DISCOVERY

The discovery agenda for an ERP payments project

Three meetings, who belongs in each, and what to cover. Plus the access lead times that decide your timeline, the eight exit criteria, and the test matrix.

> **Timeline gets asked in most discovery calls, and it is not the deal killer. Access is.** A project cannot be fast if the access requests start when the build is ready. That is why the access table matters more than the agenda itself — run the meetings in this order, but submit the requests on day one. Run the three as separate meetings rather than one long one. Each has a different room in it, and the people who answer meeting two's questions do not need to sit through meeting one's.

THE THREE-MEETING STRUCTURE, AS AN AGENDA

Meeting 1 — Business requirements and objectives Who: CFO or controller, plus technical roles who can speak to the ERP. Cover: what the business is trying to achieve · current payment methods and mix · current process end to end · what breaks today · volumes · who touches what · the decision timeline.

Meeting 2 — Technical access, connectivity and workflow Who: technical team, plus the VAR or ISV if they hold ERP access. Cover: sandbox or test database · ERP version and modules · accounting process and GL structure · sales orders, invoices, payments and credit memos · Level 3 field availability · surcharge or fee handling if applicable · reconciliation process today · access requests submitted on this call.

Meeting 3 — Game plan and go-live Who: everyone from meetings 1 and 2. Cover: workflow diagrams presented back for validation · every edge case named out loud · testing plan and who conducts each test · timelines · rollout sequence · go-live criteria and rollback · post-go-live verification including Level 3 qualification.

ACCESS — THE REAL CRITICAL PATH

WHAT	REALISTIC LEAD TIME	NOTE
ERP sandbox or test database	2–6 weeks	The longest pole, every time. Request it the day the project is approved, not at kickoff.
ERP admin role and API credentials	1–3 weeks	Often requires an internal security review nobody scheduled.

WHAT	REALISTIC LEAD TIME	NOTE
Gateway test credentials	Same day to a week	Free almost everywhere. No reason not to have it before the first call.
Merchant statements, 3 months	Days	Needed for any qualification or cost analysis. Frequently the slowest item because nobody knows who has them.
Interchange qualification detail report	1–2 weeks	Must be requested by name. Some processors will resist.
Network path / IP allowlisting	2–4 weeks	Two teams and a change window. Never fits in a two-week sprint.
VAR or ISV engagement	1–4 weeks	If they hold the keys, they set the pace. Get them on meeting two.
Named security and compliance contact	Immediate	The cheapest item on this list and the most frequently skipped.

DISCOVERY EXIT CRITERIA

All eight, or it is not done.

1. A documented workflow diagram, validated back to the customer, with every edge case named.
2. Field-level mapping for Level 2 and Level 3 data with a named source of truth per field.
3. Confirmed pricing model — and if it is not interchange-plus, an agreed plan to get there.
4. Card mix analysis: what percentage is commercial versus personal, and what that means for the whole Level 3 conversation.
5. GL and journal entry mapping for payment, refund, credit memo, chargeback and fee posting.
6. A test matrix with named owners for each scenario.
7. Environment plan with dates, and confirmation that every access request is already submitted.
8. Named business owner, technical owner, and the escalation path after go-live.

THE TEST MATRIX

SCENARIO	WHAT IT PROVES	USUALLY RUN BY
Authorization and capture	The happy path works end to end	Vendor + customer AR
Partial capture	Partial shipments post correctly and do not break the auth match	Customer AR
Full and partial refund	GL entries land where finance expects	Customer controller
Void versus refund	The team knows which to use and when	Customer AR

SCENARIO	WHAT IT PROVES	USUALLY RUN BY
Decline handling	The customer-facing message is right and retry logic is sane	Vendor
Stored card / card on file	Initial CIT flagged, Transaction ID captured, subsequent MITs linked	Vendor
Level 3 qualification	**Transactions settle in Product 3, verified on the interchange detail report**	**Customer controller, post-settlement**
Surcharge or fee application	Correct amount, disclosure, GL posting and refund behaviour	Customer controller
Reconciliation	Batch total ties to deposit ties to GL	Customer controller
Chargeback	Everyone knows what it looks like and where it posts before one arrives	Vendor walkthrough

Level 3 qualification cannot be meaningfully tested pre-go-live. It is verified on the interchange detail report after real settlement. Building that verification into the first month is the difference between a project that worked and a project everyone assumed worked.

WHERE THE TIME ACTUALLY GOES

STAGE	TYPICAL	WHO CONTROLS IT
Gateway sandbox and test credentials	Same day to a week	You
Customer ERP sandbox / test database	**2–6 weeks**	The customer
IT and security approval	2–4 weeks	The customer
Spec agreement and field mapping	2–4 weeks	Shared
Build	Varies	You
Integration testing	2–4 weeks	Shared
Pre-production validation	1–2 weeks	Shared
Cutover window	Scheduled, often weeks out	The customer
Level 3 qualification verification	**First full settlement cycle after go-live**	**Customer + processor**

Timeline is asked in most discovery calls and is not the deal killer. Access is. A project cannot be fast if the access requests start when the build is ready.