

## **Guide to Xero Integration**

**Version 1.0**

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## 1. Introduction

The objective of this document is to guide the user on Xero integration that let's customers pay the user directly with credit card from Xero-issued invoices, and for user's business to accept card payments with ease.

The mPayment - Xero integration provides a connection between mPayment accounts and Xero accounts.

The payment status will be reflected in both mPayment and Xero accounts, syncing up both favourite platforms.

Through this integration, users will be able to provide customers with a more convenient way of making business payments to the company. Business will also be able to accept card payments from customers with no fees or set up required.

Accept credit card payments with no fees or setup required:

- Reduce late or missed payments by having customers schedule recurring payments
- Simplify collections with payments deposited to bank account directly
- Automatic reconciliation within Xero account with this integration

## 2. Process and Data Flow

### 2.1 Overview of process flow

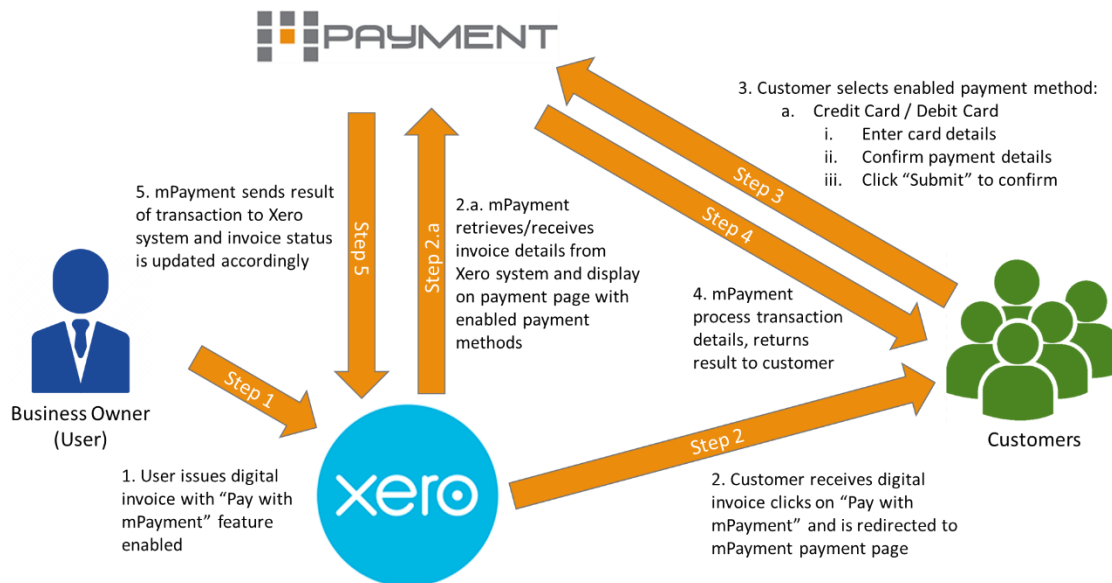


Figure 1. Process flow

### 2.2 Overview of data flow

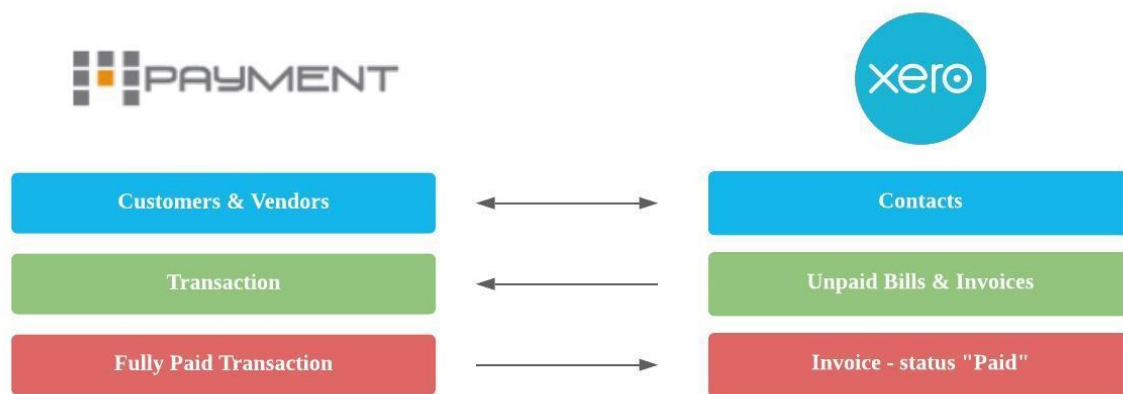


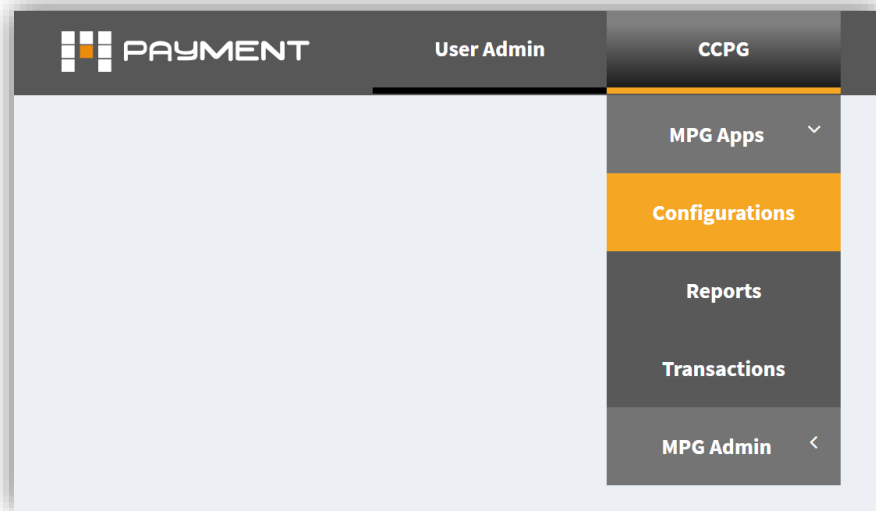
Figure 2. Data flow

- Once authorisation is complete, mPayment will obtain organisation details from the user's account on Xero.
- Any invoices issued thereafter will be directed to mPayment for payment.
- Depending on the status of the transaction, the invoice will be updated accordingly in the user's account on Xero.

### 3. Getting Started

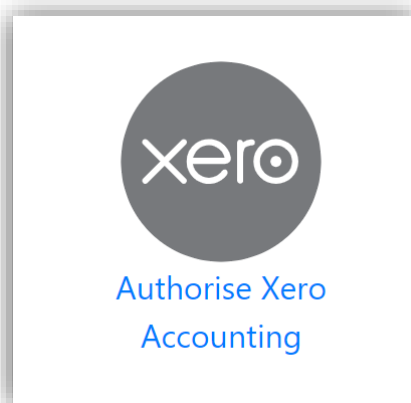
#### 3.1 Navigation to Authorising a Xero Account through mPayment

1. Ensure login to mPayment Merchant Payment Gateway Portal.
2. CCPG menu > MPG Apps > Configurations



*Figure 3.1 Configurations (Top Menu)*

3. Click on “Authorise Xero Accounting” to start.

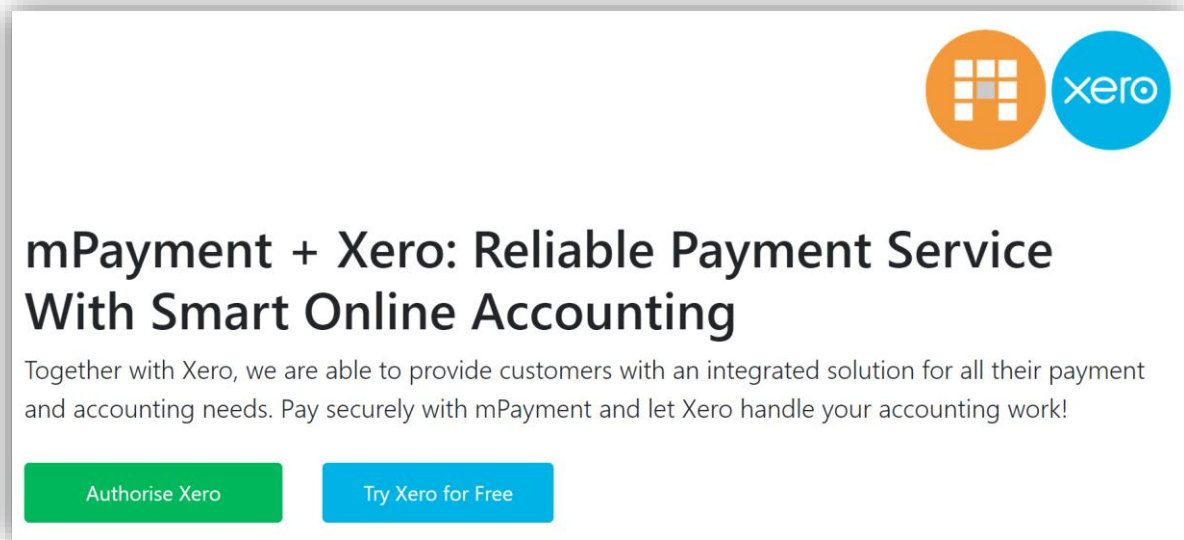


*Figure 3.2 Authorise Xero Accounting*

### 3.2 Authorise Xero on mPayment

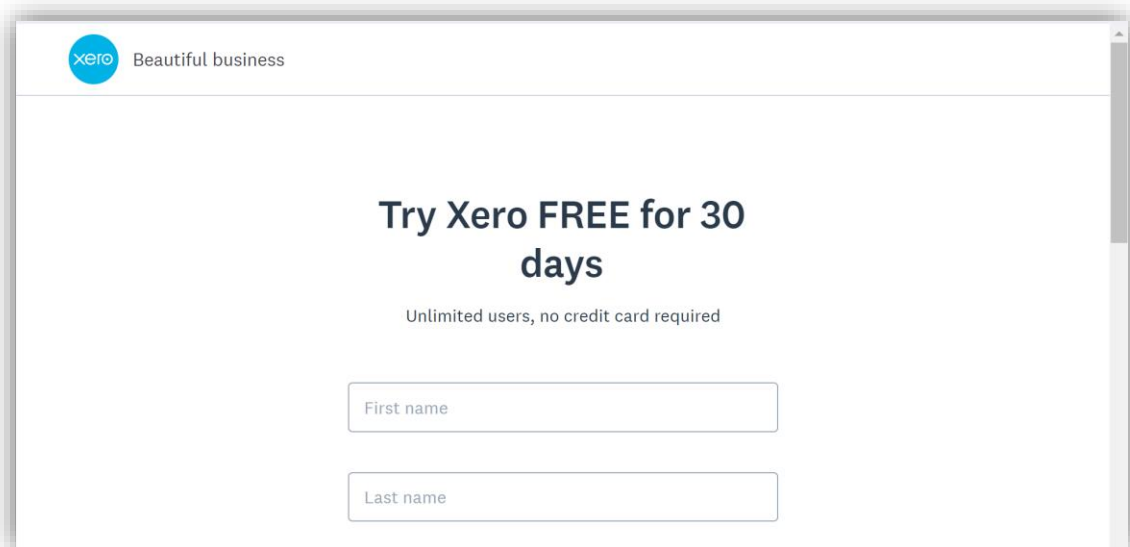
To set up mPayment as a payment service on Xero, user must grant mPayment access to its account on Xero. mPayment will obtain organisation details and account preferences for processing and recording of payments and fees (where applicable).

1. Select the “Authorise Xero Accounting” as per instructions in 3.1.
2. Information on Xero and mPayment will be displayed



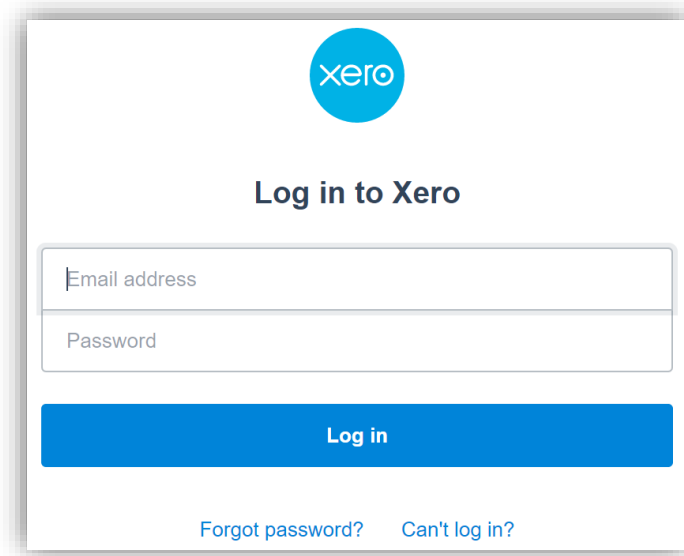
*Figure 4. Connecting to Xero account*

3. User will need to be logged in with a Xero account to proceed:
  - a. If user do not have an account with Xero, click on “Try Xero for Free” to get started creating new Xero account (Figure 4 - Blue button).



*Figure 5. Authorise Xero Accounting (Introduction Page)*

- b. If user already have an existing account with Xero, and/or user is not logged in to Xero account, proceed with authorisation by clicking on “Authorise Xero” (Figure 4 - Green button). A new tab will be opened to Xero login page, please enter Xero account login credentials.

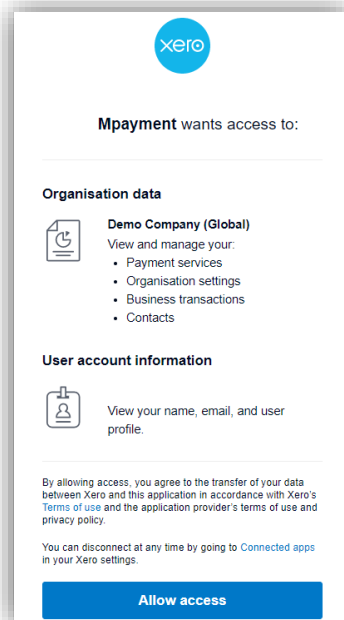


The image shows the Xero Accounting login page. At the top center is the Xero logo, a blue circle with the word 'xero' in white. Below the logo is the heading 'Log in to Xero'. Underneath the heading are two input fields: the first is labeled 'Email address' and the second is labeled 'Password'. Below these fields is a large blue button with the text 'Log in' in white. At the bottom of the page, there are two links: 'Forgot password?' and 'Can't log in?'.

*Figure 6. Xero Accounting (Login Page)*



4. mPayment will require permission to obtain the following information from user's account on Xero:
  - a. Payment services  
Required to determine if mPayment is already a current payment service
  - b. Organisation settings  
Required to retrieve and update any relevant organisation details
  - c. Business Transaction  
Required to check on the status of invoices, create payments and receipts
  - d. Contacts  
Required to manage stored contacts list



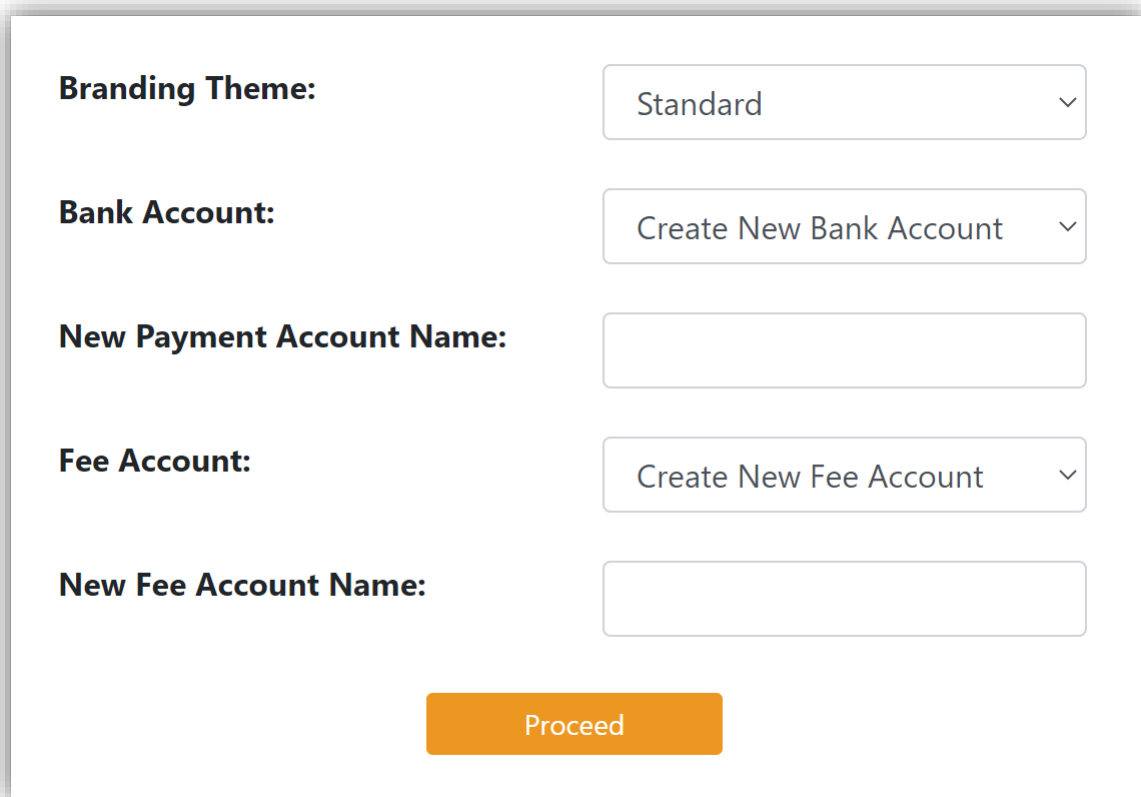
*Figure 7. Grant access to mPayment (Xero Account)*

Click on the “Allow Access” button to proceed.

### 3.3 Additional Configurations

After mPayment has been authorised access, user will be redirected back to mPayment for additional configurations:

- a. Branding Theme  
Determines the look of invoices including layout options such as logos, payments terms and other settings.
- b. Payment/Clearing Account  
Depending on the agreement with mPayment, this field will be either be shown as payment or clearing account. User can choose to use an existing account or create a new one to be used with mPayment. The name of the new account should be alphanumeric and no more than 150 characters.
- c. Fee Account  
This field will be used to record fees from paid invoices and where fees are applicable by mPayment. User can choose to use an existing account or create new one to be used with mPayment. The name of the new account should be alphanumeric and be no more than 150 characters.



The form is titled 'Xero Account Configuration' and contains the following fields and controls:

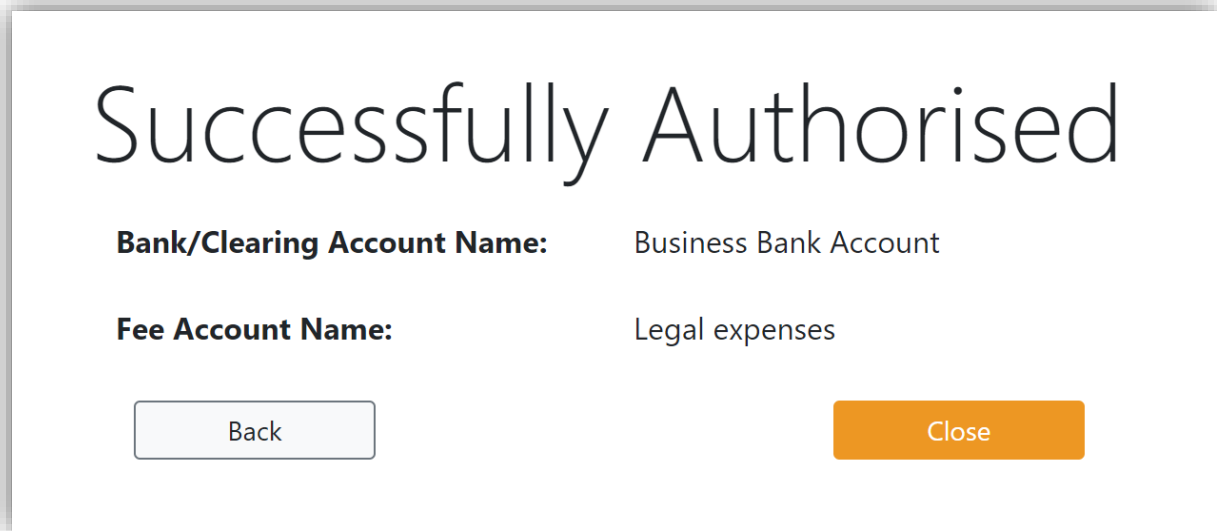
- Branding Theme:** A dropdown menu with 'Standard' selected and a downward arrow.
- Bank Account:** A dropdown menu with 'Create New Bank Account' selected and a downward arrow.
- New Payment Account Name:** An empty text input field.
- Fee Account:** A dropdown menu with 'Create New Fee Account' selected and a downward arrow.
- New Fee Account Name:** An empty text input field.
- Proceed:** An orange button with the text 'Proceed' in white.

*Figure 8. Xero Account Configuration*

Click on the “Proceed” button to continue.

*Note: If user were to abort the set up at this step, please repeat the authorisation process from 3.1.*

User will be redirected to a confirmation page which will display the names of the selected accounts from the previous step. At this point, mPayment has been successfully authorised for Xero account. User may then click on “Close” button to reload the page.



# Successfully Authorised

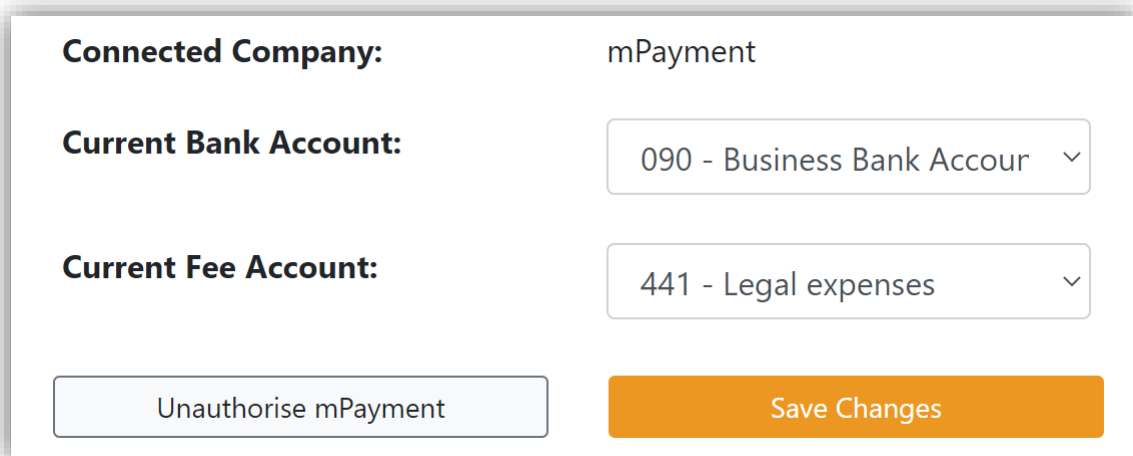
**Bank/Clearing Account Name:** Business Bank Account

**Fee Account Name:** Legal expenses

[Back](#) [Close](#)

*Figure 9. Successful Xero Account Authorisation*

Upon page reload, account configurations settings will be displayed.



**Connected Company:** mPayment

**Current Bank Account:** 090 - Business Bank Account ▾

**Current Fee Account:** 441 - Legal expenses ▾

[Unauthorise mPayment](#) [Save Changes](#)

*Figure 10. Account Configuration*

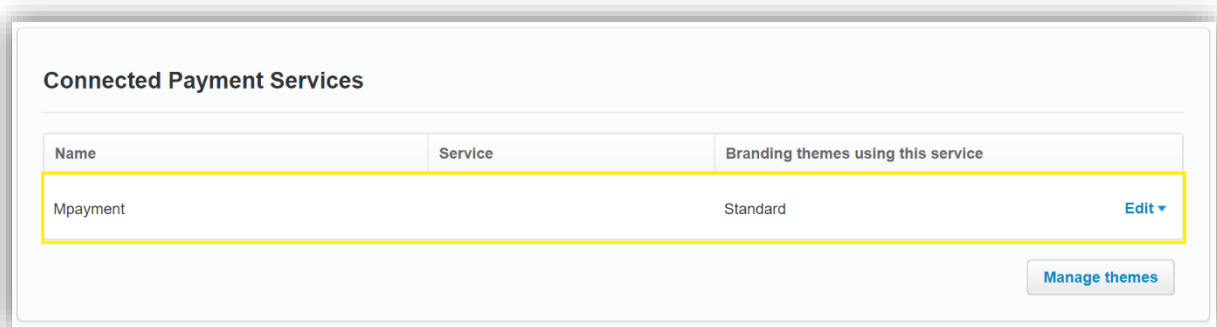
## 4. Invoicing

Once mPayment has been successfully authorised and connected to the user's account on Xero, user can start invoicing customers with mPayment as the default payment service.

### 4.1 Connected Payment Service

mPayment has to be under the list of connected payment service in their Xero account. User may verify using the following steps:

1. Ensure login to Xero Account.
2. Xero menu > Organisation Settings > Invoice Settings > Payment Service
3. Verify that mPayment is available.



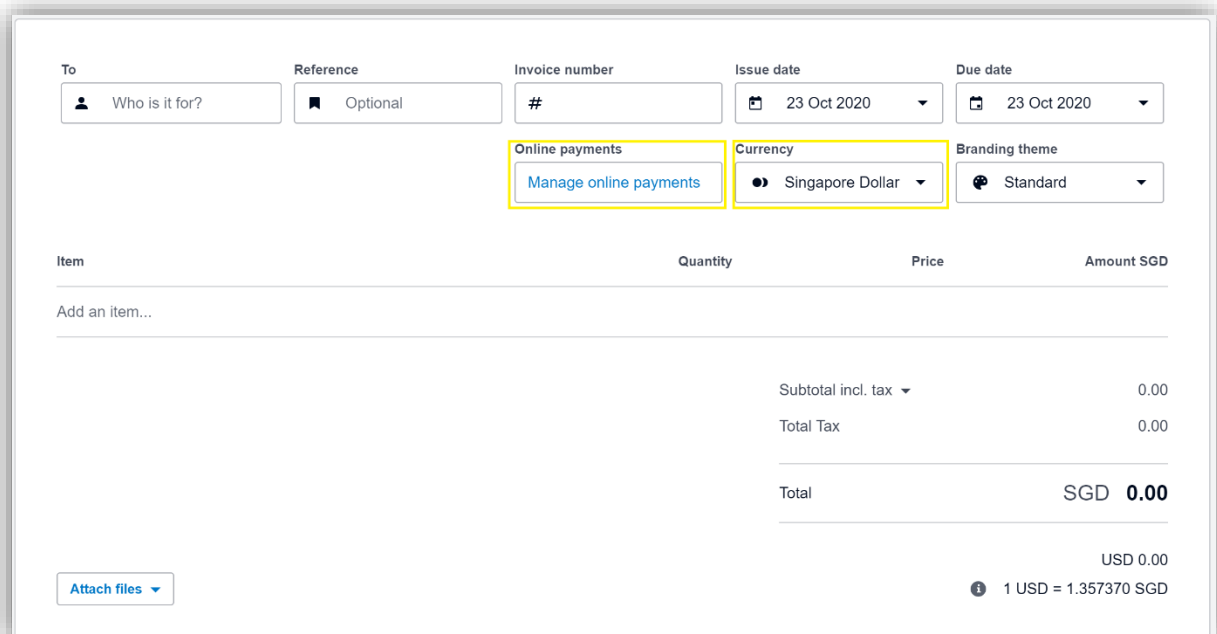
| Name     | Service  | Branding themes using this service |
|----------|----------|------------------------------------|
| Mpayment | Standard | <a href="#">Edit</a>               |

[Manage themes](#)

Figure 11. Connected Payment Services

### 4.2 Issuing New Invoice

Kindly follow the steps provided by Xero for the issuance of new invoices.



| To                             | Reference                | Invoice number | Issue date  | Due date    |
|--------------------------------|--------------------------|----------------|-------------|-------------|
| <a href="#">Who is it for?</a> | <a href="#">Optional</a> | #              | 23 Oct 2020 | 23 Oct 2020 |

| Online payments                        | Currency         | Branding theme |
|--|------------------|----------------|
| <a href="#">Manage online payments</a> | Singapore Dollar | Standard       |

| Item           | Quantity | Price | Amount SGD |
|----------------|----------|-------|------------|
| Add an item... |          |       |            |

|                    |                 |
|--------------------|-----------------|
| Subtotal incl. tax | 0.00            |
| Total Tax          | 0.00            |
| <b>Total</b>       | <b>SGD 0.00</b> |

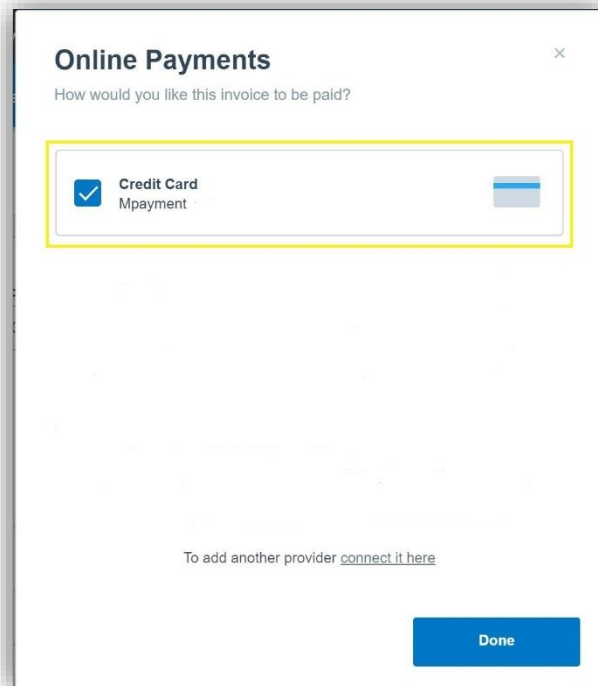
[Attach files](#)

1 USD = 1.357370 SGD

Figure 12. Invoice Settings

Before sending out the invoice:

1. Under currency, select “SGD Singapore Dollar”.
2. Under “Online payments”, click on “Manage online payments” and the following should appear.

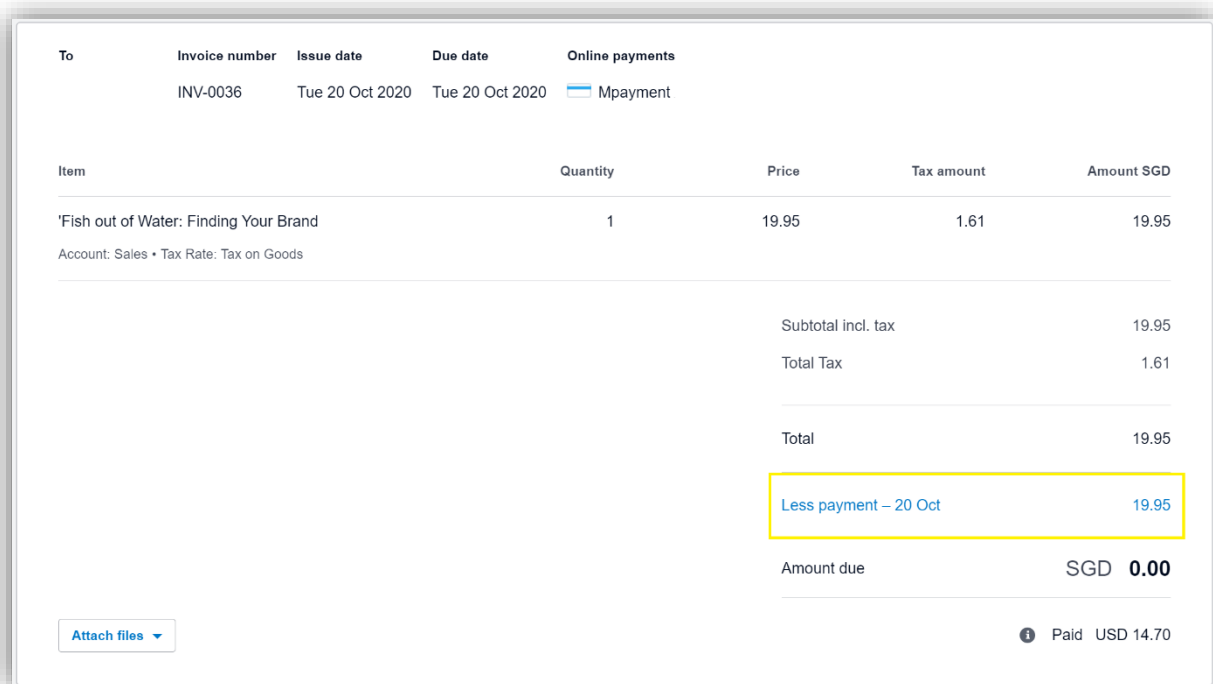


*Figure 13. Select payment provider*

3. Tick the checkbox “Credit Card mPayment” to set mPayment as the payment provider, click “Done”.

## 4.3 Paid Invoice

User will be able to review transaction details (such as amount due) once the invoice has been paid by receiver. All invoices will be marked as paid upon receiving payment.



| To | Invoice number | Issue date      | Due date        | Online payments |
|----|----------------|-----------------|-----------------|-----------------|
|    | INV-0036       | Tue 20 Oct 2020 | Tue 20 Oct 2020 | Mpayment        |

| Item   | Quantity | Price | Tax amount | Amount SGD |
|--|----------|-------|------------|------------|
| 'Fish out of Water: Finding Your Brand<br><small>Account: Sales • Tax Rate: Tax on Goods</small> | 1        | 19.95 | 1.61       | 19.95      |

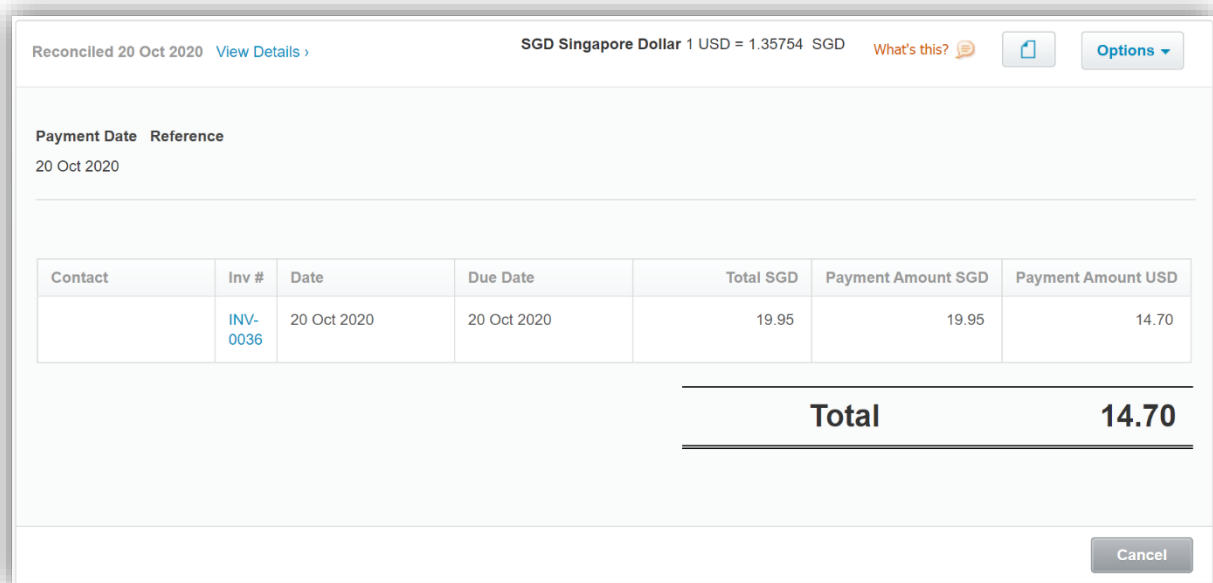
|                       |          |
|-----------------------|----------|
| Subtotal incl. tax    | 19.95    |
| Total Tax             | 1.61     |
| Total                 | 19.95    |
| Less payment - 20 Oct | 19.95    |
| Amount due            | SGD 0.00 |

Attach files

Paid USD 14.70

Figure 14. Invoice details

Click on the transaction link highlighted in the yellow box (Figure 14) to review payment transaction details.



Reconciled 20 Oct 2020 [View Details >](#) SGD Singapore Dollar 1 USD = 1.35754 SGD [What's this?](#) [Options >](#)

Payment Date Reference  
20 Oct 2020

| Contact | Inv #    | Date        | Due Date    | Total SGD | Payment Amount SGD | Payment Amount USD |
|---------|----------|-------------|-------------|-----------|--------------------|--------------------|
|         | INV-0036 | 20 Oct 2020 | 20 Oct 2020 | 19.95     | 19.95              | 14.70              |

|       |       |
|-------|-------|
| Total | 14.70 |
|-------|-------|

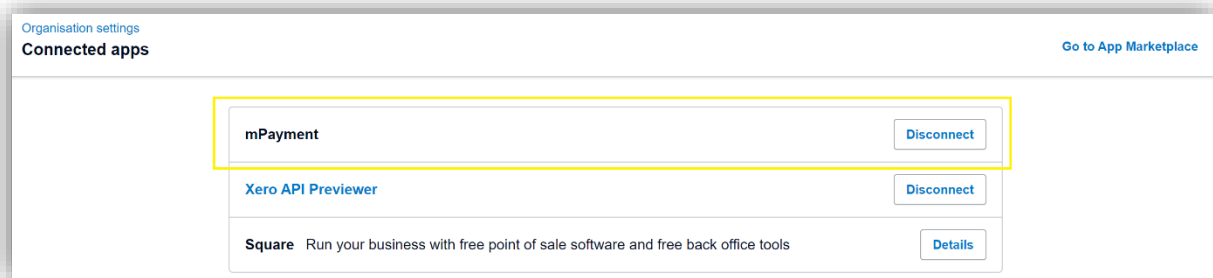
Figure 15. Payment transaction details

## 5. Discontinue Service

Should there be a situation whereby user may wish to unauthorise mPayment from Xero account, user may do so on either mPayment Portal or on Xero Accounting.

### 5.1 Unauthorise through Xero

1. Ensure login to Xero Account.
2. Xero menu > Organisation Settings > Connected Apps
3. Click on “Disconnect” to unauthorise the service.



*Figure 16. Connected Apps*

### 5.2 Unauthorise through mPayment

1. Ensure login to mPayment Merchant Payment Gateway Portal.
2. CCPG menu > MPG Apps > Configurations > Authorise Xero Accounting
3. Click on “Authorise Xero Accounting”.
4. Click on “Unauthorise mPayment” to unauthorise the service.  
(Figure 10 - Red button).

## 6. Frequently Asked Questions (FAQ)

### 6.1 What doesn't the integration do?

This integration will not affect the user's agreement with mPayment in any way and is purely optional. Users may continue to use mPayment's services with or without the integration.

### 6.2 How do payment processing fees appear in Xero?

Under the bank or clearing account selected to be used with mPayment, merchants should also be able to see the statement for the transaction. There should be two transactions listed:

1. Payment received for the invoice
2. Transaction fee due to mPayment.

|                   |          |       |
|-------------------|----------|-------|
| Payment: 24 Locks | INV-0049 | 20.00 |
| mPayment          |          | 0.50  |

Figure 17. Account Statements

### 6.3 How do I reconcile sales data synced to Xero?

For users using their own merchant acquiring accounts, no reconciliation of transactions will be required.

For users using merchant/clearing account with mPayment, all transactions listed in the selected clearing account will automatically be marked as reconciled.

| <input type="checkbox"/> | Date ▾      | Description | Reference | Payment Ref | Spent SGD | Received SGD | Balance | Bank Transaction Source | Status     |
|--------------------------|-------------|-------------|-----------|-------------|-----------|--------------|---------|-------------------------|------------|
| <input type="checkbox"/> | 19 Oct 2020 | Payment:    | INV-0034  |             | 19.95     |              | 35.40   | User                    | Reconciled |

Figure 18. Invoice Status

Bank Reconciliation in Xero: <https://central.xero.com/s/article/Bank-reconciliation-in-Xero>

### 6.4 When and how does data sync occur? Is it manual, automatic, on login, in real-time? Are there any settings related to synchronising?

The data sync happens in real-time. Once payment has been made, mPayment will update the data in the user's account on Xero immediately. There are no settings related to synchronising the data on mPayment's end.

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