Configure Payment Providers/Authorizers

Background

Payment providers/authorizers can be configured for standard processing payment types, as well as for non-processing payment types.

- Standard processing payment types include those that require authorization from a payment services provider: **Credit Card**, **Gift Card** and **3rd Party Checkout**.
    - For two of the most common standard processing payment types, credit card and gift card, authorization is an important concept both for cardholders and card merchant accounts. Every retailer has a purchase limit above which they must seek authorization from the card issuer/payment provider before they can complete the sale. The authorization is performed electronically when the customer enters their credit card or gift card information during the check-out process. The card data is submitted to an "authorizer" to request authorization for the sale. The authorizer then routes the request to the card-issuing bank where it is authorized or denied. If authorized, the merchant is allowed to process the sale.

    - 3rd party checkout payment processors provide payment-processing services for the merchant using the third party's commercial bank account rather than the merchant's own account. There is no direct relationship between the merchant and the bank with this kind of arrangement.

- EDGE also provides a "Default" authorizer that can be used for non-processing payment types – those that are not subject to authorization by a payment services provider. Non-processing payment types include:
    - **Purchase Order Number**
    - **Checking** *(for* _CyberSource_ *ONLY,* **Checking** *is supported as a standard processing payment type, subject to authorization)*
    - **Gift Certificate**
    - **Bill Me**
    - **Member Budget**
    - **COD**
    - **Cash**
    - **Budget Center**
    - **Charges Waived**

Payment providers/authorizers are configured and managed in the EDGE **System Admin** module.

> ⚠ **Notes:**
>
> - G*eneral instructions for adding payment providers/authorizers and supporting authorization information are provided here, as are the specific settings you need to use for each provider/authorizer.*
>
> - *Authorizers can support an active Authorization Info record for each unique currency they are associated with. The active Authorization Info record that is used is determined by the locale specified in the order. Refer to **Add Authorization Info** for information about associating currency with an Authorization Info record.*

Procedures

The procedures listed below Include the general procedures for configuring payment providers/authorizers, as well the specific settings to use for each individual provider/authorizer supported in EDGE.

> ✓ *Follow the procedures below in the order listed to configure and enable payment services providers/authorizers.*

Procedures:

- Add an Authorizer
- Add Authorization Info
- Configure Authorization Info Parameters
- Configuration Settings by Provider/Authorizer