Manual Payment links in eAccounting

Dear eAccounting customer,

Great that you want to activate payment links in eAccounting! This manual will guide you step by step through the process of activating, setting up, using and handling payments via payment links. Please read the entire manual carefully. The activation process takes about 20 minutes

Introduction to payment links

Payment links are hyperlinks that direct customers to an online payment environment for direct payments. Customers can pay using iDEAL and/or Visa/Mastercard. These links are sent in the invoice email. In addition, the invoice contains a scannable QR code and the e-mail a payment button, both also lead directly to the payment environment.

Costs

Costs for the payment link are incurred only if the customer pays the invoice through the payment link.

- iDEAL: € 0,33
- Credit card:
  - Personal cards (European Union): 1,8% + € 0,25
  - Business & non-EU cards: 2,9% + € 0,25

We work with the Visma company Zettr for the realization of the payment links, it takes up to 3 business days for your payment to appear on your bank account.

Good to know

If you work with eAccounting's standard chart of accounts, these two general ledger accounts are used to process the payment links.

- 1250 (Suspense account payment links)
- 4990 (Payment link costs)

❗ **Note**: If these accounts are already in use, they will be overwritten. Therefore, our advice is also to first transfer these accounts to another general ledger account so that they are empty before paying with payment links. Read more about this on page 21.

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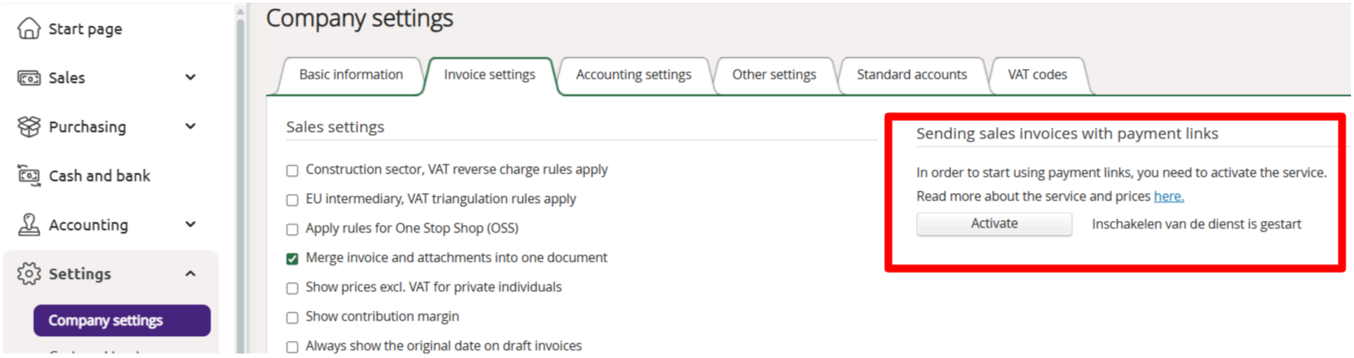
Step 1. Enable the payment links service in eAccounting

Navigate to **Settings - Company settings - Invoice settings**. Then click **Activate** under **Sending sales invoices with payment links**.



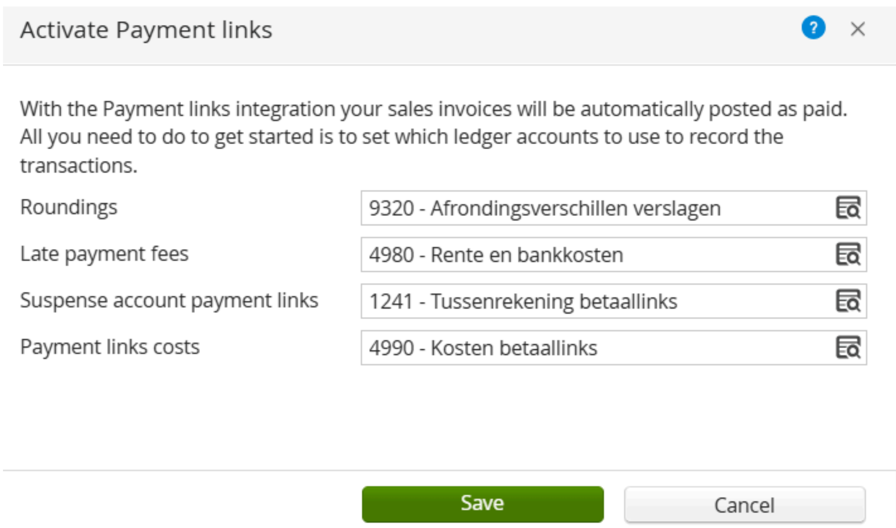
Visma Zettr

You are now guided through an onboarding wizard to create an account to use the payment link service with Zettr. In the onboarding wizard you will go through their “know your customer” process.

See a video of what the onboarding looks like here: https://vimeo.com/844529799

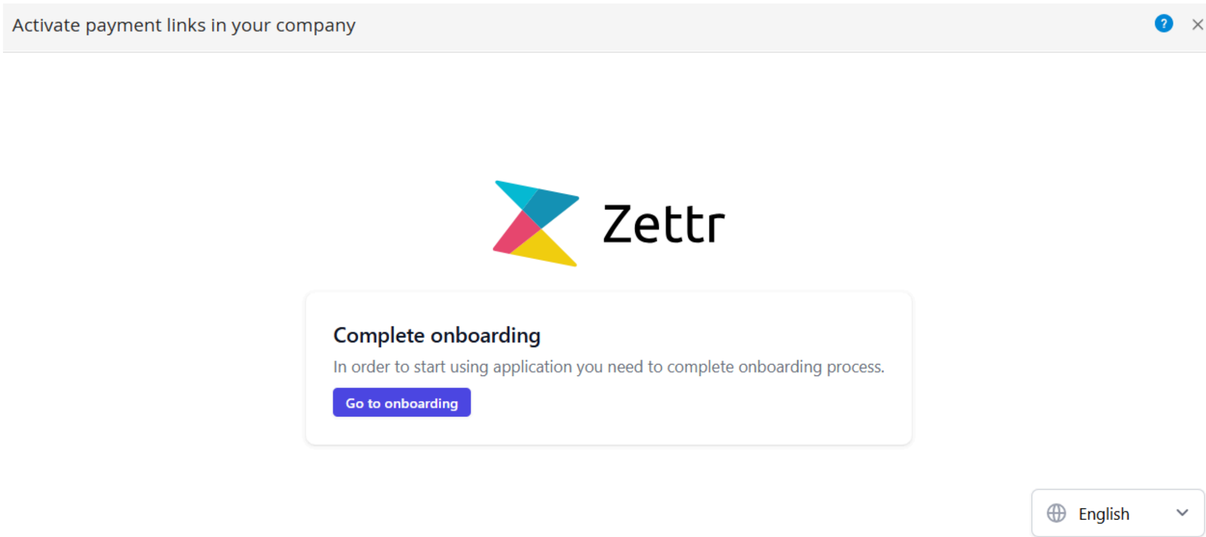
Custom chart of accounts

If you are using your own chart of accounts instead of eAccounting's standard chart of accounts, you will be asked which general ledger account you want to use for **Suspense Account Payment Links** and **Cost Payment Links**. Once these are set, click **Save** and continue onboarding.



Step 2. Start the onboarding

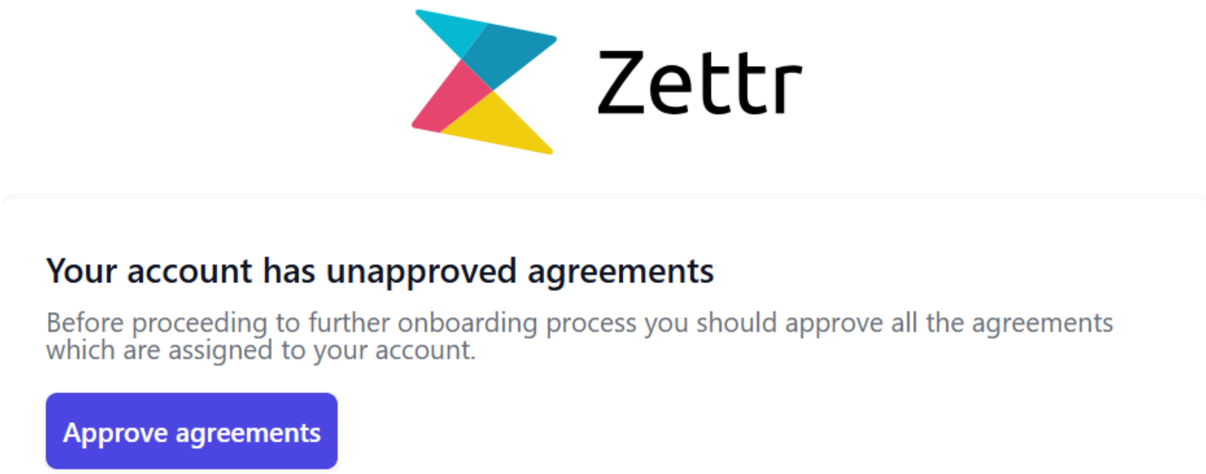
Before you start with the onboarding, you can change the language of the manual by selecting the desired language from a drop-down menu at the bottom right of the gray globe. This manual follows the onboarding process in English.



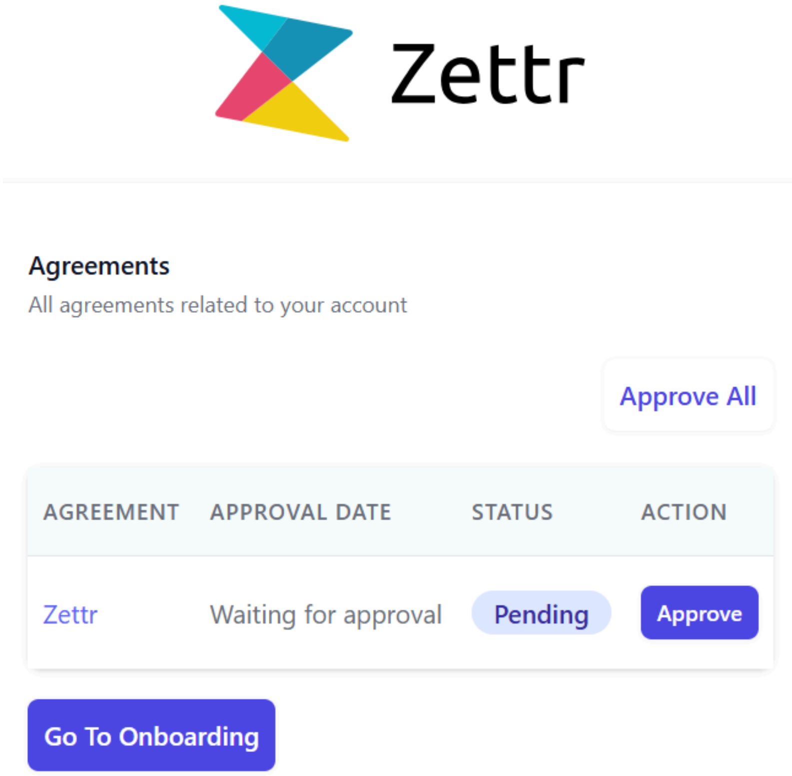
Click the **Go to onboarding** button to start onboarding.

Step 2.1 Approve agreements

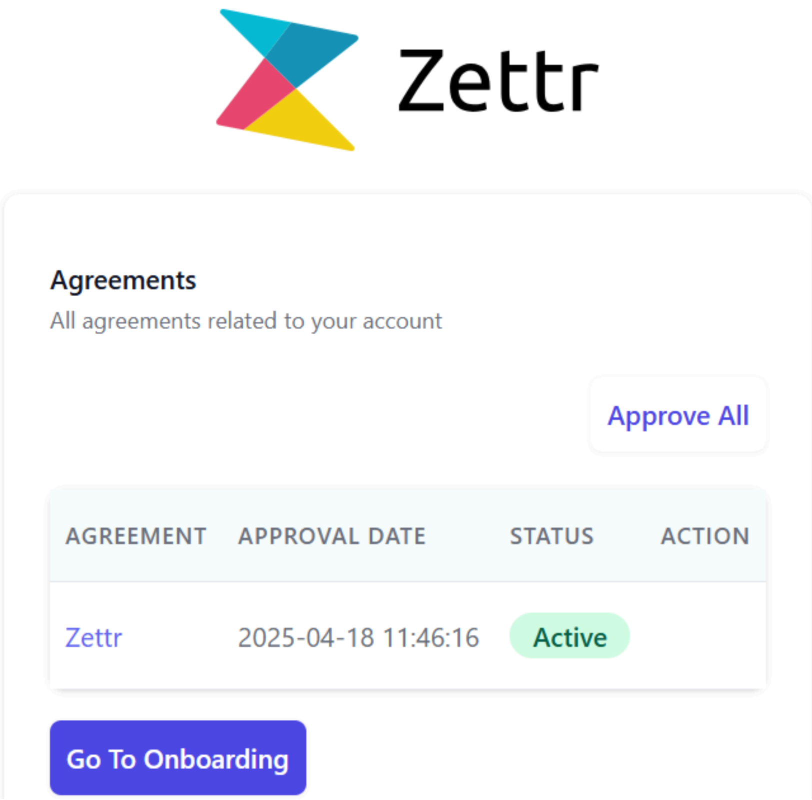
In this step, you agree to Zettr's Terms of Service. You must approve these in order to use the payment links. Click the **Approve Agreements** button to read and approve Zettr's Terms of Service.



You can read the Terms of Service to click on Zettr. After this, click the **Approve** button.

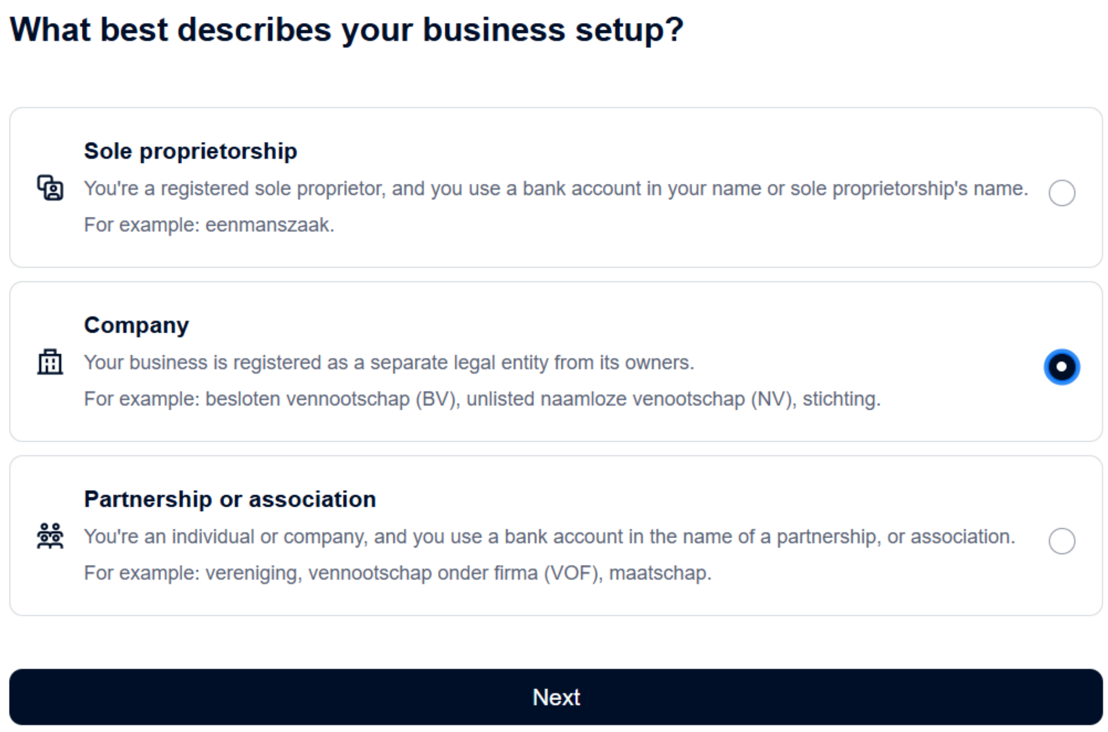


After you accept the Terms of Service, the status changes to **Active**. Now click the **Go to Onboarding** button to continue onboarding.



Step 2.2 Choose your business structure

Choose your business structure (**Company** or **Partnership or association**). Then click **Next**.



Step 3. Corporation or Partnership or association

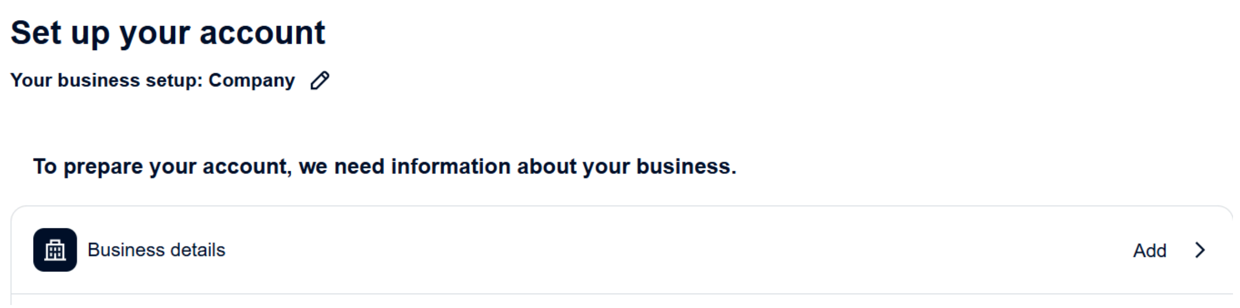
If your business structure is a corporation, partnership or association, you must provide the following information: **Business details**, **Decision-makers**, and **Bank account details**.

Finally, you must sign the (Payment Card Industry Data Security Standards) **PCI DSS questionnaire**. You sign these to protect cardholder data, reduce fraud and reduce the likelihood of a data breach (such as from a cyber attack).

See this link for more information on the PCI DSS questionnaire.

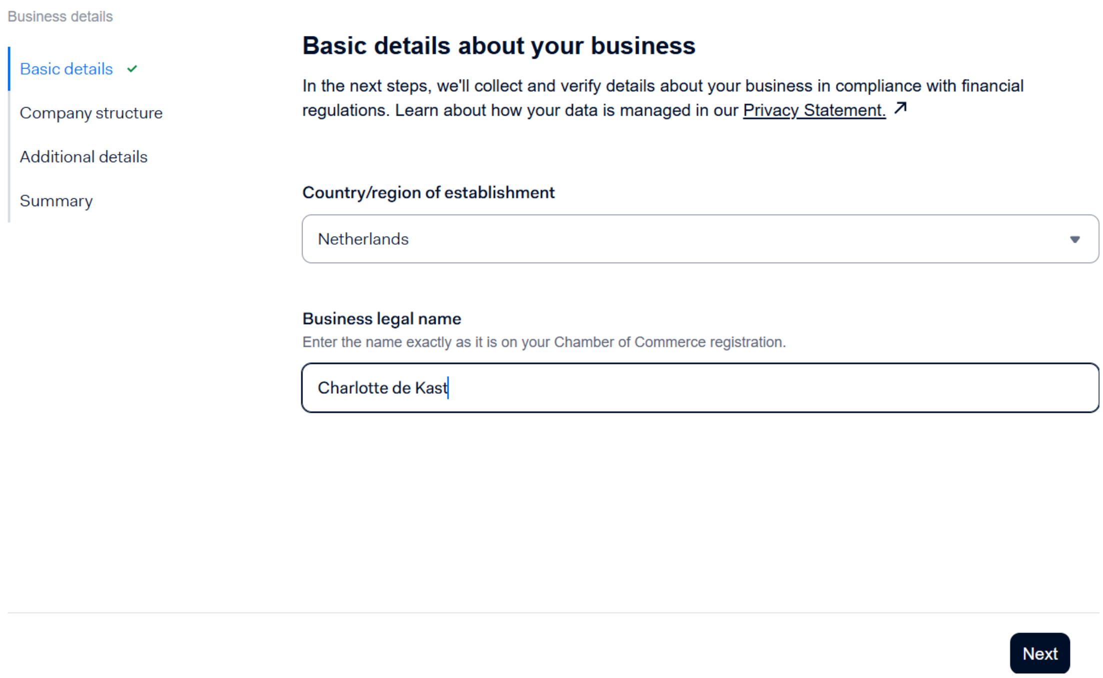
Step 3.1 Business details

Click **Add** to provide the **Business details**.



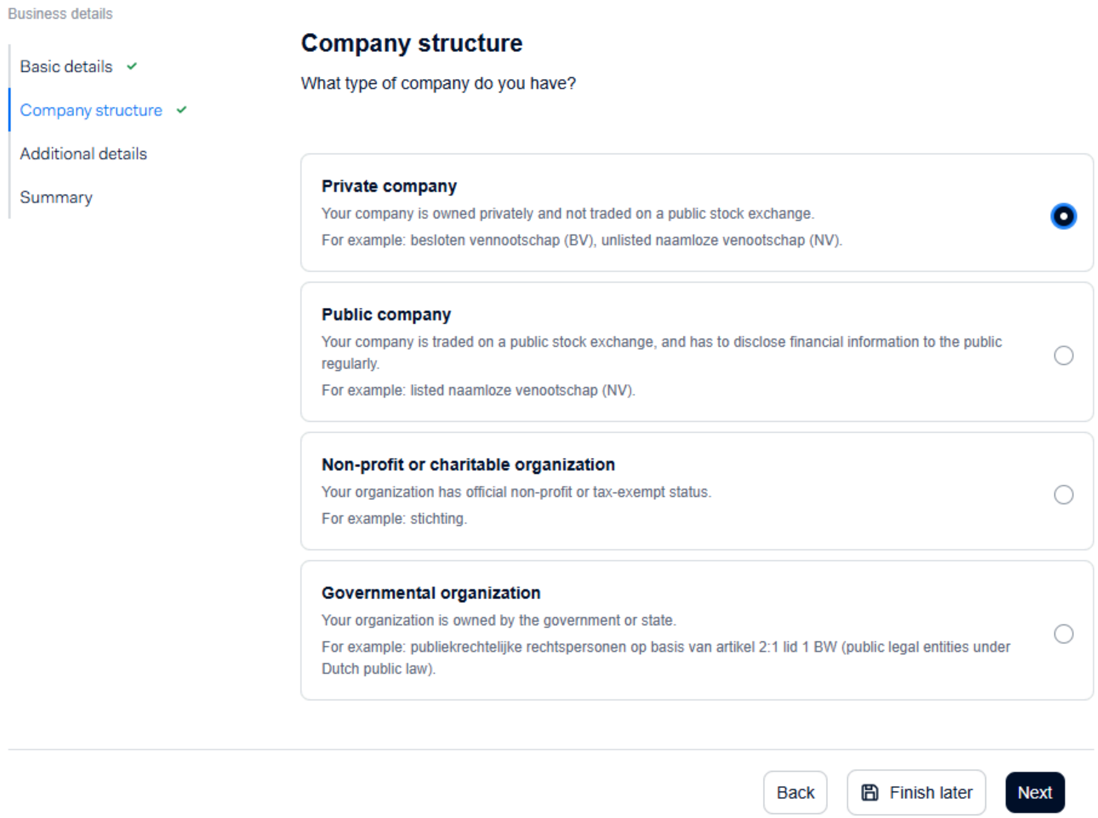
Step 3.2 Business details - Basic details

Enter your company's country/region of establishment and the legal business name. Once you are done, click **Next**.



Step 3.3 Business details - Company structure

Choose the type of structure your company has. Once you have chosen, click **Next**.



Step 3.4 Business details - Additional details

Fill in the DBA name (if applicable), the Chamber of Commerce number and the VAT number. Then enter the registered business address and optionally the address where the head office is located (if it does not match the registered business address). Then click **Next**.

eAccounting
by VISMA

Business details

- Basic details ✓
- Company structure ✓
- Additional details ✓
- Summary

Additional business details

Does your business use a DBA name?
A Doing Business As (DBA) name is a version of your business' name that may be more recognizable to shoppers but is different from the legal name.

○ Yes ● No

Chamber of Commerce registration number

11112848

✓ Format is correct

Btw-nummer

NL 123455678 B 98

✓ Format is correct

☐ I don't have a VAT number

Registered business address

Your business's official address used for government and other legal purposes in the Netherlands.

Address

H.J.E. Wenckebachweg 200

Other address information (optional)

Postal code

1096AS

City

Amsterdam

Principal place of business

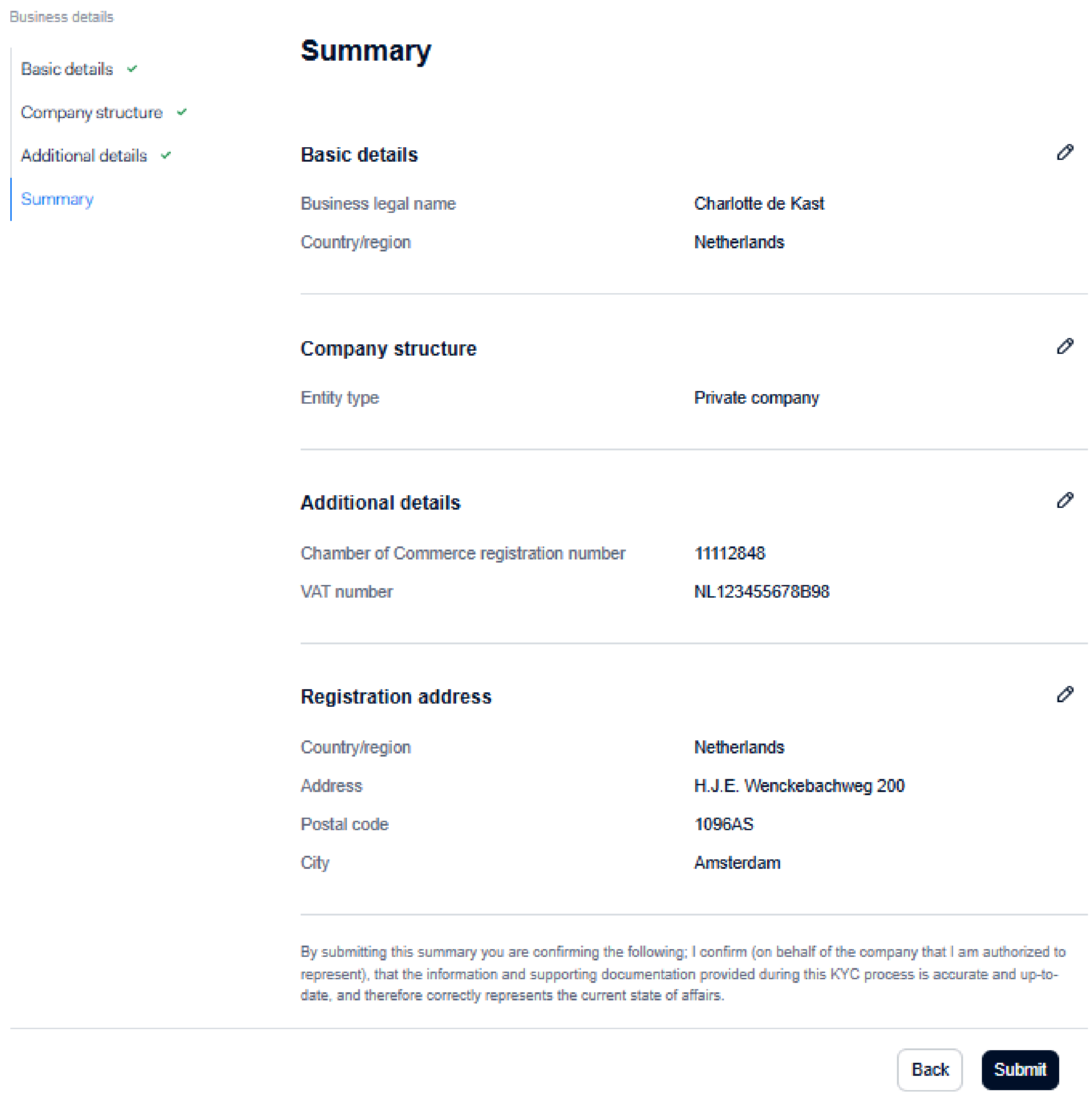
The physical location where a business's key officers oversee and manage its operations: this is usually the main office or headquarters.

☑ Same as registered business address

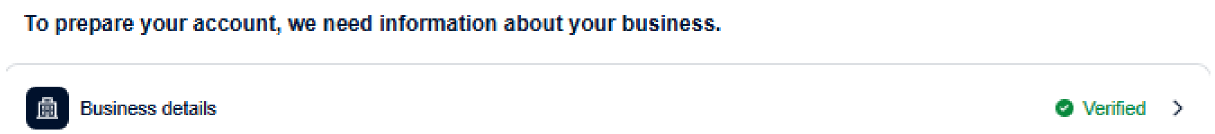
Back | Finish later | Next

Step 3.5 Business details - Overview

Review your submitted data and click **Submit**.

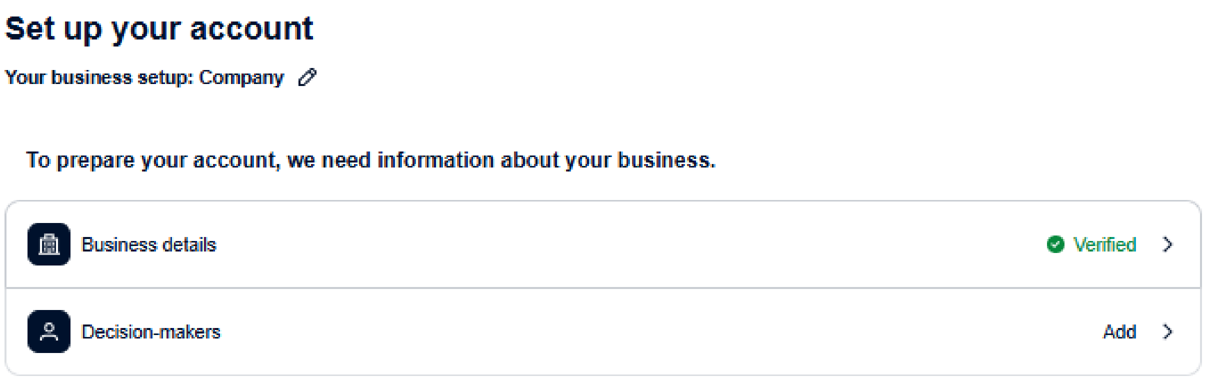


❗ **Note**: It may take a while for it to be approved. In the meantime, continue completing the other information. The information is not approved until there is a green check mark beside **Business details** with **Verified**.



Step 4. Decision-makers

Click **Add** next to **Decision-makers** to submit this information.



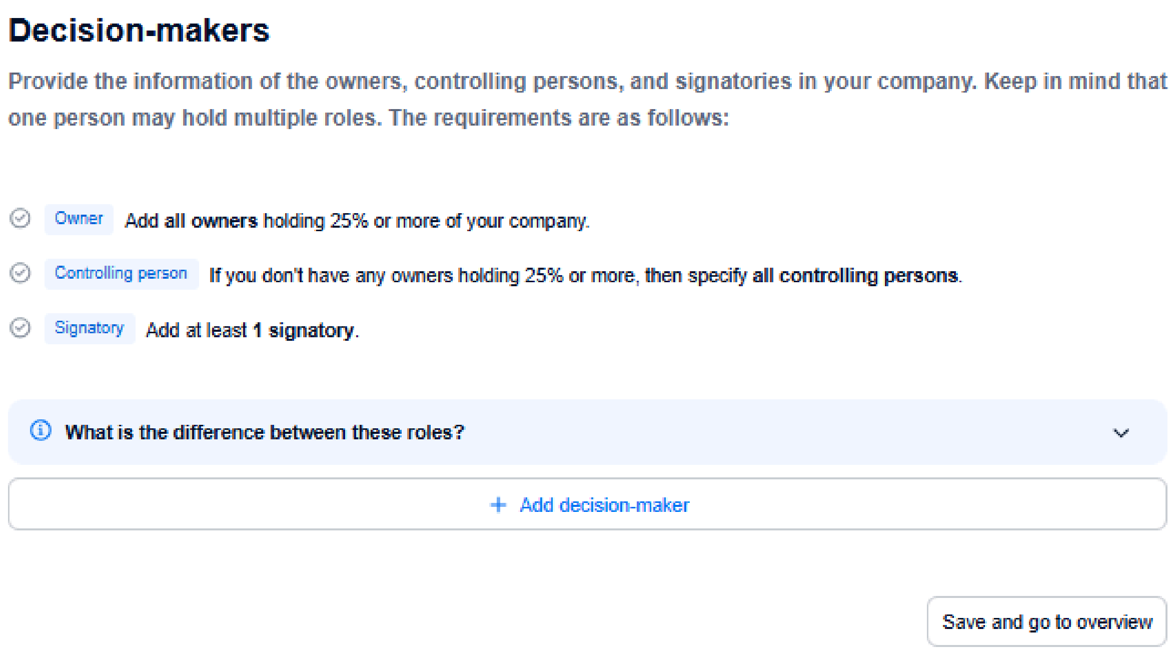
In this section you need to name and identify all owner(s)/ultimate stakeholder(s) and signatory(s).

Click the **+ Add decision-maker** button to add a decision maker (owner, controlling person or signatory).

❗ **Note**:

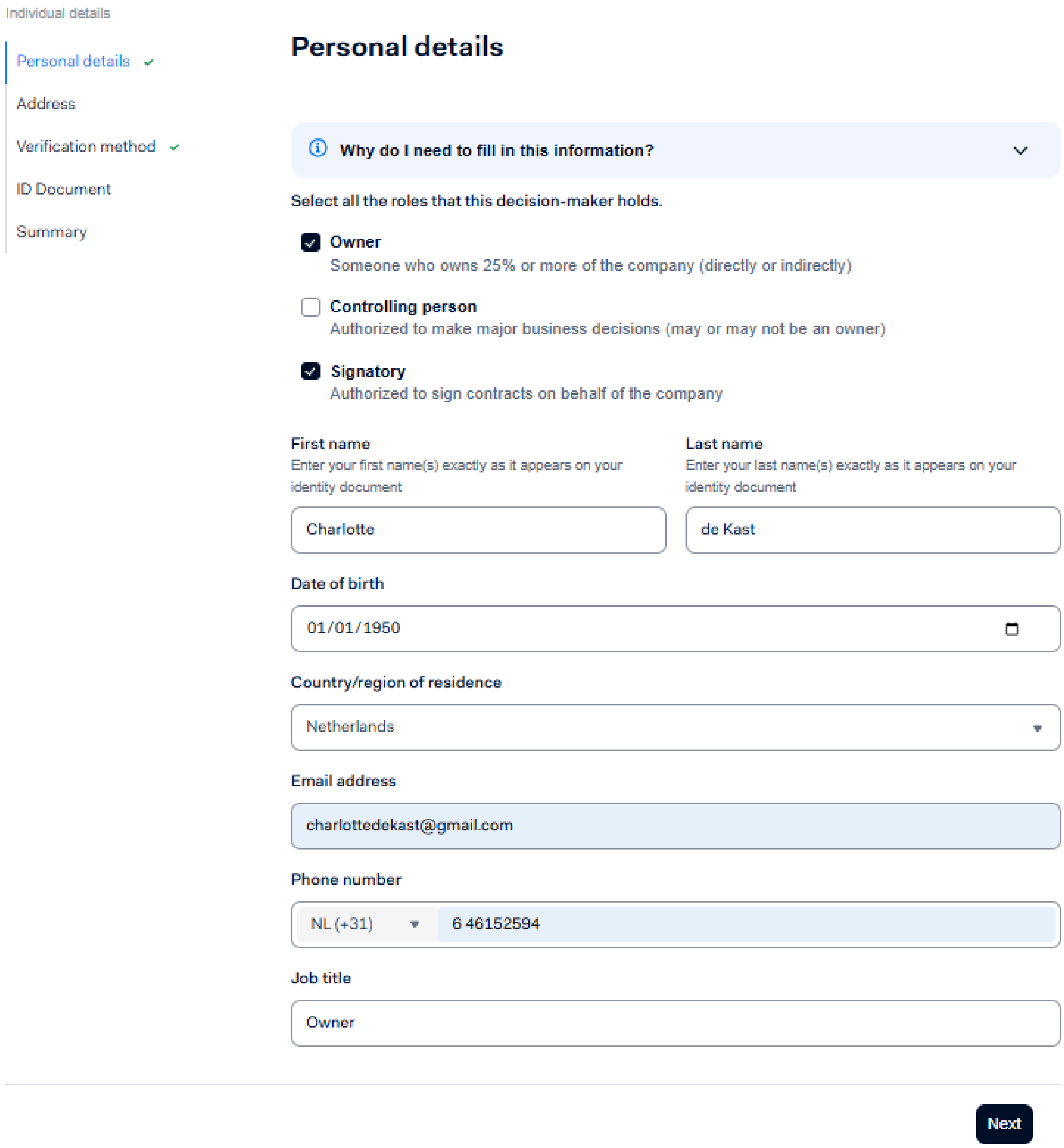
- There must always be one signatory and one owner/final stakeholder, which can be in combination.
- Some individuals may hold multiple roles (e.g., owner and signatory).
- If you are unsure about the meaning of the roles, click on the i icon for further explanation.

Then fill in the personal details of the decision maker(s).



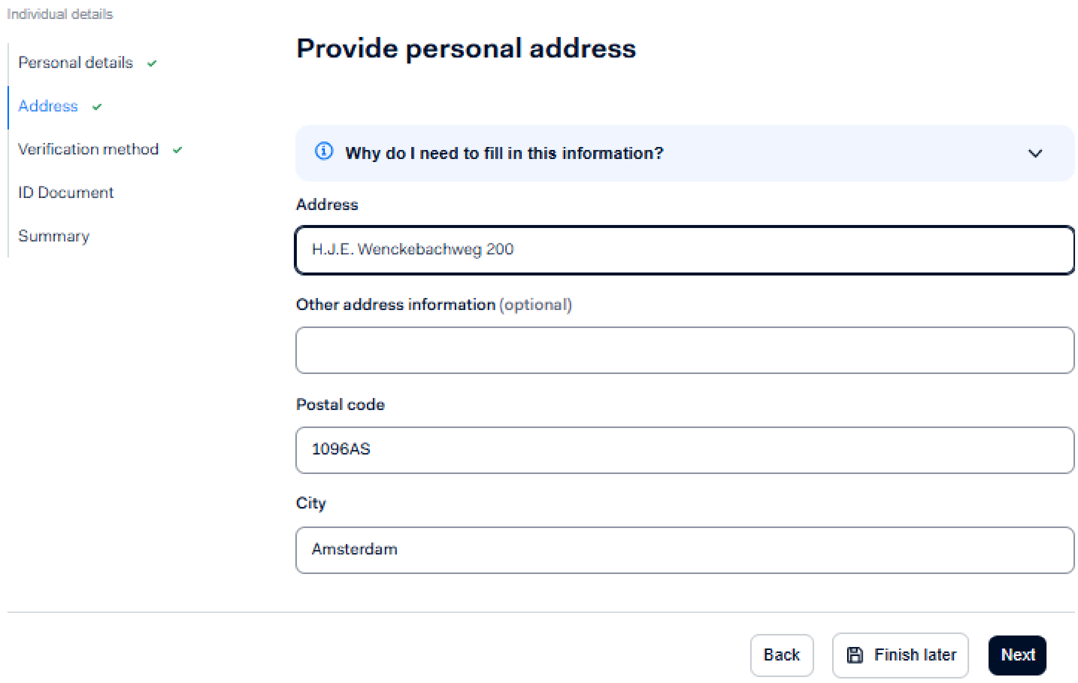
Step 4.1 Individual details - Personal details

Select the role(s) of this decision maker and enter the name, date of birth, country/region of residence and job title. Then click **Next**.



Step 4.2 Individual details - Address

Enter the decision-maker's personal address. Then click **Next**.

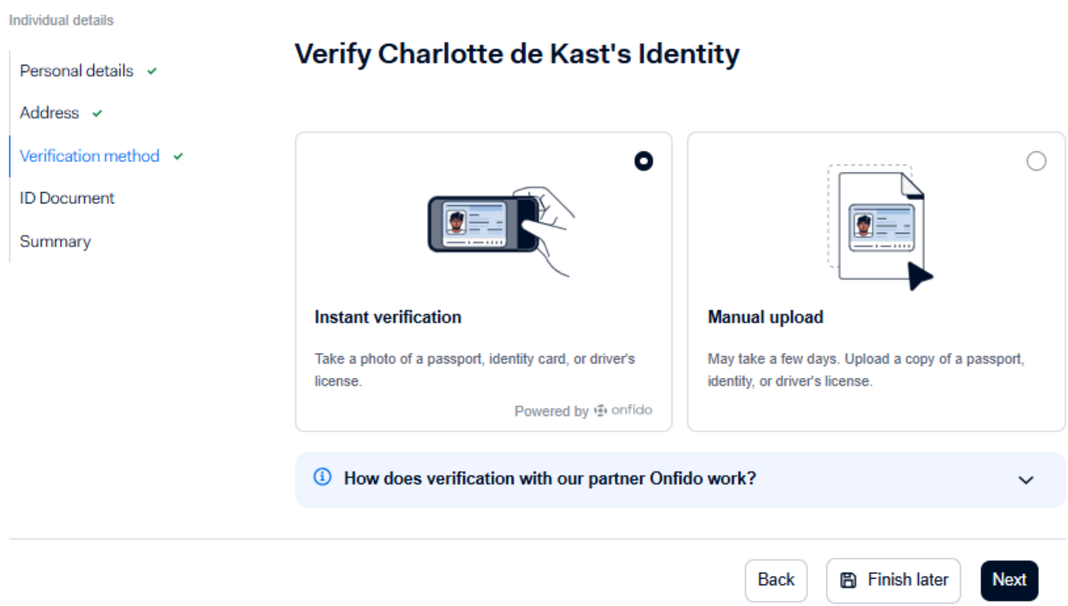


Step 4.3 Individual details - Verification method

Choose the method by which you want to identify yourself: 1) **Instant verification** or 2) **Manual upload**.

- With **Instant verification**, take a picture of your ID right away and upload it on your onboarding. This way you can see right away if this photo has been accepted.
- With **Manual upload**, you make a copy of your ID manually, only here verification takes longer than Immediate verification.

After choosing one of the verification methods, click **Next**.

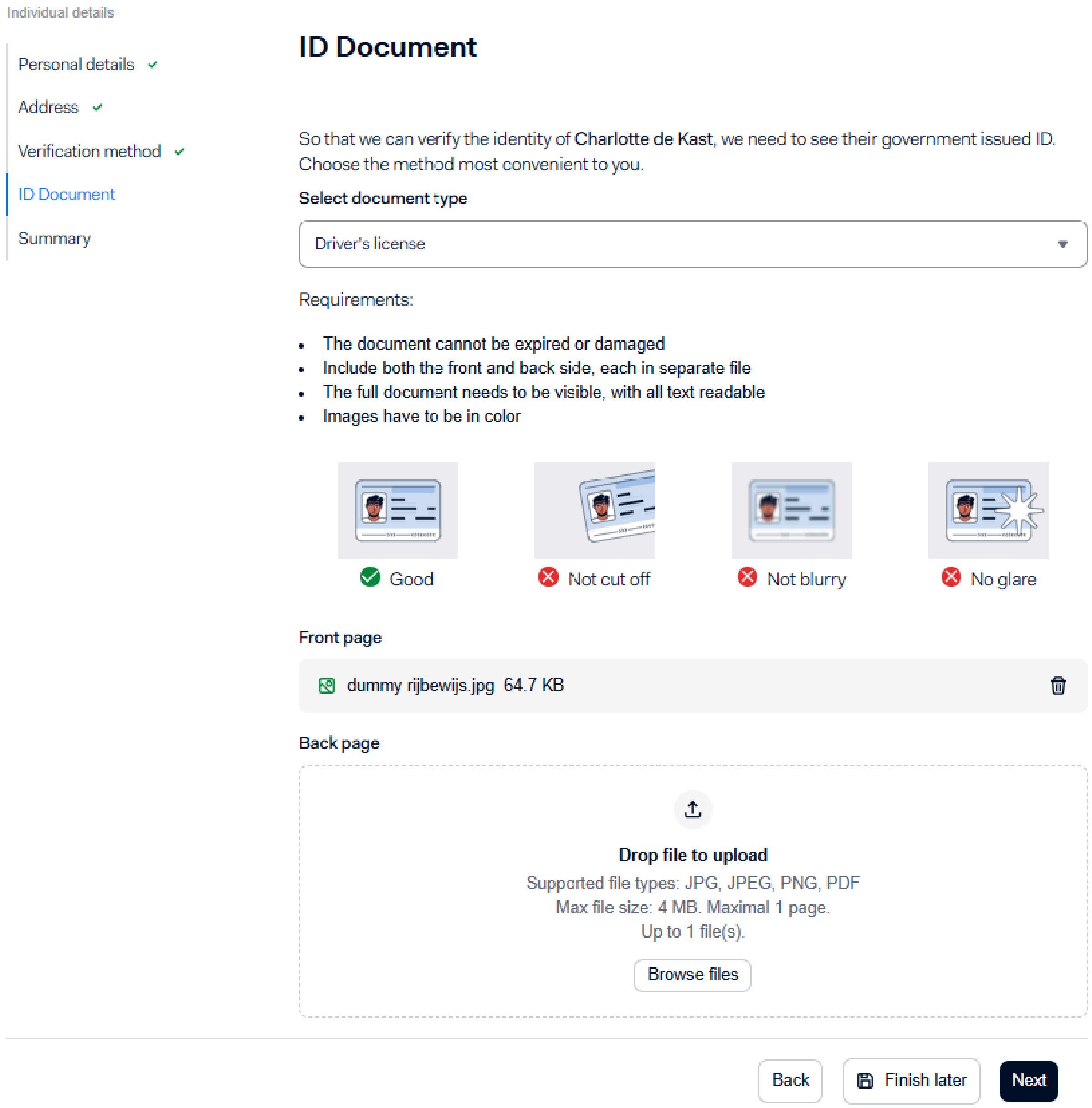


Step 4.3.1 Individual details - Verification method - Manual upload

If you choose Manual upload, select the Document type. After that, click **Next**.

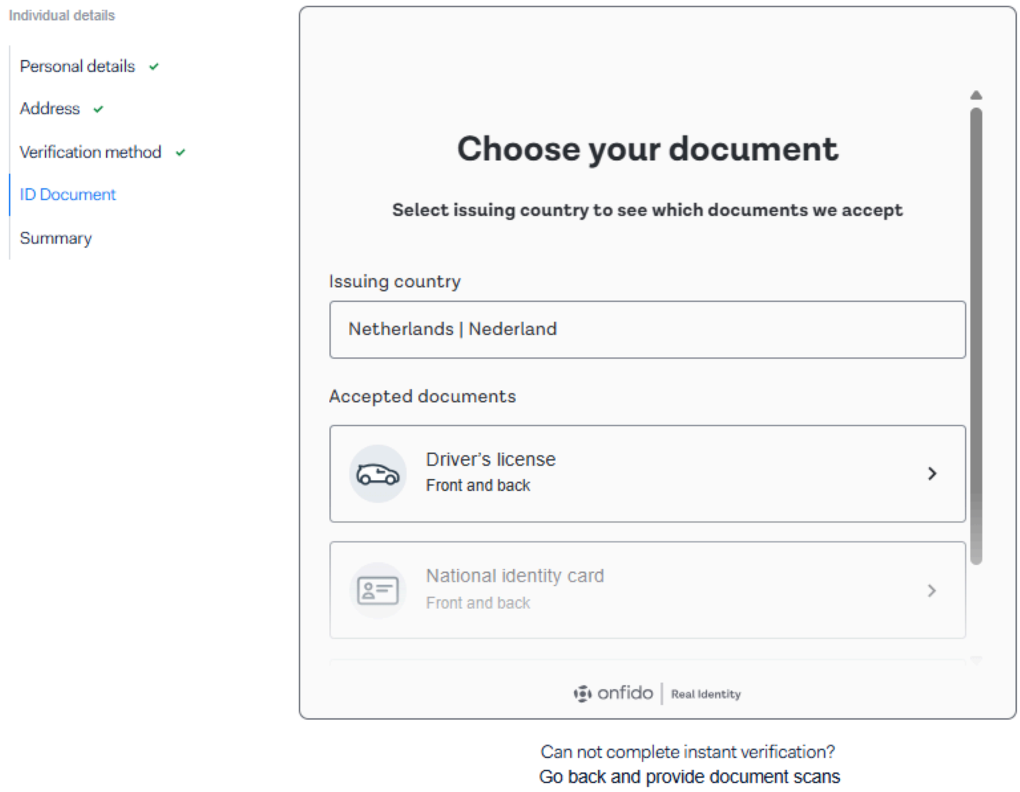
After selecting your document type, you can upload files by clicking the **Browse files** button. Do this for both the front page and the back page of the identity document.

Once these are uploaded, click **Next**.



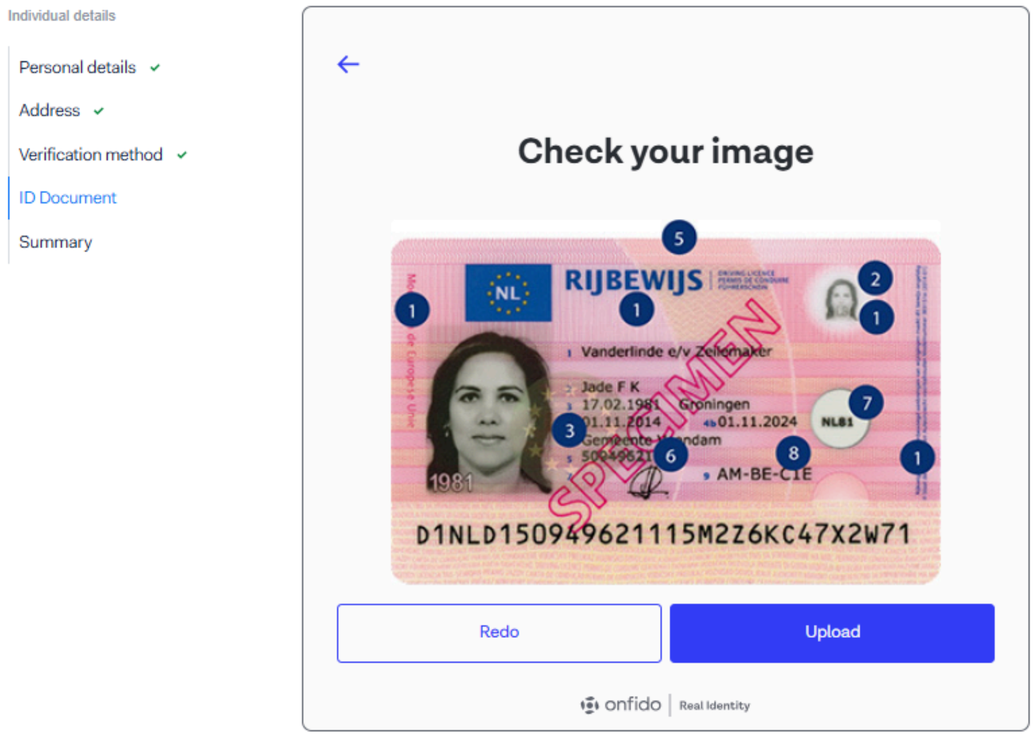
Step 4.3.2 Individual details - Verification method - Instant verification

If you choose **Instant verification,** select the country of issue for your chosen identification document and what type of identification document it is.

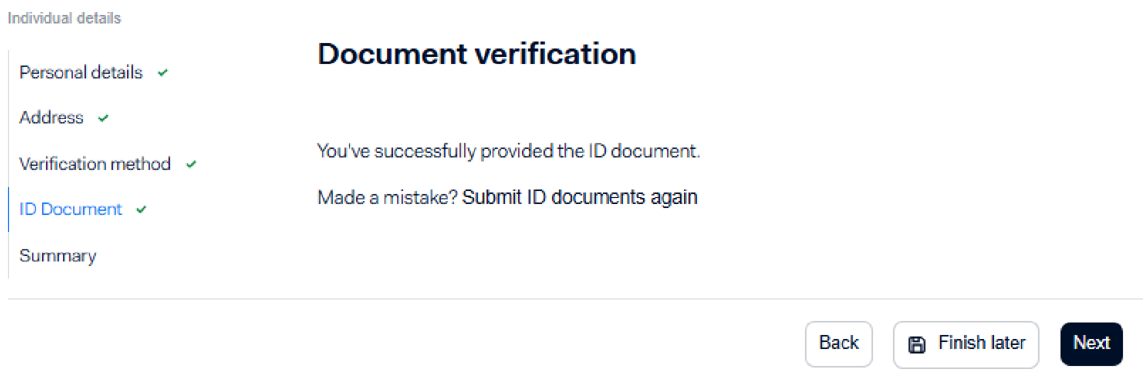


Choose to take or upload a photo from your phone right away.

Check your uploaded file and click **Upload**. If this file is not properly visible/failed, choose **Redo**. Do the same for the back of your identification document.

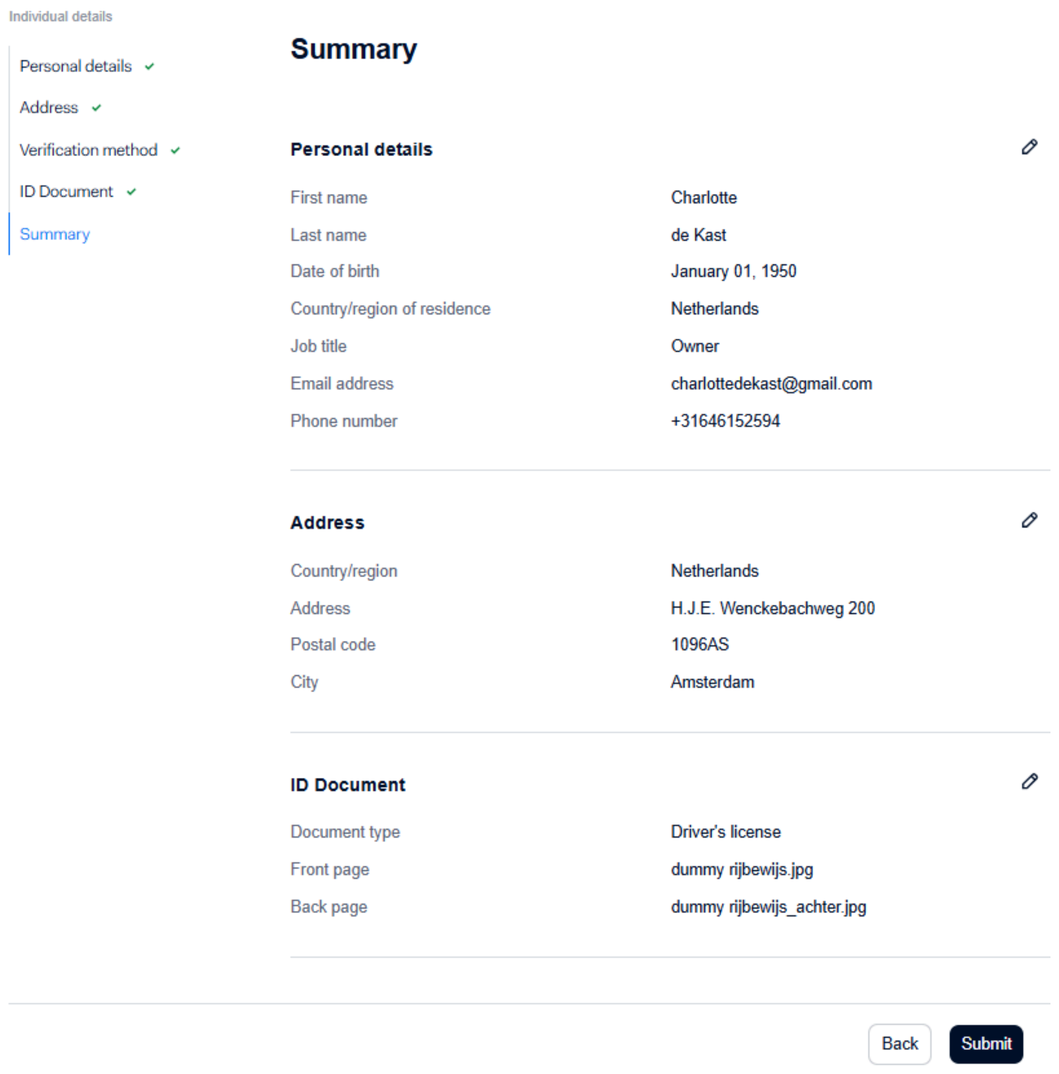


After uploading, you will get confirmation that the upload was provided properly, then click **Next**.

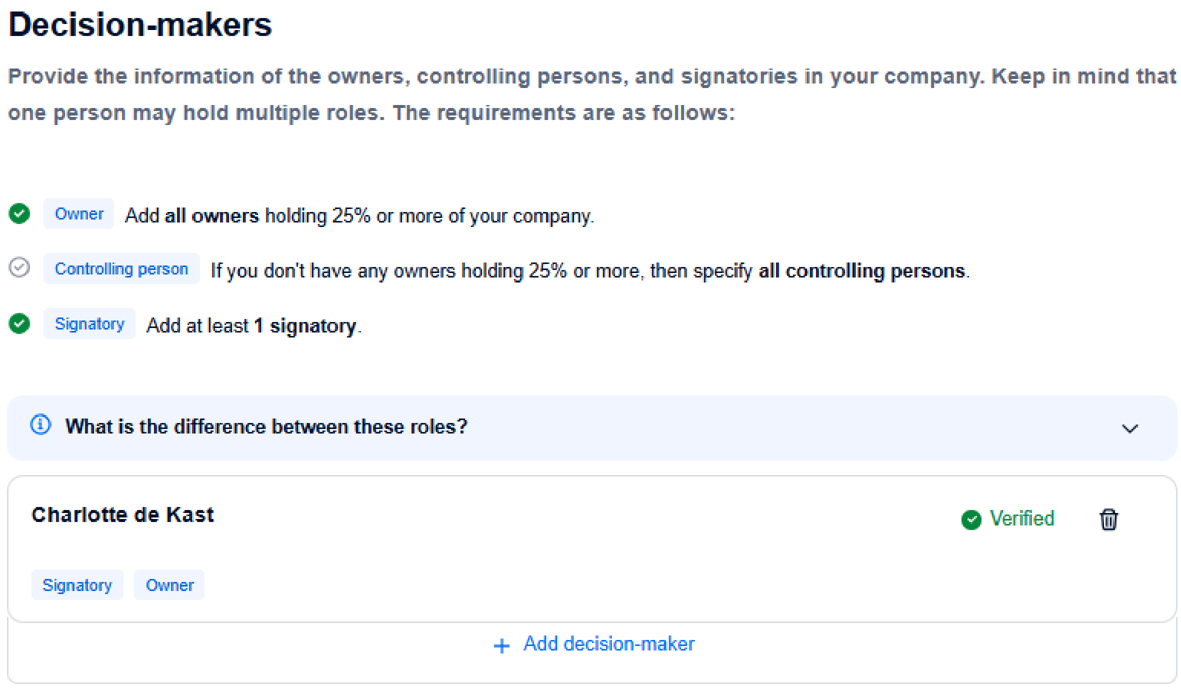


Step 4.4 Individual details - Summary

After this you will see the summary of your submitted information, once you have approved it, click **Submit**.



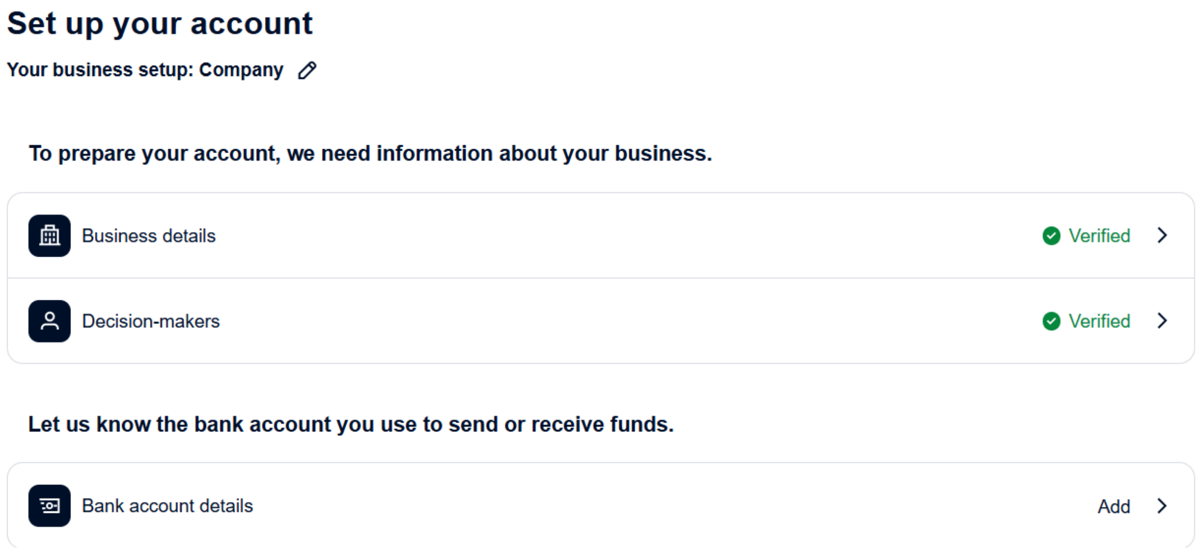
If you need to add other decision makers, click the **+ Add decision maker** button. Otherwise, click the **Save and go to overview button** to continue onboarding. After you submit this information, next to a decision-maker's name it will say, **In review.**



❗ **Note**: It may take a while for these to be approved. In the meantime, continue to complete the other data. The information is not approved until there is a green check mark with Verified next to Decision-makers.

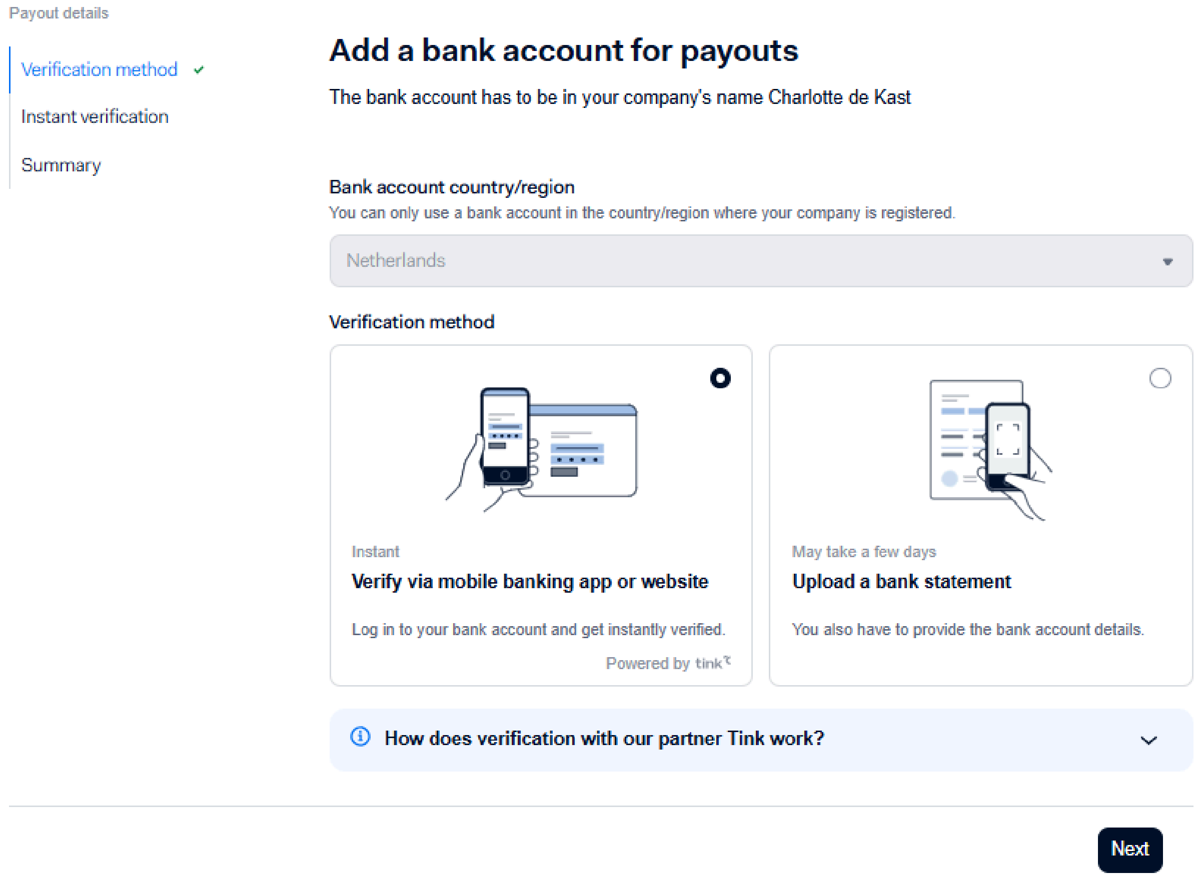
Step 5. Bank account details

Click **Add** next to **Bank account details** to provide this information.



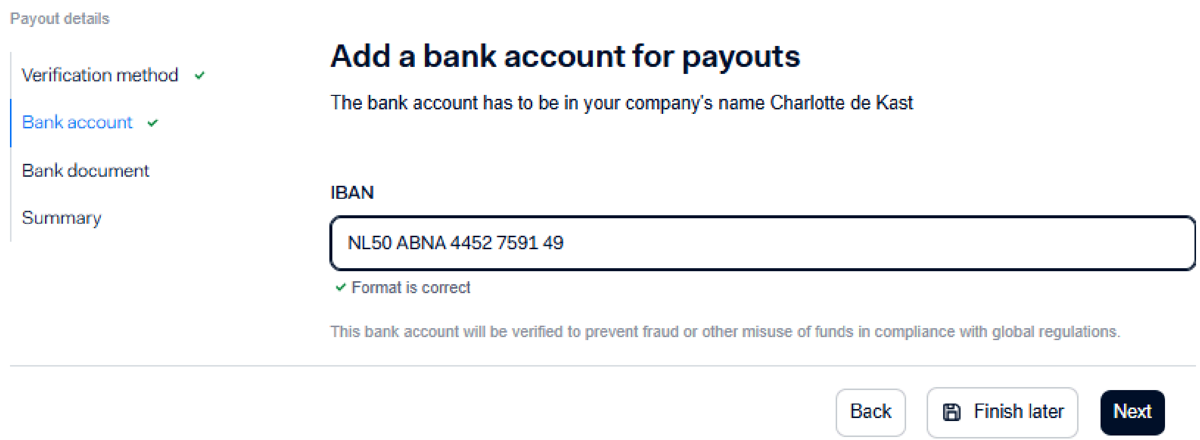
Choose the method by which you wish to identify yourself

- Verify via app or mobile banking app or website.
- Upload a bank statement.



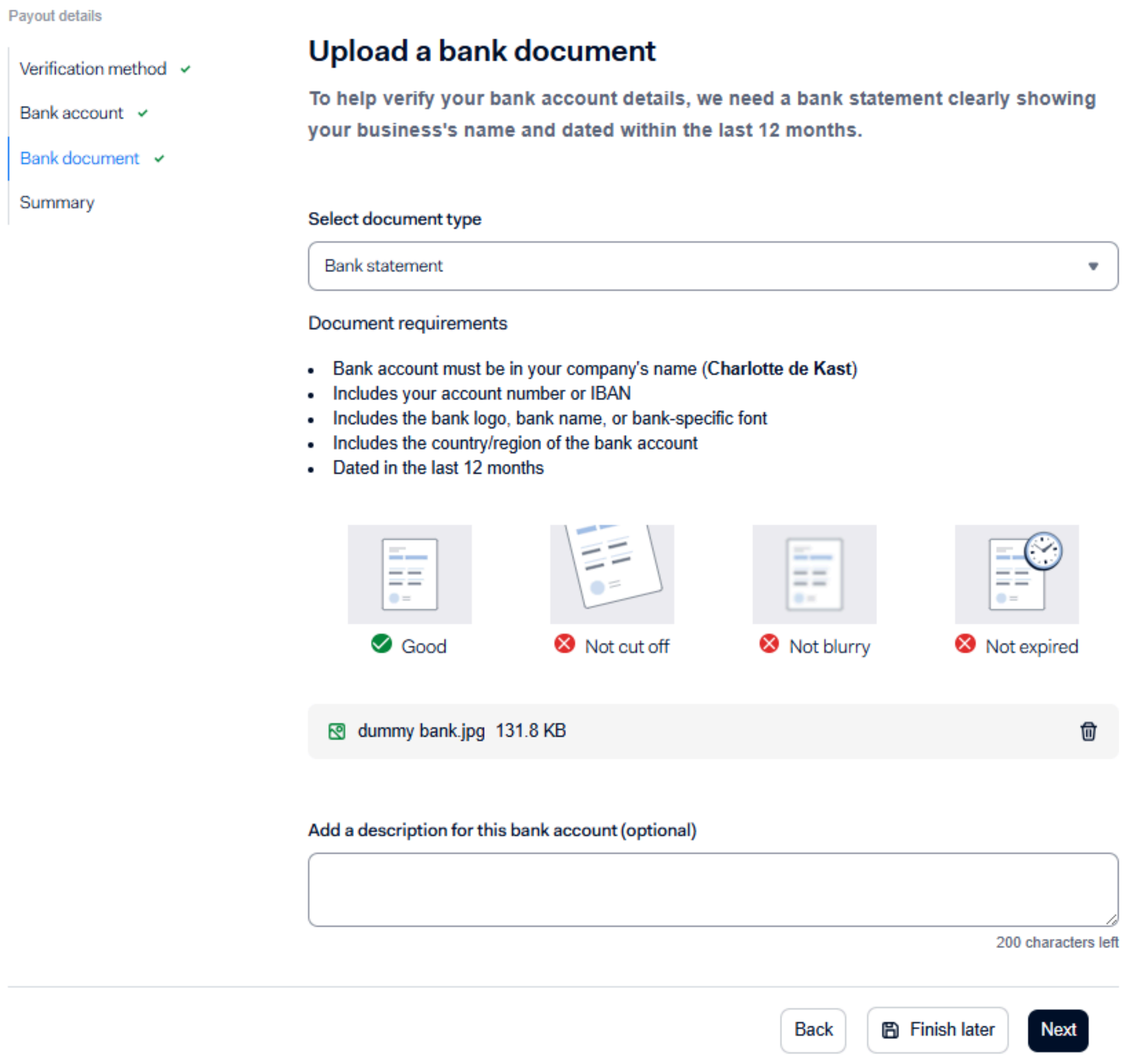
Step 5.1 Payout details - Verification method - Upload a bank statement - Bank account

Enter the IBAN number of the bank account you want to use for payout links and click **Next**.



Step 5.2 Payout details - Verification method - Upload a bank statement - Bank document

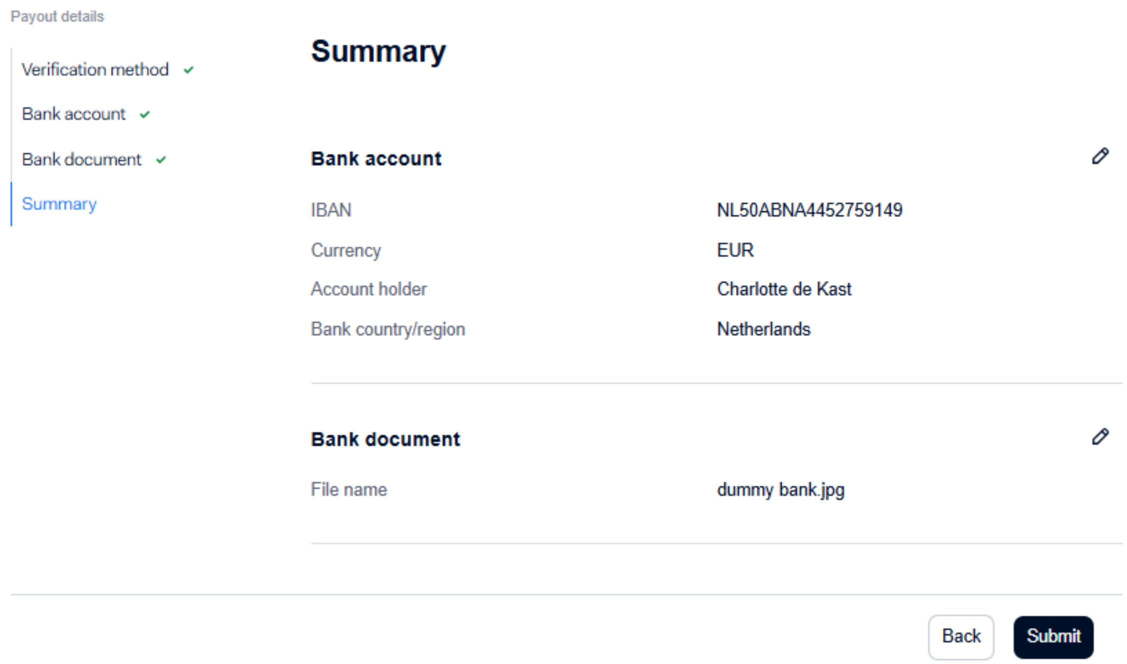
Upload a bank document showing that your name/company name provided in the previous steps matches the IBAN number already entered.



Upload the file by clicking the Browse files button. Add a description in the box, this is optional. Click **Next**.

Step 5.3 Payout details - Summary

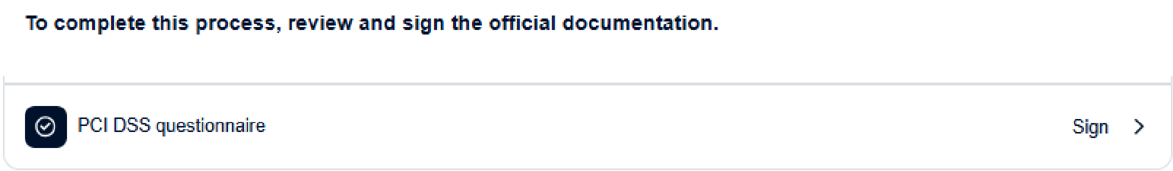
Check your completed information and click **Submit**.



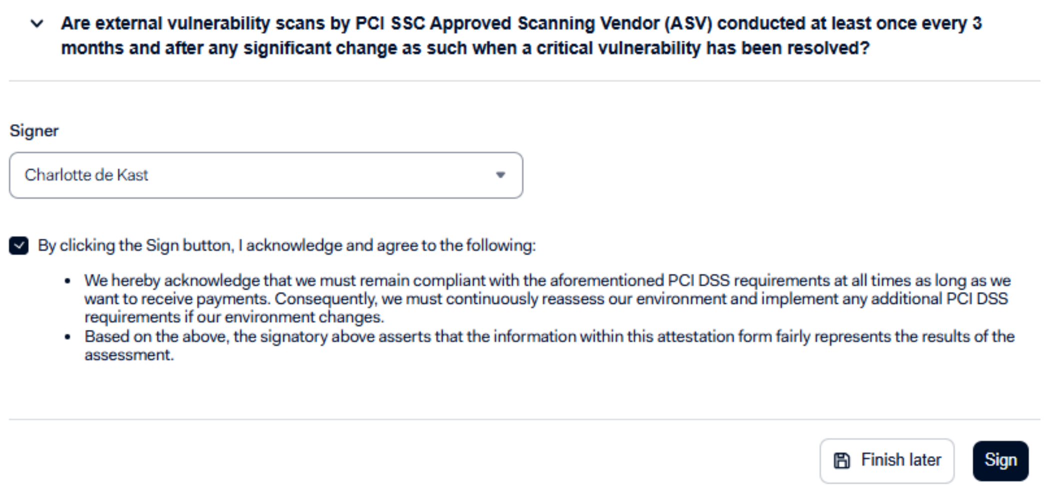
❗ **Note:** It may take a while for these to be approved. In the meantime, continue completing the other information. The information is not approved until there is a green check mark with **Verified** next to the IBAN number entered.

Step 6. PCI DSS questionnaire

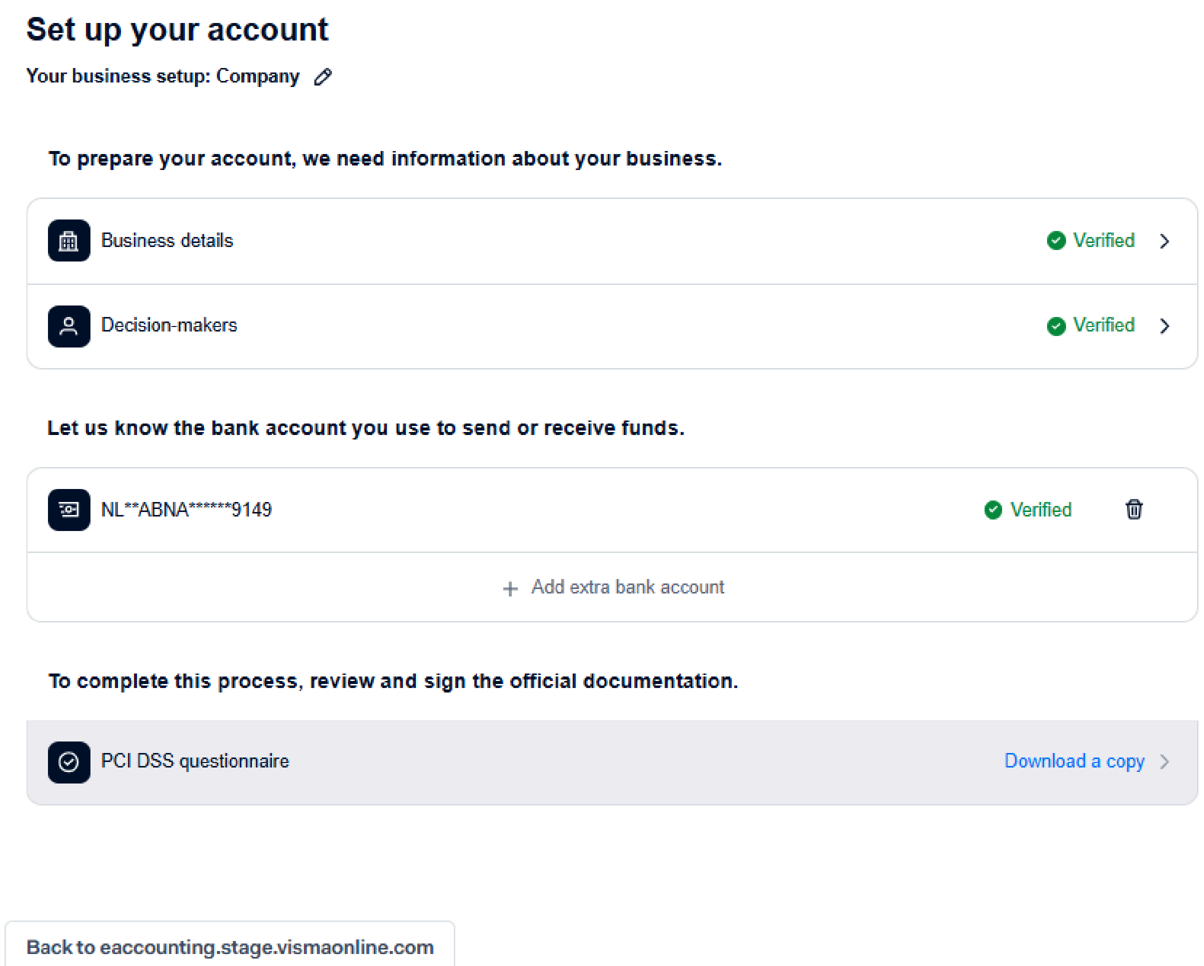
Click **Add** next to the **PCI DSS questionnaire** to sign it.



Click on the name of the Signer who will sign the PCI-DSS questionnaire and click on **Sign**.



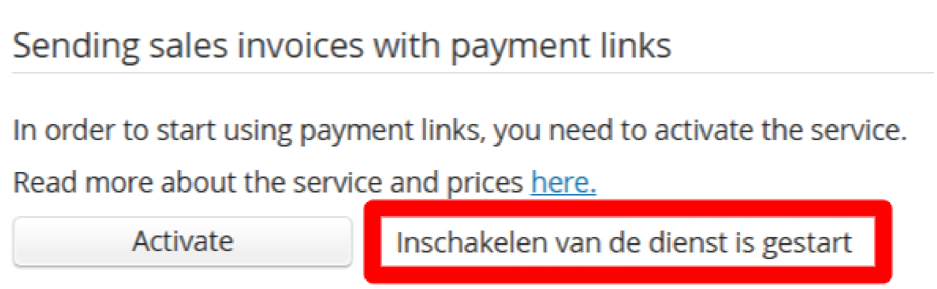
❗ **Note:** You will now be returned to the onboarding overview. Only when there is a green **Verified** button under **Business details, Decision-makers** and next to the IBAN you entered, you have submitted the information correctly.



It may take a while for the status of **In review** to change to **Verified**. Should it take longer than one business day, please contact support.

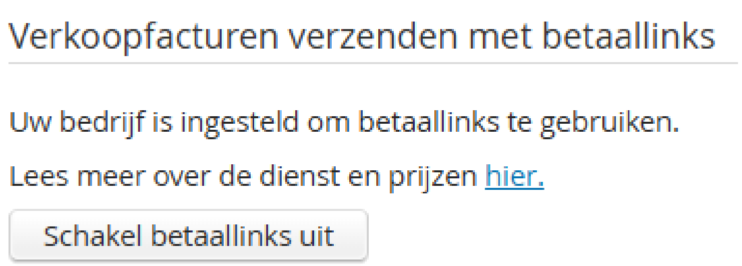
Now click the **Back to eaccounting.stage.vismaonline.com** button to return to your eAccounting environment and perform the further steps.

The status of this process is displayed in **Settings - Company settings - Invoice settings**.



Step 7. Validated

Once the onboarding is approved, the service is activated in eAccounting. The status of this process is displayed in **Company settings - Invoice settings**.

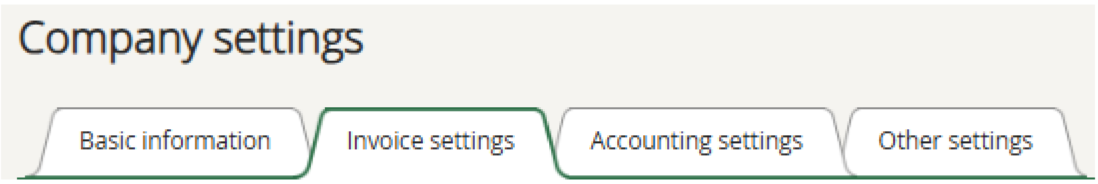


Step 8. Configure settings

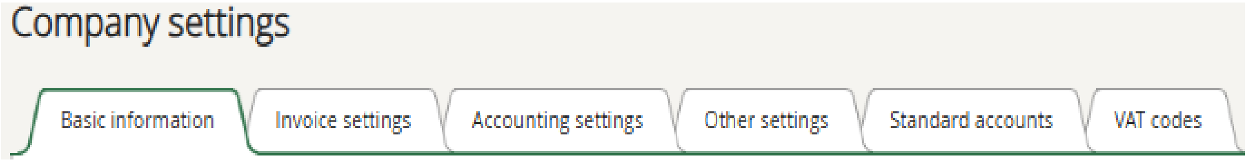
There are two options in this step, where you can only choose one option.

A. *Use this step if you are using eAccounting's default chart of accounts.*
B. *Use this step if you have imported a custom chart of accounts via an audit file.*

If you don't know whether you're working with a standard chart of accounts or your own, go to **Settings** > **Company settings**. If you see four tabs (Basic information, Invoice settings, Accounting settings, Other settings) you are working with a standard chart of accounts.



You use a custom chart of accounts if you see six tabs here (Basic information, Invoice settings, Accounting settings, Other settings, Standard accounts, VAT codes).



A. Standard chart of accounts

When you work with eAccounting's standard chart of accounts, the following general ledger accounts are created:

- 1250 (Suspense account payment links)
- 4990 (Cost of payment links)

❗ **Note**: If these ledger accounts are already in use, they will be overwritten. Therefore, our advice is also to transfer the balance of these ledger accounts to another ledger account first.

Check if general ledger accounts 4980 and 9310 are enabled.

- 4980 (Late payment fees)
- 9310 (Rounding)

If you cannot find the general ledger accounts 1250, 4990, 4980 or 9310 in your chart of accounts. Then see if they are enabled.

Go to **Settings** - **Chart of Accounts** - click the **Show inactive items** checkbox - click on the appropriate ledger number. See if the **Active** checkbox above is colored green. If it is not, do click it and then click **Save**.

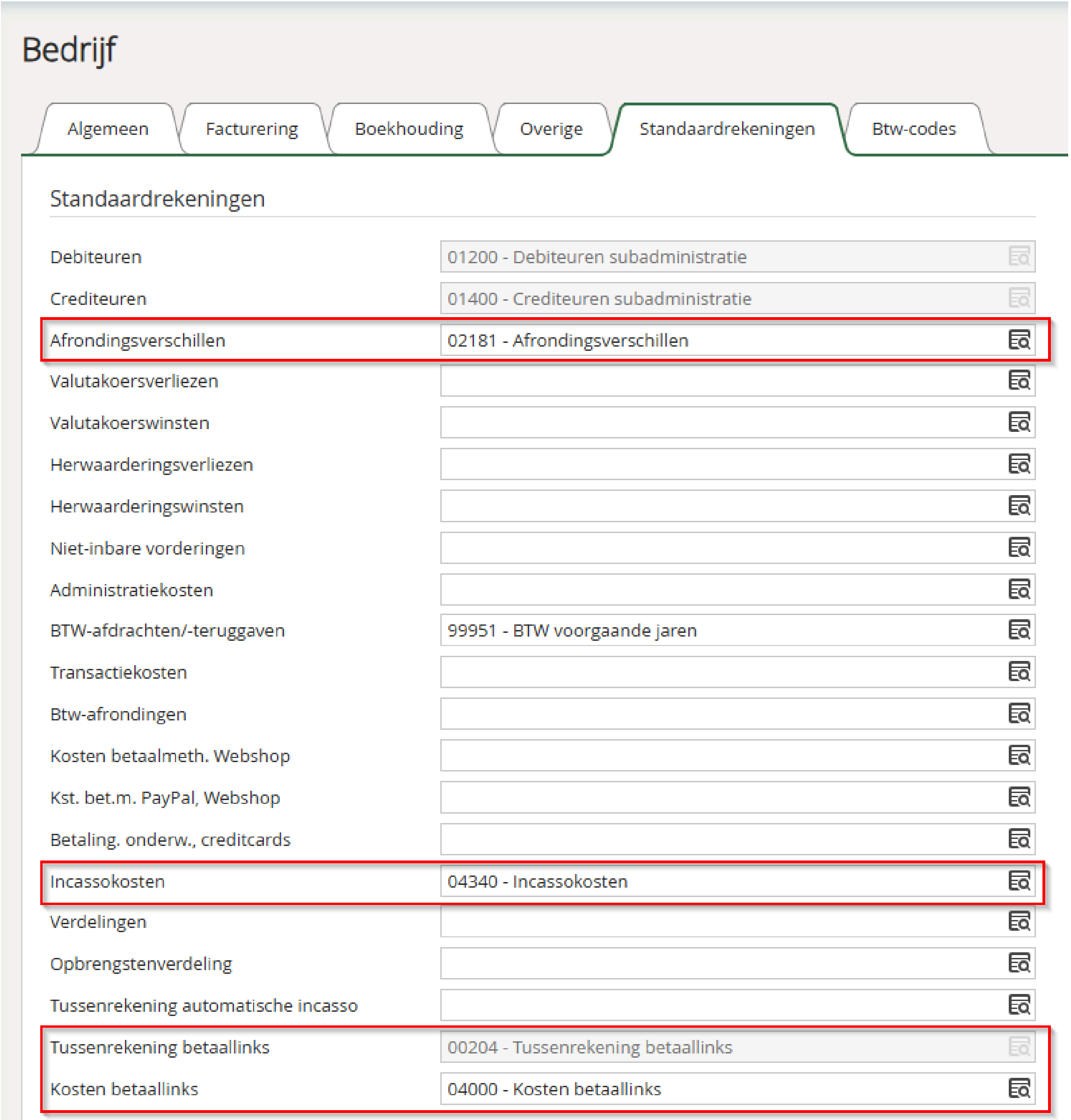
❗ **Note**: The names of the general ledger accounts may differ, the general ledger number is leading.

B. Custom chart of accounts

If you are working with a custom chart of accounts from an audit file import, these accounts themselves still need to be created and committed.

First, go to **Settings** - **Chart of accounts** - **New ledger accoun**t. Here, create the two general ledger accounts **Suspense Account Payment Links** and **Cost Payment Links**. In case the general ledger accounts, **Collection costs** and **Rounding differences** have not yet been created, create them in the same way.

To link these four general ledger accounts in the chart of accounts, go to **Settings** - **Company** - Default accounts and define the desired accounts. The accounts, **Collection Fees** and **Rounding Differences** must be established to successfully process differences and collection fees. It is very important to check and complete this prior to use.



Step 9. Use the payment links

With the Payment Links service, a QR code with a clickable link will be added by default to all generated sales invoices and any payment reminders (only if the invoice already had a payment link). In addition, a Pay button will also be added to emails with sales invoices or payment reminders to be sent. This button also refers directly to the external payment link.

❗ **Note:** However, there are a few exceptions:

- Sales invoices where direct debit is marked;
- Sales invoices where the debtor has “Cash payments” set as a payment condition;
- Sales invoices entered via fast invoice entry from Accounting - Accounting entries.
- Credit sales invoices

❗ **Important information**:

- The money paid through the payment link will be deposited into your account approximately **2 to 3 business days** after the payment is made.
- A payment link remains **active until 30 days after the due date of the open entry**.
- If the amount payable via the payment **link changes due to corrections, credit notes or partial payments, the payment link adapts to this changed amount.**
- For sales invoices that are charged off as **Doubtful/Bad dept**, the payment link is removed on the platform.

Step 10. Handling payment transactions.

Handling payment transactions consists of several parts:

1. First, the invoice with payment link is created, it is open for payment
2. Once a debtor has paid via a payment link, the open sales invoice is automatically converted to paid. An entry is also automatically created where the outstanding payment amount is processed in the Payments Link Suspense Account.
3. The bank mutation including the costs of the payment links (general ledger account 4990) now only needs to be booked manually.

Any **Collection Fees** for the payment reminder will also be processed. In the unlikely event that a discrepancy is found due to a communication problem, it is also processed in the **Rounding Differences** account. The costs of the payment links should also be booked manually on the Cost of payment links ledger account.

Once you have received the payment of the payment links from the bank, you can process them in eAccounting as follows. It is also possible to speed up the manual posting to use a booking template.

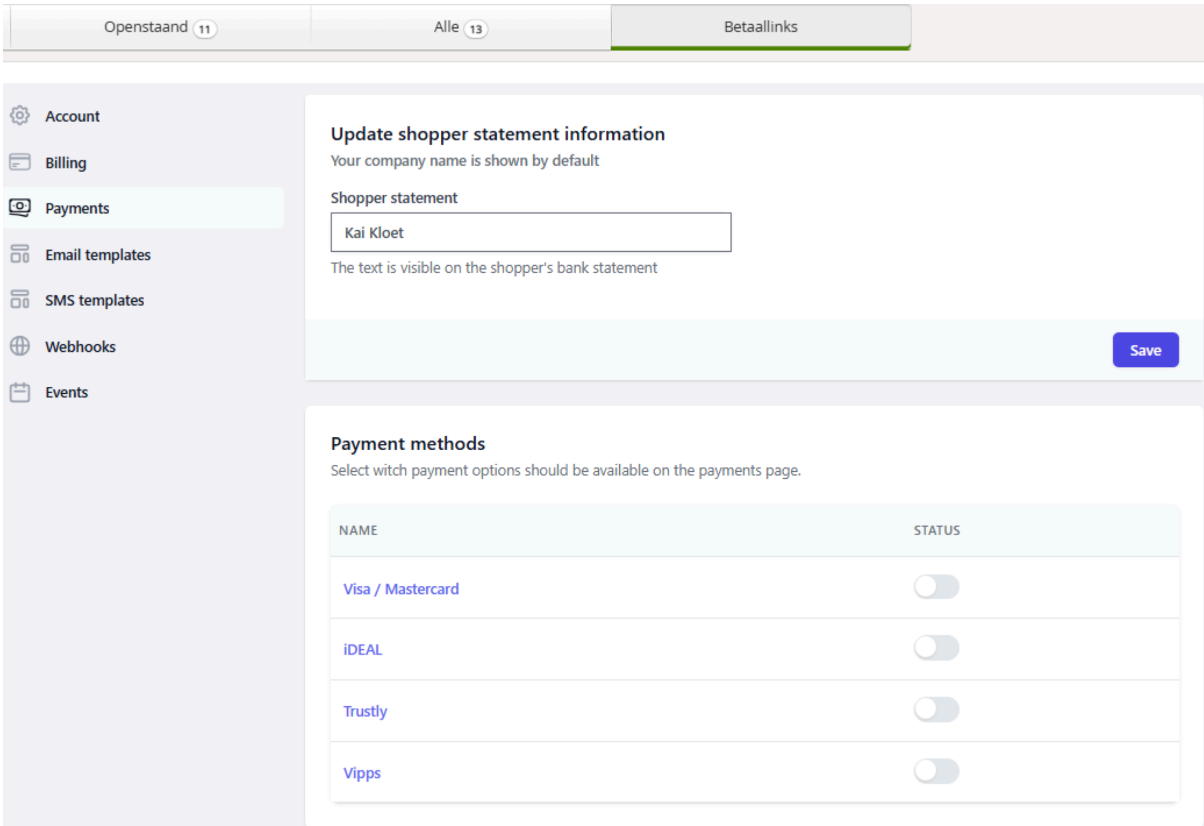
1. Select Cash and bank transactions.
2. Select the account where the disbursement took place (for example, current account).
3.
   - If you are working with a direct bank link or have imported a bank file, find the transaction with the disbursement.
   - If you record your bank transactions manually, select New bank transaction to add the transaction.
4. Select Tune.
5. Select Other credits and select Manual booking.
6. Under Account, select Suspense Account Payment Links and enter the (net) disbursement amount.
7. Click the plus for a new line.
8. Under Account, select Costs Payment Links and enter the remaining cost amount (total or broken down if desired).
9. Select Book.

Example booking

You receive €500 from three different invoices paid via iDEAL. So the cost for the payment links is 0.99 cents.

Step 11. Choose your payment method (optimal)

In eAccounting, go to the **Payment Links** tab within **Sales Invoices**. Then click on **Settings - Payments - Payment methods**. Currently, only Visa/Mastercard and iDEAL are available as payment methods.



Enable or disable payment methods

- If all payment methods are disabled (gray sliders), the customer can pay with either Visa/Mastercard or iDEAL.
- To enable a specific payment method, slide the corresponding button to the right.
- Example:
    - All sliders gray → Both payment options available.

- Only iDEAL enabled (purple) → Only iDEAL is visible to the customer.
- Only Visa/Mastercard enabled (purple) → Only Visa/Mastercard is visible to the customer.