

**Step One:** Log-in to your **MMS (Merchant Management System)** and select the appropriate Merchant Account you wish to set Xero up on. Now that the Merchant Account has been selected, load up the '**Preferences**' tab and scroll to the bottom - here you should see the Xero configuration section:

### Xero Integration

If you have an account with [Xero](#) you can configure Xero to use Cardstream as your payment processor. To do this you need to authenticate Cardstream to access your invoice data so we can take payment details and automatically set payments on your invoices

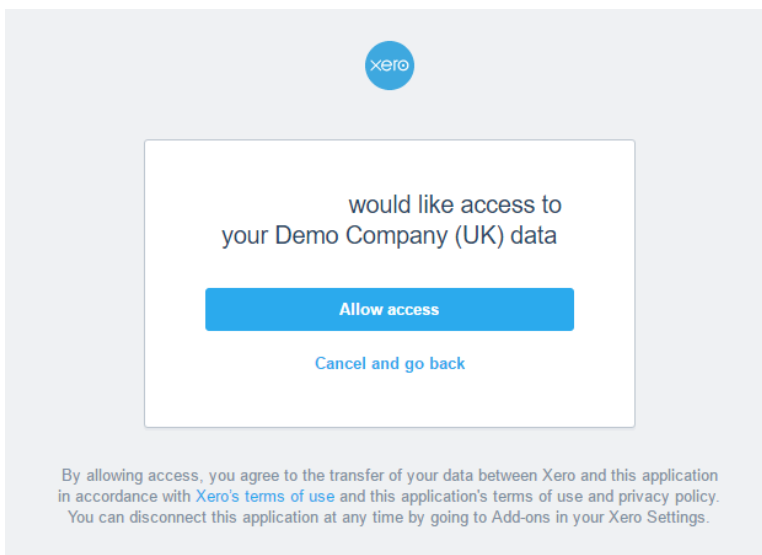
Xero Enabled:  required 

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Authenticate:

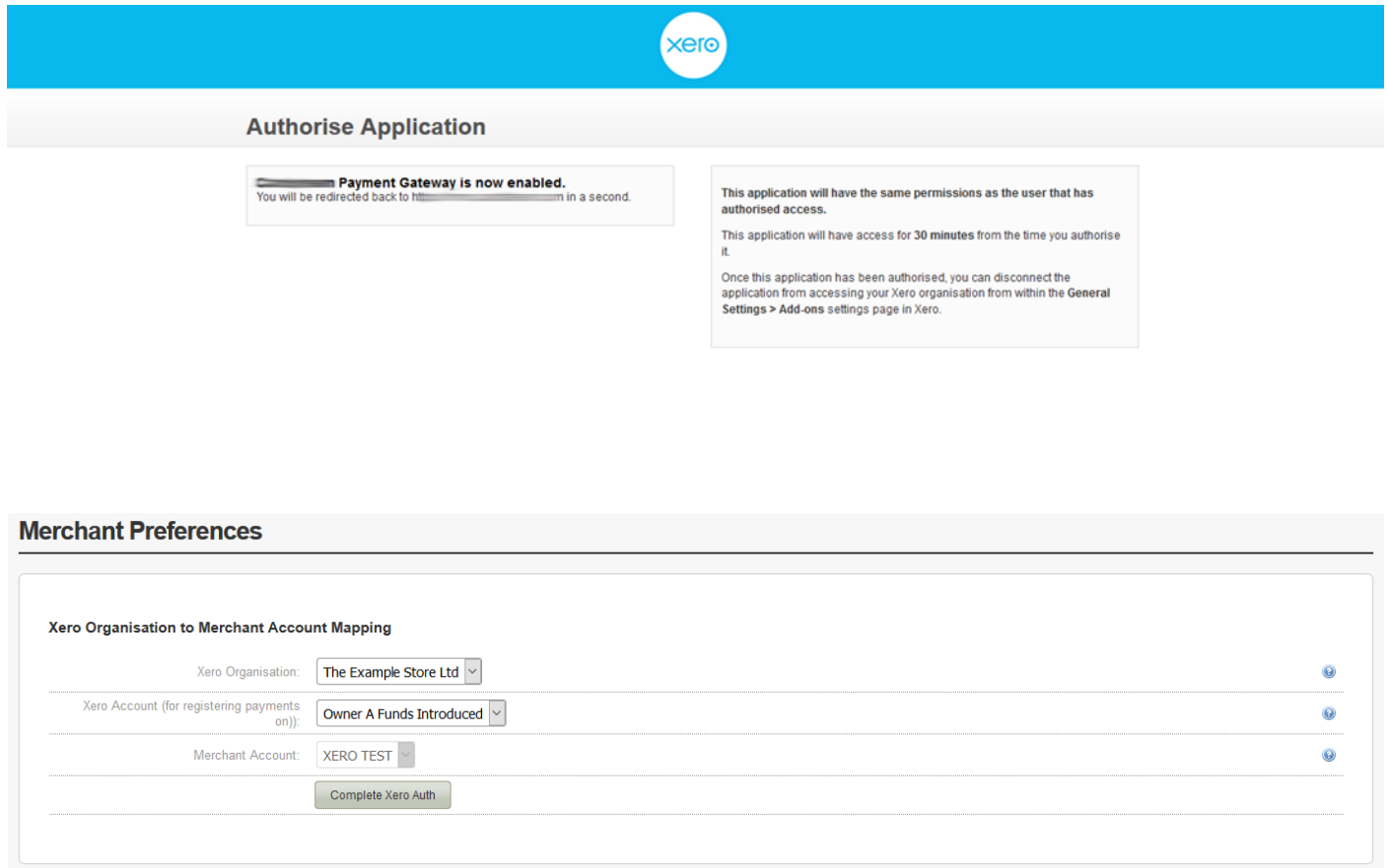
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**Step Two:** Click on the '**Connect to Xero**' button, this should re-direct you to Xero's website so you can authorise the set-up. As seen below:



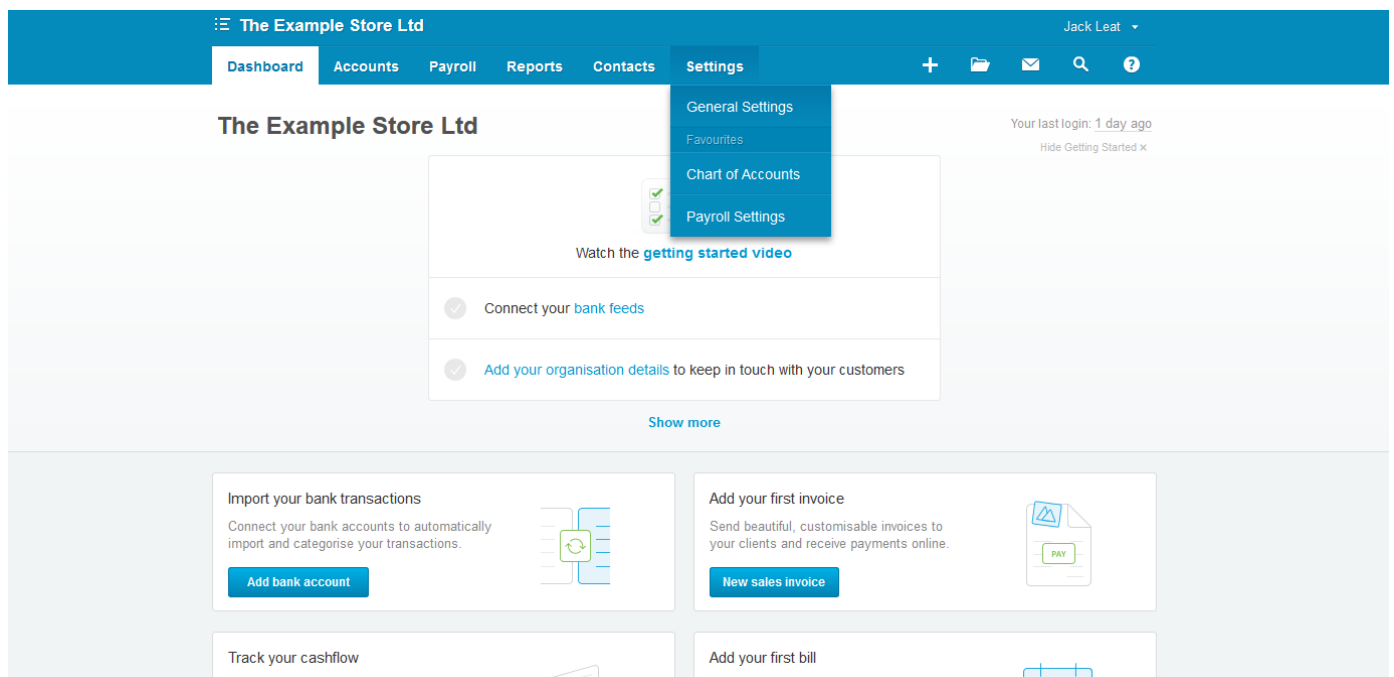
Select the organisation you wish to set your Payment Gateway up on, from the dropdown box, and then select '**Authorise**' to confirm authorisation.

**Step Three:** Once the Payment Gateway has been authorised you will be **redirected back to the MMS** to finish setting up



Back on the MMS, select the appropriate Xero Account followed by clicking the '**Complete Xero Auth**' button.

**Step Four:** After you have configured the MMS, your final step is to configure Xero. Head over to the **Xero Dashboard** and select '**General Settings**' from the Settings dropdown menu.



**Step Five:** Once 'General Settings' has been chosen and loads, the following options will appear. You will need to select 'Payment Services' to set-up your Payment Gateway in Xero.

**General Settings**

★ Starred items will appear in the Settings

**Organisation**

- ☆ Organisation Settings  
Edit your organisation details.
- ☆ Tracking  
Manage tracking items for more powerful reporting.
- ☆ Conversion Balances  
Update account balances from previous accounting systems.
- ☆ Tax Rates  
Add, edit and delete the tax rates you want to use.
- ★ Chart of Accounts  
Add, edit, archive, delete, import or export your accounts.
- ☆ Financial Settings  
Edit your financial settings such as tax period and lock dates.
- ☆ Users  
Manage who has access to your organisation.
- ☆ Custom Contact Links  
Create custom links for your xero contacts and other systems.

**Features**

- ☆ Invoice Settings  
Create branding themes for documents, add payment services and auto reminders for invoices.
- ☆ Currencies  
Add foreign currencies that your organisation uses.
- ★ Payroll Settings  
Manage your payroll settings.
- ☆ Email Settings  
Set a reply-to email address and email template content.

**Connect**

- ☆ Xero To Xero  
Send and receive sales invoices and bills from other Xero users.
- ☆ Add-ons  
Connect to other online services.
- ☆ Payment Services  
Accept online payments to get paid faster.

**Step Six:** Within Payment Services you will need to select 'Custom Payment URL' at the bottom of the list.

Hide Help (x)

**Get paid quickly and easily.**

Add a payment service to your invoices to allow easy online payment for your customers.

[Learn more](#) about how they work or [browse available payment services](#).

Service	Branding themes using this service
	<a href="#">Edit</a> ▼
	Standard, Very orange invoice!, Special projects <a href="#">Edit</a> ▼

[+ Add Payment Service](#) [Manage themes](#)

Dropdown menu options: Authorize.Net, Braintree, DPS, eWAY, GoCardless, PayPal, Stripe, Custom Payment URL

The 'Custom Payment URL' dialog box should appear, enter an appropriate name for the Payment Gateway followed by the Custom URL (this can be located in the MMS on the Preferences page as seen at the bottom of the page).

### Add Custom URL ×

A custom URL is designed for payment services that Xero does not officially integrate with. This URL should contain placeholders that will be replaced with relevant invoice data.

These placeholders are [INVOICENUMBER], [CURRENCY], [AMOUNTDUE] & [SHORTCODE]. An example URL might look like:

```
https://www.paymentservice.com/?invoiceNo=[INVOICENUMBER]&currency=[CURRENCY]&amount=[AMOUNTDUE]&shortCode=[SHORTCODE]
```

Please talk to the payment service providing this functionality regarding what this URL should be.

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**Name** (as you would like it to appear)

**Your custom URL**

**Pay now text** (as shown on an online invoice - max 30 characters)

**Save** **Cancel**

Now these fields have been filled with the appropriate data, save your changes and you can begin processing with Xero.

#### Xero Integration

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Xero Enabled:  required



Xero integration link: Place the below URL into the 'Your custom URL' box when setting up your custom gateway in Xero.

`https://gateway..com/xero/?invoiceNo=[INVOICENUMBER]&currency=[CURRENCY]&amount=[AMOUNTDUE]&shortCode=[SHORTCODE]`

**Update Xero**