com/support/page/best-practices-list>.

If you do not wish to present your own Terms and Conditions on the checkout page, uncheck the “Display Terms and Conditions” checkbox. Click the Save button. If you would like to return to this step later to add your Terms and Conditions, follow these steps within Bill.com:

- a. Go to Settings > Overview
- b. Select Online Payments
- c. Select click the “Manage” link next to Credit Card
- d. Select the ‘Display Terms and Conditions’ checkbox
- e. Next go to Step 4 on page 9 to complete the process of adding your T&C URL.

Congratulations! You are now ready to process credit card transactions through your Bill.com account.