IntegraPay + Xero

Automated invoice payments and reconciliation

Setup guide

Australia and New Zealand

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Introduction

IntegraPay + Xero is a fast and simple way to collect payments for both repeating and single invoices.

It can bring so many benefits to your business, such as:

- It will reduce the time you spend on payment collection and administration, as well as improving your cash flow.
- It's simple to automate your repeating payments – ideal for subscriptions and regular fees.
- Having a 'pay now' button on your invoices gives your customers a faster and more convenient way to pay.
- Your customers will get the widest choice of payment options available – credit and debit card, BPAY and direct debit.
- Invoice payments are processed securely – IntegraPay is certified at the highest compliance level for the Payment Card Industry Data Security Standard (PCI DSS).
- Bank reconciliation is automated – matching bank account and Xero transactions has never been quicker or easier.

Six easy steps to integration

It's easy to set up IntegraPay + Xero. Using this guide you'll be able to do it in under 10 minutes. You'll be following these six main steps:

- Step 1: Login to both IntegraPay and Xero
- Step 2: Set up bank and clearing accounts in Xero
- Step 3: Authorise IntegraPay access to Xero
- Step 4: Connect IntegraPay to your Xero accounts
- Step 5: Create a bank rule in Xero
- Step 6: Configure your Xero invoices

Xero's new design and navigation

In December 2018 Xero updated its website design and navigation. Our setup process remains the same, but Xero's navigation has changed slightly within some of our steps.

This setup guide incorporates these changes. It's up-to-date with the latest information you'll need to complete your integration of IntegraPay and Xero.

Requirements to get started

To start integrating IntegraPay with Xero, you will need:

- An active IntegraPay account, and access to our Payment Console.
- An active Xero account, and access to Xero.com.

Important note on importing contacts

In most instances you will not need to import your Xero contacts into Payment Console.

Importing Xero contacts is automatically done for you when a customer agrees to future payments on their first auto debit invoice.

Payment Console has a contacts import tool, but this should only be used if one of the following is applicable:

- You already have a direct debit agreement in place with your customer(s) – you can import their details from Xero and then add payment account information BEFORE sending an auto debit invoice.
- You would like your customer(s) to complete a direct debit agreement BEFORE sending an auto debit invoice.

For audit purposes it is not possible to delete any contacts that are imported to Payment Console.

If you need to import your contacts instead of it being done automatically, you should contact our Client Support team before attempting this – they can offer advice and guidance on the best approach for your business.

Step 1: Login to both IntegraPay and Xero

Setting up integration for IntegraPay and Xero will require you to log in to both systems.

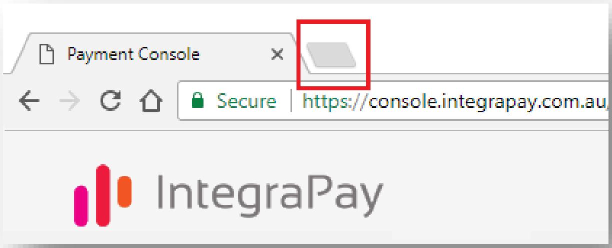
The easiest way to follow the steps in this document is to have the applications open in two browser tabs – one for Xero, the other for IntegraPay Payment Console.

1.1. Login to IntegraPay

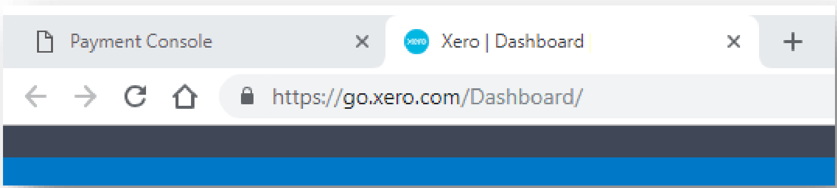
- Open your web browser.
- Login to Payment Console: https://console.integrapay.com.au

1.2. Login to Xero

- Open a new browser tab – and keep the other browser tab open.



- Login to Xero: https://login.xero.com
- You will now have both IntegraPay and Xero open in two browser tabs.



Step 2: Set up bank and clearing accounts in Xero

This step outlines how to set up the two accounts that you'll need for invoice payments and reconciliation.

- **Bank account** – your bank account should be the same as your settlement account that IntegraPay deposits cleared funds into. This account is kept up-to-date with bank feeds or statement imports.
- **IntegraPay Clearing Account** – this is a 'current asset' account which is used in our automatic reconciliation process, matching payments with your invoices.

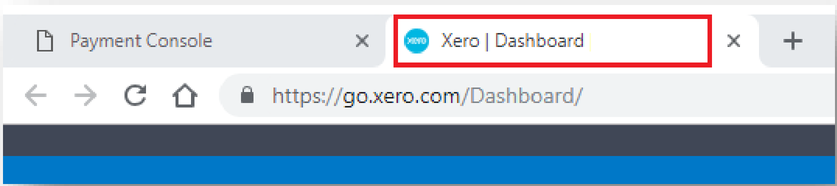
Later in this guide you will connect Payment Console to these two accounts as part of setting up the automatic reconciliation process.

2.1. Check your bank account settings

When you created your Xero account, you will have already entered your bank account details.

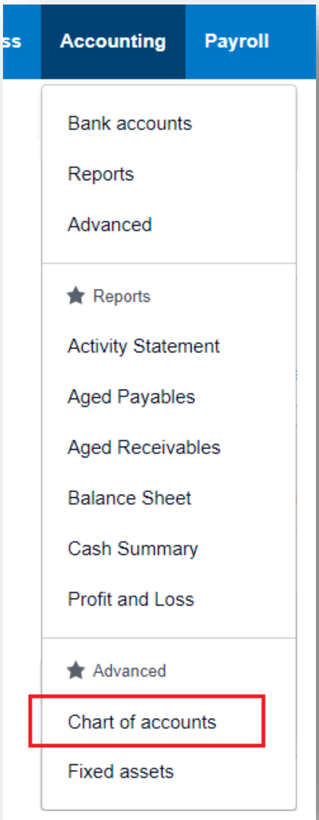
Follow the steps below to make sure your bank account is listed correctly in Xero.

- Go to your Xero browser tab.

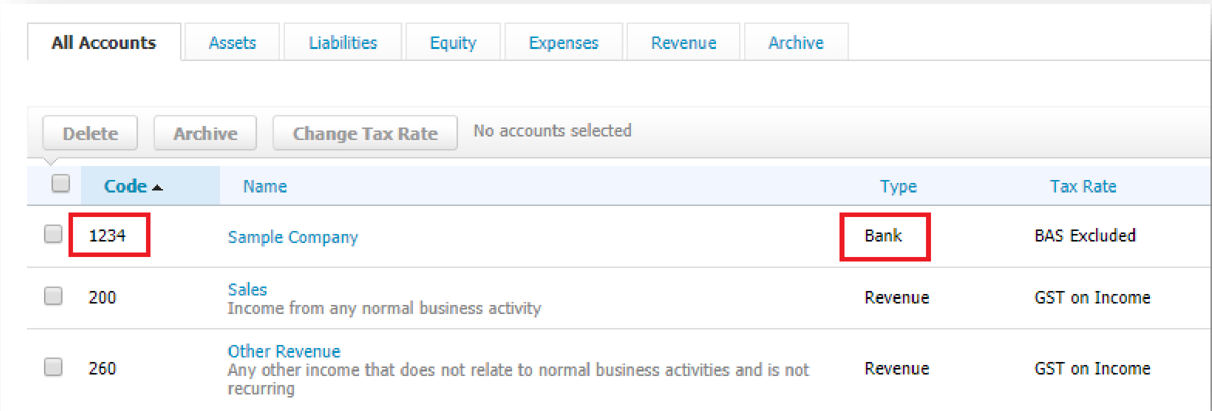


- Click **Accounting** on the navigation bar.

- Select **Chart of accounts** on the drop-down menu.

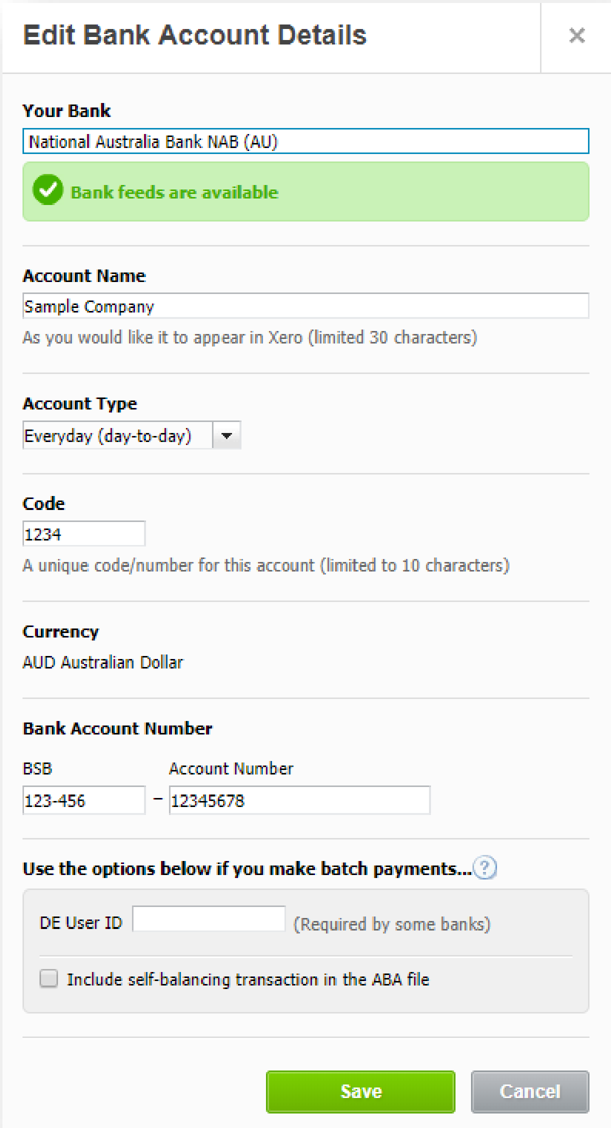


- You will see your bank account listed.
- Look across your bank account's row to check two settings:
  - It must have a unique **Code**, i.e. not duplicated in your Chart of Accounts.
  - Its **Type** must be set as 'Bank'.



If your bank account is not listed, you must set this up in Xero before returning to this step. For guidance you can visit the Xero Help Centre: https://help.xero.com

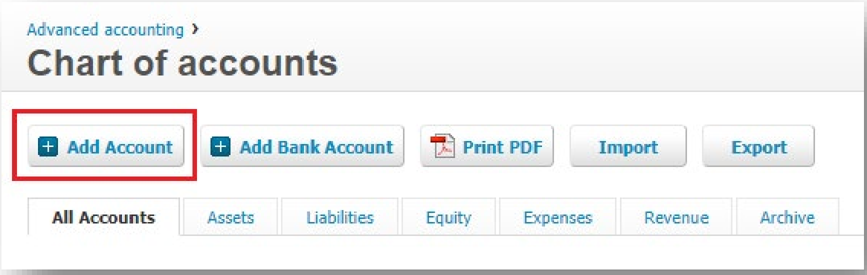
- Click anywhere on your bank account's row to open details.
- A pop-up window will be displayed with your bank account details – make sure that all your details are correct.



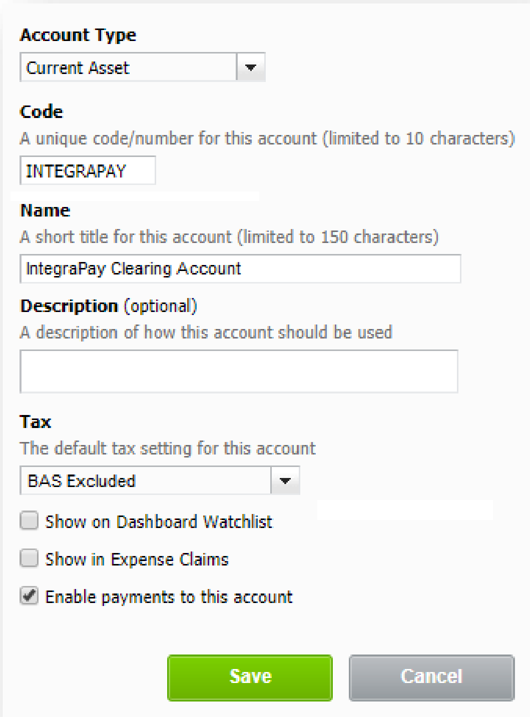
- Close the pop-up window when you've done this – click **Save** if you made changes, or click **Cancel** if you didn't make changes.

2.2. Create a clearing account

- Stay on your **Chart of Accounts** page.
- Click the **Add Account** button.



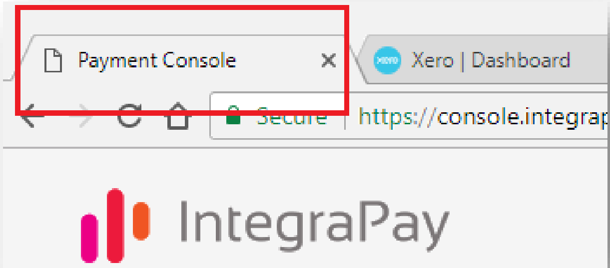
- The **Add New Account** pop-up will appear.
- Enter these details into the following fields:
  - **Account Type**: Select **Current Asset** from the drop-down.
  - **Code**: Type 'INTEGRAPAY'.
  - **Name**: Type 'IntegraPay Clearing Account'.
  - **Description**: Type a description if required (this is optional).
  - **Tax**: Select **BAS Excluded** from the drop-down.
  - **Enable payments to this account** – it is important that you tick this last box
  - Click **Save**.



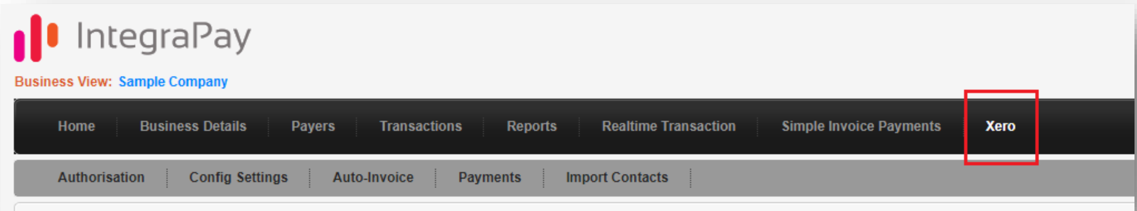
Step 3: Authorise IntegraPay access to Xero

This is a crucial step in your integration – authorising IntegraPay to access your Xero account.

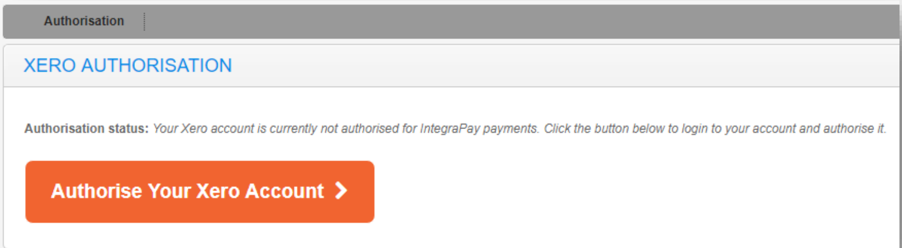
- Return to your Payment Console browser tab.



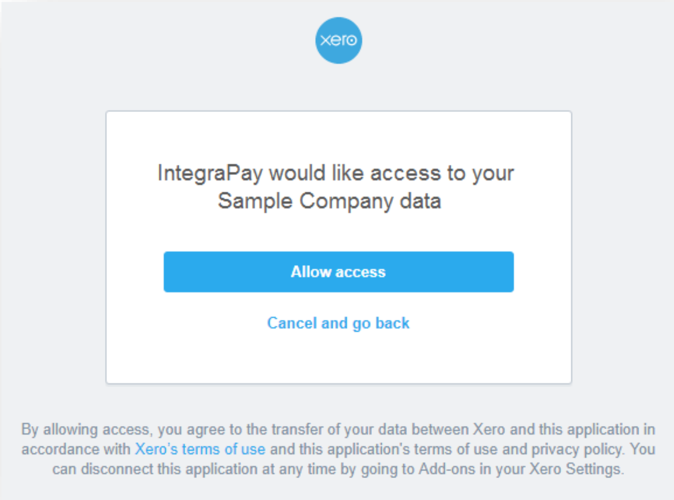
- Click **Xero** on the navigation bar.



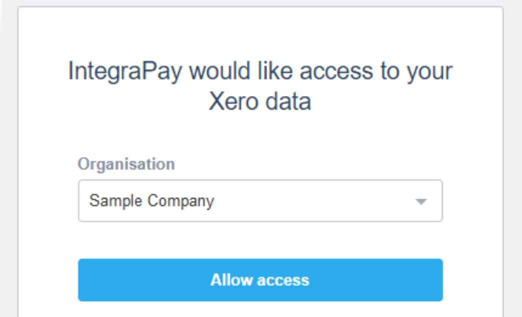
- Click the large button **Authorise Your Xero Account**.



- The page will then divert to the Xero site, and you will see a box asking you to authorise access.



- If you have more than one Xero account, select which one you would like to authorise from the drop-down list.



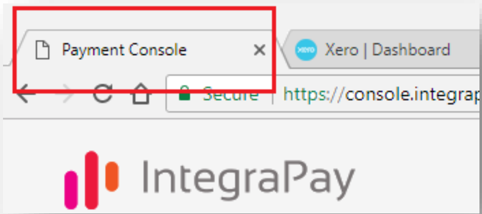
- Click **Allow access**.

Step 4: Connect IntegraPay to your Xero accounts

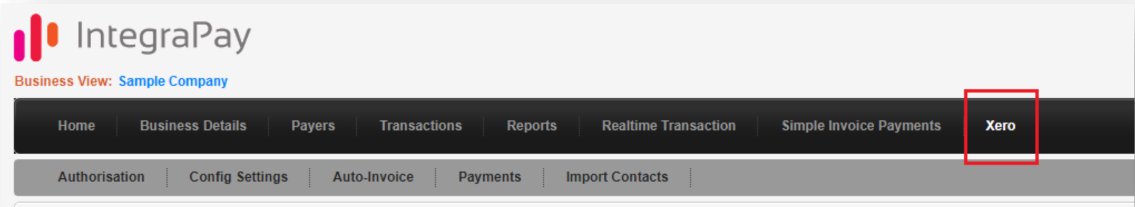
This step outlines how to connect Payment Console to the two accounts in your Xero chart of accounts covered earlier – your clearing account and bank account.

4.1. Select your clearing account

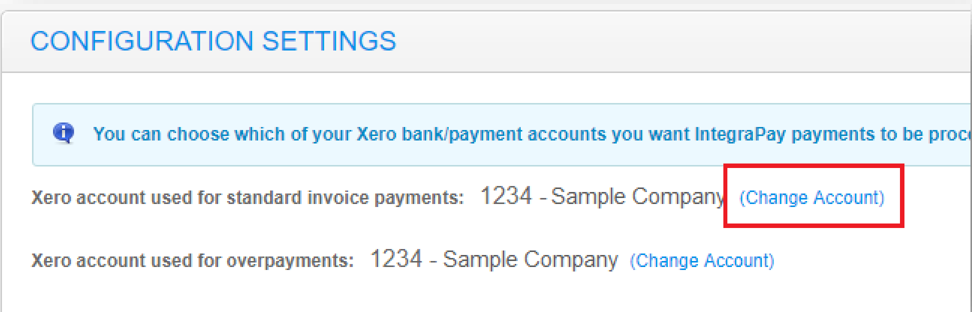
- Stay on your Payment Console browser tab.



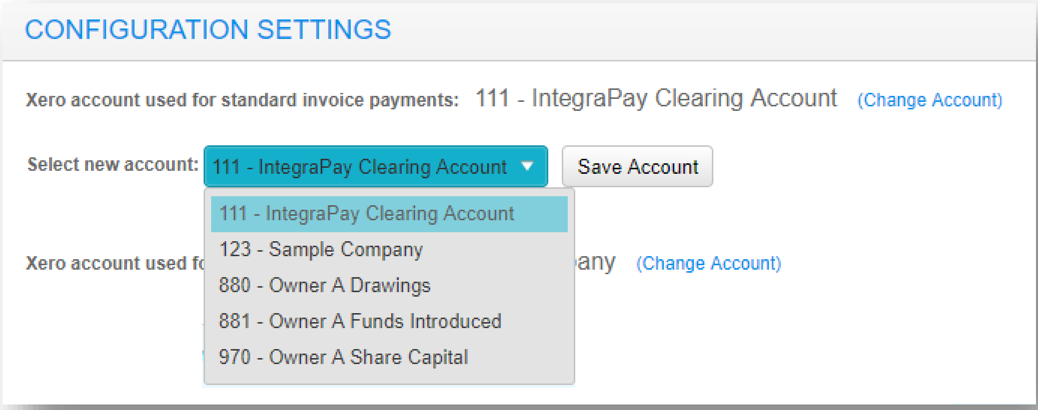
- Click **Xero** on the navigation bar.



- Scroll down to the **Configuration Settings** section of that page.
- For the first option, **Xero account used for standard invoice payments**, select **Change Account**.



- From the drop-down, choose **INTEGRAPAY–Clearing Account**.
- Click **Save Account**.



4.2. Select your bank account

The second option is your bank account that IntegraPay will apply overpayments to.

Follow these steps to make sure you've nominated the correct bank account for overpayments to.

- Return to the Configuration Settings part of the page.
- The second option, **Xero account used for overpayments**, will default to the bank account listed in your Xero chart of accounts.

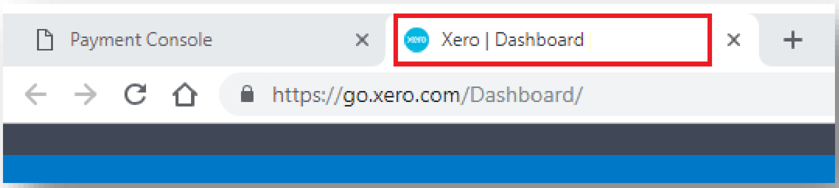
- If the correct bank is listed then you don't need to do anything.
- If you need to change this account, select **Change Account**.
  - From the drop-down, choose your preferred account.
  - Click **Save Account**.

Step 5: Create a bank rule in Xero

Now that you've connected your bank and clearing accounts in both systems, you will need to set up a Bank Rule – this makes automatic reconciliation possible.

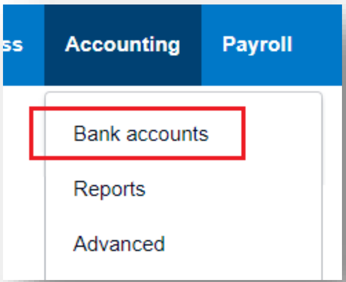
Follow these steps to set up your Bank Rule:

- Return to your Xero browser tab.

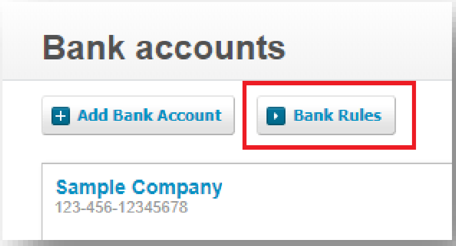


- Click **Accounting** on the navigation bar.

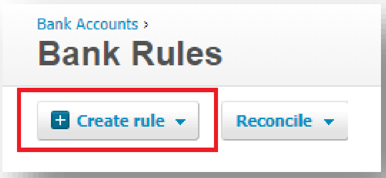
- Select **Bank accounts** on the drop-down menu.



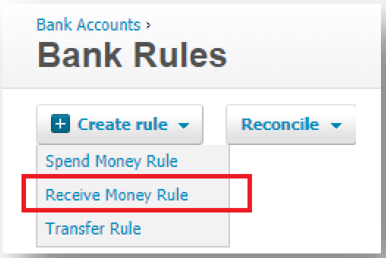
- Your bank account will be displayed.
- Click **Bank Rules**.



- The Bank Rules page will be displayed.
- Click on **Create Rule**

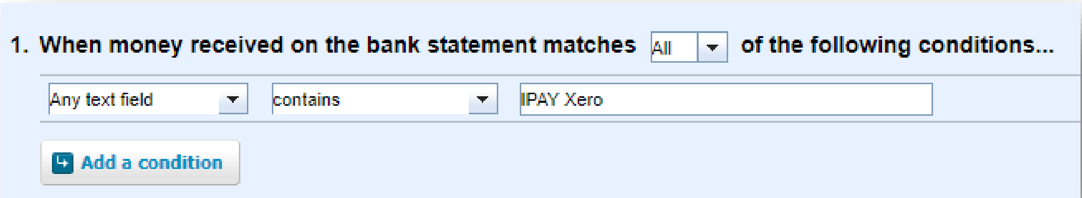


- Select **Receive Money Rule** on the drop-down menu.

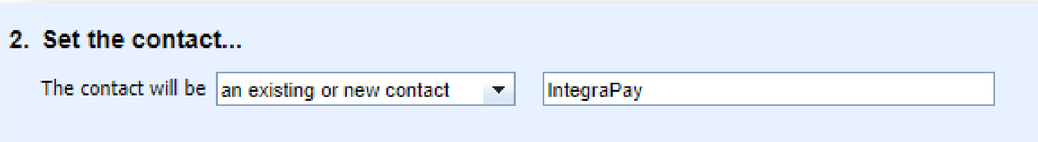


- The **Receive Money Rule** dialog box will appear – work down the screen to select/type each 'condition' for your bank rule.

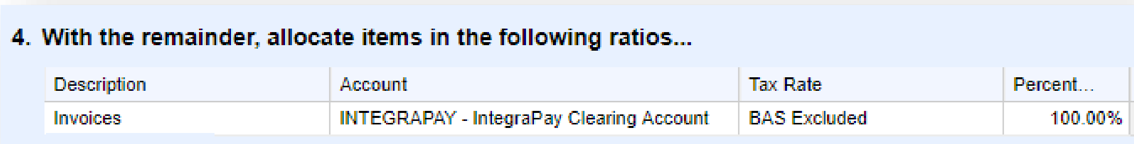
- Condition 1:
  - First line: select **All** from the drop-down list.
  - Second line: from the 2 x drop-down menus select **Any text field** and **Contains** – and then type 'IPAY Xero' in the last field.



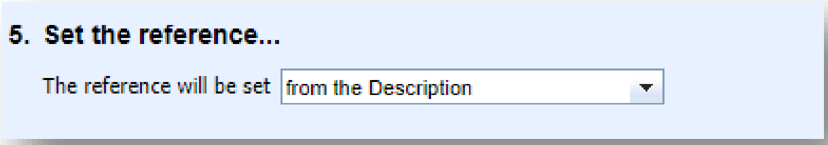
- Condition 2:
  - Select **an existing or new contact**.
  - In the right-hand field, type 'IntegraPay'.



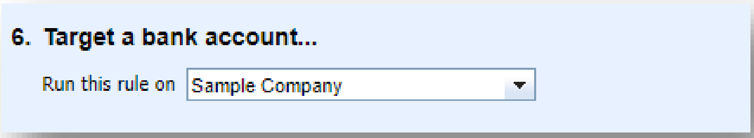
- Condition 4:
  - **Description**: type 'Invoices'.
  - Account: select **INTEGRAPAY – Clearing Account** from the drop-down.
  - **Tax rate**: select **BAS Excluded** from the drop-down.
  - **Percent**: type '100'.



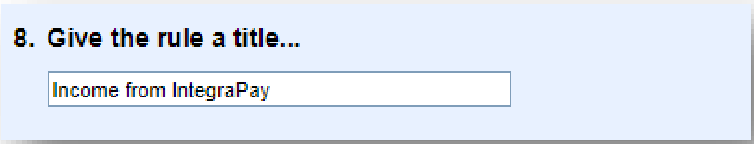
- Condition 5:
  - Select **from the description** from the drop-down.



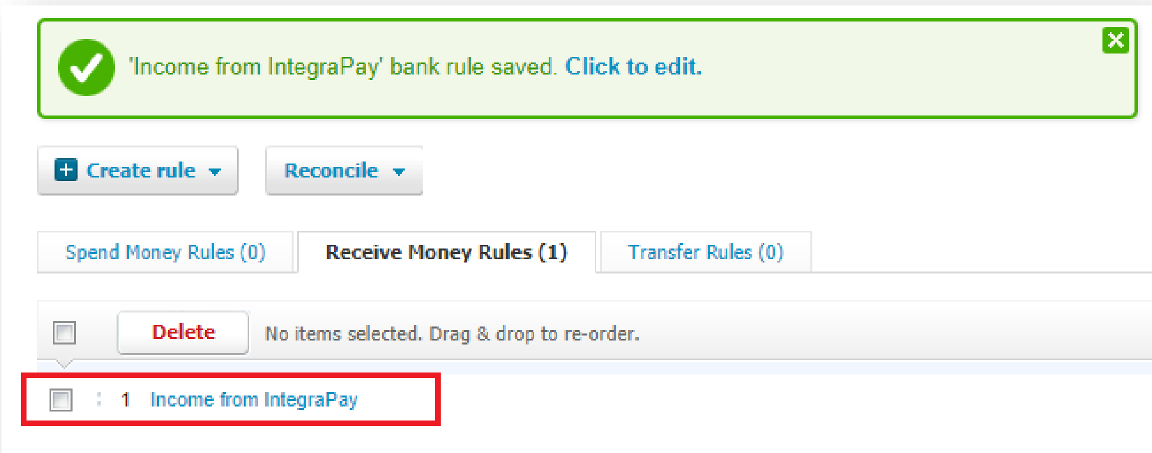
- Condition 6:
  - Select the bank account you are nominating for IntegraPay settlements.



- Condition 8:
  - Type 'Income from IntegraPay' in the text field.



- Click **Save**.
- Your new bank rule will then be listed on the page



Step 6: Configure your Xero invoices

Follow this step to create your Xero templates for both single and repeating invoices.

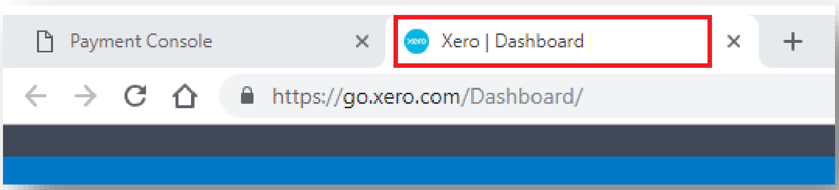
To enable IntegraPay payments from Xero invoices, you will need to create and link Xero invoices to your IntegraPay account.

This is done in Xero using a feature called **branding themes**. Below we show you how to create two branding themes:

- **IntegraPay Pay Now** – for single (or one-off) invoices, where a customer makes a payment with no agreement for future payments.
- **IntegraPay Auto Debit** – for repeating (or recurring) invoices, where the first invoice includes an agreement covering future invoices in a repeating cycle.

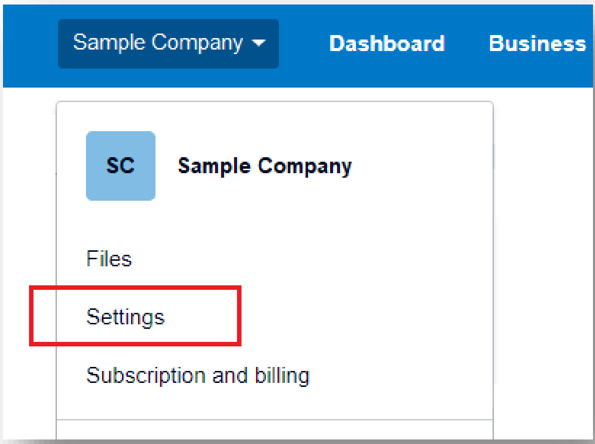
6.1. Create an IntegraPay Pay Now branding theme

- Return to your Xero browser tab.

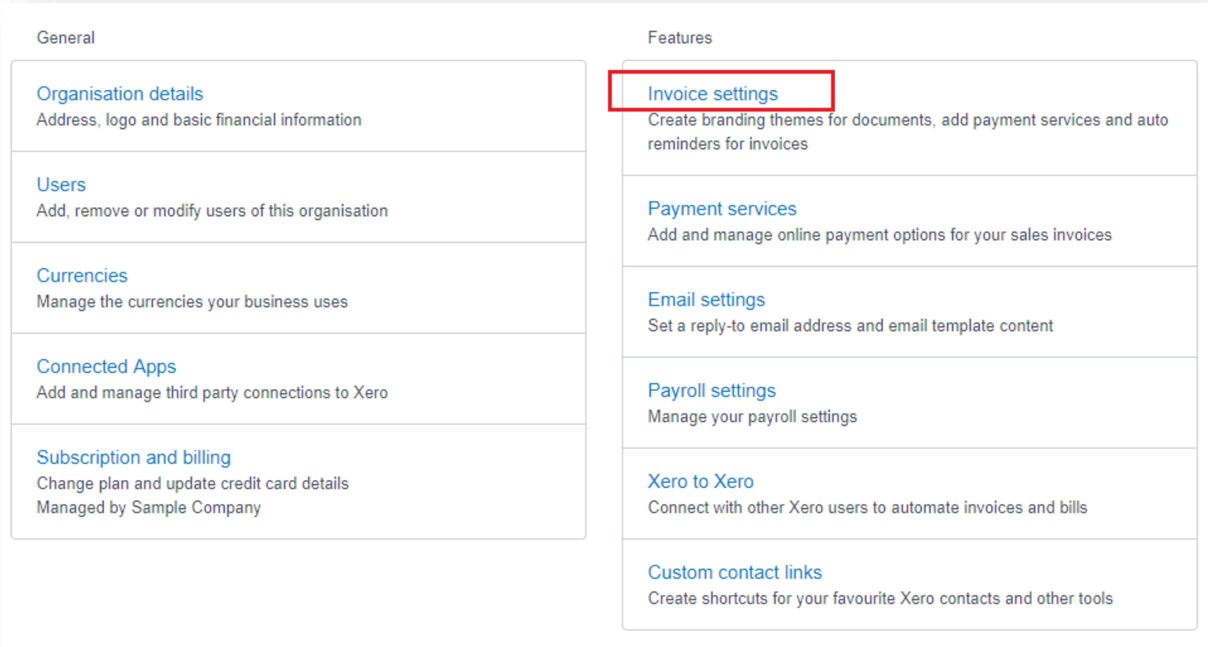


- Click **your organisation name** on the navigation bar.

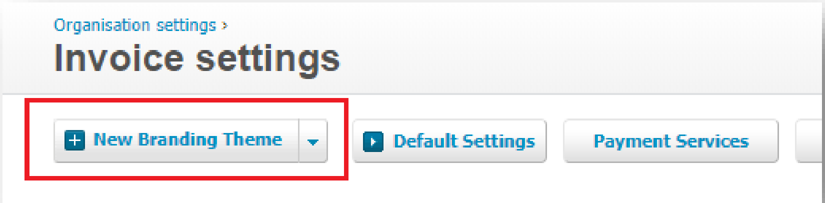
- Select **Settings** on the drop-down menu.



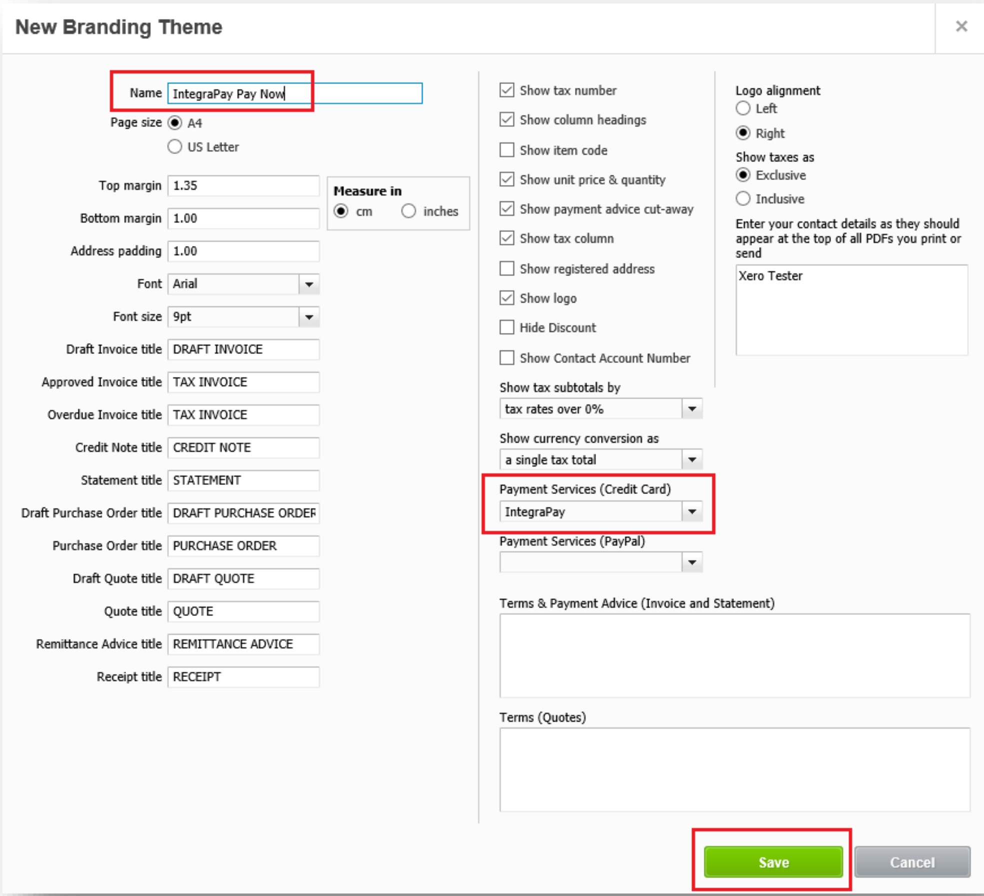
- A list of organisation settings will be displayed – select **Invoice Settings**.



- Click on **New Branding Theme**.



- In the **Name** field, type 'IntegraPay Pay Now'.
- In the **Payment Services (Credit Card)** drop-down, select **IntegraPay**.
- Click **Save**.

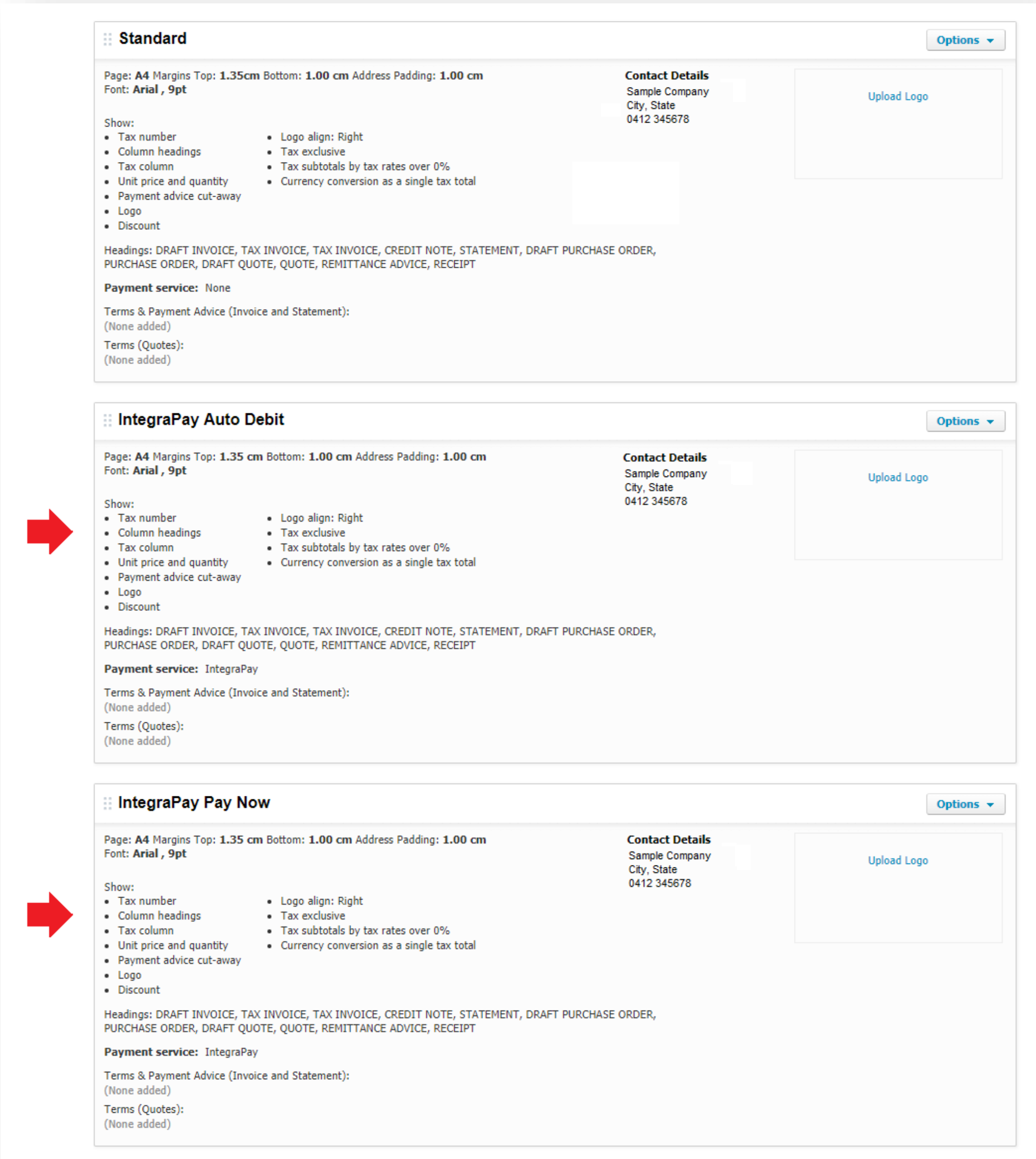


- Details of your new branding theme will then be displayed, along with Xero's default Standard branding theme.

6.2. Create an IntegraPay Auto Debit branding theme

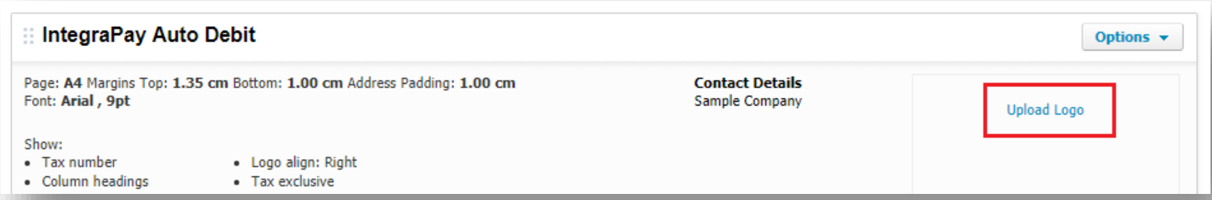
Repeat the same steps as above, as follows:

- Click on **New Branding Theme**.
- In the **Name** field, type 'IntegraPay Auto Debit'.
- In the **Payment Services (Credit Card)** drop-down, select **IntegraPay**.
- Click **Save**.
- Details of your Auto Debit branding theme, along with the Pay Now theme you created previously and Xero's default Standard branding theme.



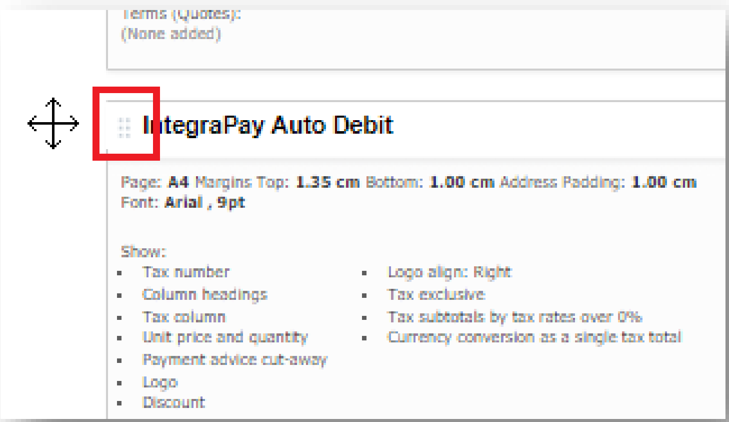
6.3. Uploading your business logo

- You can now upload your business logo which will be displayed on any PDF documents attached to your Xero emails.
    - Click on **Upload Logo** for both branding themes.
    - We recommend using the same logo you use in Payment Console for a consistent customer experience.



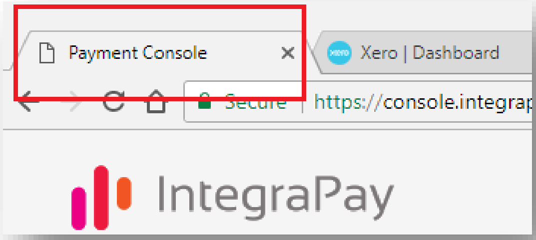
6.4. Optional step to re-order list of branding themes

- To make your invoicing even easier, you can re-order your branding themes according to which one you will use the most.
    - The first branding theme on this page is the default for all invoices, and you can select other themes from a drop-down list.
    - Click the **six dots icon** next to the title of the branding theme you want to move up or down.

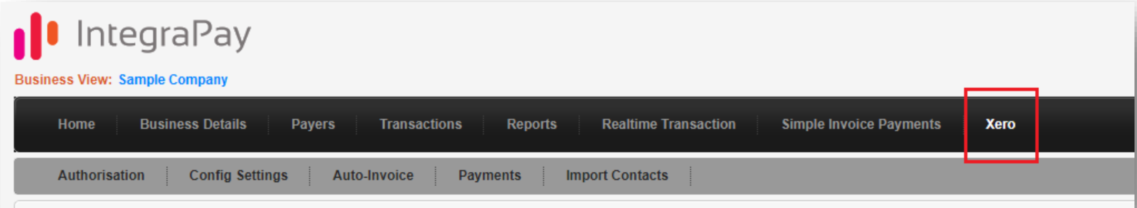


6.5. Enable the IntegraPay Auto Debit branding theme

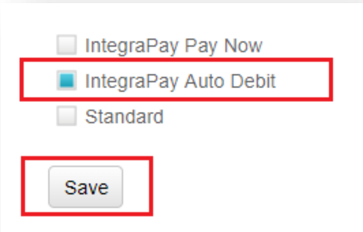
- Return to your Payment Console browser tab.



- Click **Xero** on the navigation bar to refresh your page.



- Scroll down the page to the **Auto-Invoice Collection** section – you'll see your two Xero branding themes listed.
- Select **IntegraPay Auto Debit**.
- Click **Save**.



Congratulations, you have completed the setup process for Xero + IntegraPay.

You are now ready to create and send invoices.

Help and support

When you have completed your setup, you can refer to our main user guide, which includes guidance on sending invoices; bank reconciliation; updating customer payment details; and resolving common transaction issues.

User guide: IntegraPay + Xero [PDF 2.5MB]

If you require further assistance with setting up IntegraPay and Xero, please contact IntegraPay Client Support:

Australia

Toll-free: 1300 592 283

Email: admin@integrapay.com

New Zealand

Toll-free: 0800 480 054

Email: admin@integrapay.com