Electronic Credit Card Processing

TransFirst Interface

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Response Documentation Supplement

Contents

NOTE: All TransFirst installations and conversions must be scheduled <u>in advance</u> with CoLinear Support BEFORE you go live!

Introduction to Electronic Credit Card Processing

The Electronic Credit Card Interface is designed to allow you to process credit card orders in batches via modem. You can authorize orders, send deposits and send credits in transaction files created in this module.

Instructions for using the TransFirst Interface are provided in the sections that follow.

EFFECTIVE 12/9/2003, Please be advised that DPI MERCHANT SERVICES is changing its name to TRANSFIRST EPAYMENT SERVICES. Their new corporate website is WWW.TRANSFIRST.COM for more information.

System Requirements

Response Build 2018 or greater

An internet connection for every workstation that will process credits either in real-time or batch mode. **Internet Explorer 6.0 or higher** (no other software or hardware is required).

Merchant information sheet (from TransFirst, contains Merchant ID, URL Password, account info for TransFirst)

Build 3051 and greater, you must have access to this web address:

https://epaysecure.transfirst.com/eLink/authMS.asp

7/30/2007: Response talks to TransFirst using the hostname: https://epaysecure.transfirst.com port 443. This hostname should resolve to the IP address 66.161.17.30

Data considerations before implementation

Special Note: The Response TransFirst *interface supports the "Prepaid" option in inventory setup only in 8x build 3051 and higher. (The Prepaid option if working would force the item to charge the customer card right away instead of waiting until the item is confirmed as shipped)*

Response users who are setting up ECC for the first time OR switching from a different Processor to TransFirst need to do the following before changing the option to TransFirst in the Response menu option for "Credit Card System file":

1. All printed orders must be either confirmed or unpicked. There can be NO status W or Q orders.

2. Settle all confirmed orders with your present (prior) processor. If you are using manual CC processing in Response, settle via the Response "Manual CC Processing procedures".

3. Print your Undeposited Shipped Credit Card Orders report with a starting date from 01/01/90 thru the present. You must make sure NOTHING shows on this report but headings. Doing so ensures that #1 is done.

4. Authorization codes received from your present (prior) processor must be cleared so new codes can be received from TRANSFIRST. TRANSFIRST will not accept your old processors codes. You should use "enter voice authorizations" to blank out the current authorization code and authorization date in orders that were authorized via your prior processor.

5. When steps 1 thru 3 above are complete you can select TRANSFIRST as your processor in Credit Card System file and complete the new information on that screen.
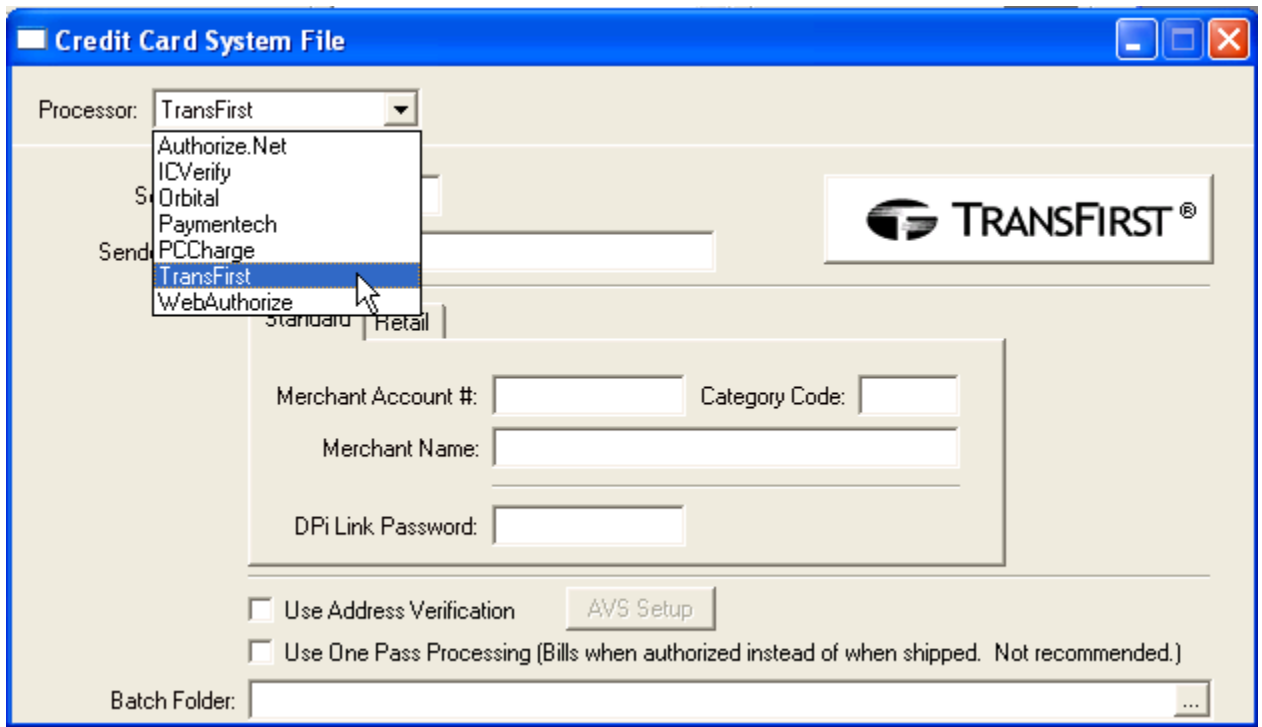
Response Setup

Run the **Credit Card System Setup** program before running any of the other TransFirst Interface programs. To run the Credit Card System File program:

From the Response Main Menu, choose

Orders > Authorize/Deposit Orders > Auto Credit Card Processing > Credit Card System File

Select **TransFirst** from the combo box. The Credit Card System File menu displays the following.

Enter the following information:

Sender ID *(6 alpha/numeric)* – Refer to the Merchant Information sheet provided by TransFirst. Enter the first 6 digits of your Merchant Account#. This is a non-critical field

Sender Name –*(25 alpha/numeric)* Enter your company name or merchant name if it's the same. This is a non-critical field

Standard and Retail tabs each contain the fields below. All users use the Standard tab. Retail tab info is used in the Response *Counter Sales* add on module and isn't needed unless you use that module.

Merchant Account # (8 *alpha/numeric)* – Enter your Merchant account # provided by TransFirst. This field MUST BE CORRECT.

Category Code: – Enter your Merchant category code provided by TransFirst. This is a non-critical field

Merchant Name (20 *alpha/numeric)* – Enter your Merchant name provided by TransFirst.   This field MUST BE CORRECT.

DPiLink Password: The TransFirst Elink Transaction gateway password provided by TransFirst . This field MUST BE CORRECT.   Tech memo: Table.field_name = Crcard.choice

> *TIP: This NOT your EPay Secure website login password.*
> *If you login to Epay secure, using username and password for Epay Secure, then across the top look for Link Manager, it's the password you are prompted for here that you'll enter in this DPILink password field.*

Phone: Your customer service phone # that will show on the customer's credit card statement

Use Address Verification: If you are set up for Address Verification (AVS), check Use Address Verification (highly recommended that you do this!).

TIP: *If you checked Use Address Verification, refer to the Appendix section on AVS for instructions. The Appendix appears at the end of this document.*

Use One Pass Processing: (checkbox) Only a very few clients qualify to do this! The CC is billed at authorization time instead of after shipment confirmation. **Not recommended and Strongly discouraged!**

Batch Folder: – Enter the directory where Response should create batch files for upload to TransFirst. This is also the directory where you should download TransFirst Batch files to.

Click on the TransFirst Merchant Services logo to access the TransFirstsecure.com website as needed.

Multi-division users may need to enter merchant info in their division setup record, see info here http://support.colinear.com/doc/Optional%20Modules/MultipleDivisions.pdf

Multiple Merchant IDS (CTYPEMERCH.FIL available for TransFirst as well as CCDESCRIPTOR described in appendix F)

MEMO: If you have multiple merchant ID's and you need to assign the merchant ID based on the customer type the ctypemerch.fil works for Orbital in 9.x in build 4018 and greater. The Merchant/Group ID and password used above is overridden by any customer types you enter in CTYPEMERCH.FIL Any valid Customer Types that do NOT exist in that file will use the Merchant/Group ID from Credit Card Setup.

ctypemerch.fil is an ascii text file comma delimited containing the format as follows:

CustTypeID,merchantID,password,phone# for cust service (although password and phone can be stored in the file as well, orbital doesn't use it)
CNSMR0011,111111333,password1,8005551212
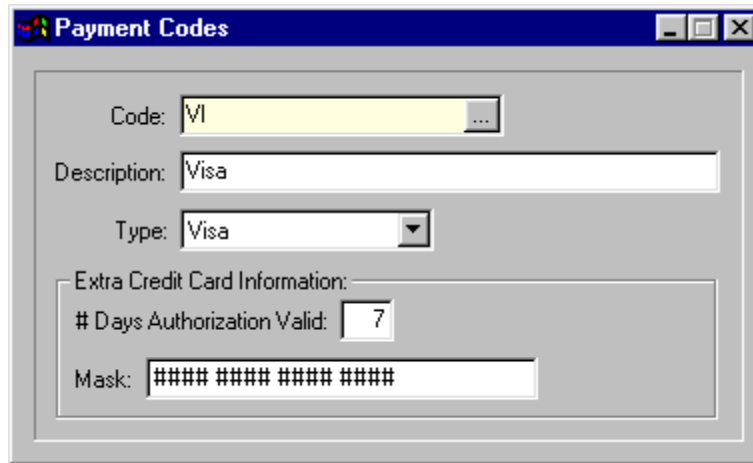CTYPE2,111111334,password2,8005551234

If the customer type is CNSMR001, the merchant ID 111111333 is used, etc.
Create the CTYPEMERCH.FIL in the \r4w\data directory (or data\00x in the case of multi company)

4/12/2006 MULTIPLE MERCHANT ID's per INVENTORY ITEM: Merchant IDs can optionally be setup per item in the Charges tab, Merchant IDs button.

System Operation

Credit card authorization codes have a finite life. In some cases, authorization codes can be valid for up to 30 days after they have been obtained. For TransFirst, we suggest that you set credit card authorization codes to expire for all credit card types *except Visa* in 30 days. For Visa, set the value to seven(7) days. Enter these in *Response*, using the Payment Codes menu option under the File menu by finding each credit card type (M/C, VISA, etc.) and saving the appropriate value to the # days Authorization Valid field.

Payment Codes

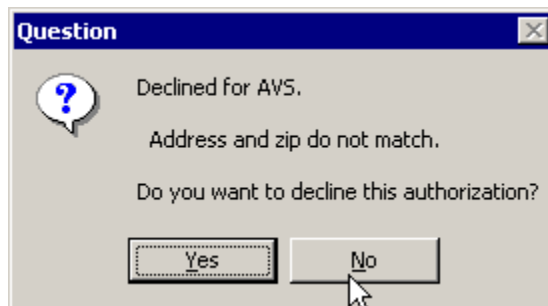Code: VI

Description: Visa

Type: Visa

Extra Credit Card Information:

\# Days Authorization Valid: 7

Mask: #### #### #### ####

Order Entry / Instant Authorization

Instant Authorizations are done in Order Entry. In the Totals screen, after you have entered the credit card information, expiration, CVV(optional) and tabbed through the Shipping and Tax fields, press Alt+Z to authorize the current order (or click the Authorize! Button). When received, the authorization code is saved with the order. If we get an AVS code (see more on AVS in the appendix of this document) that matches one of the codes you have setup to decline, we'll ask you:

Question

Declined for AVS.

Address and zip do not match.

Do you want to decline this authorization?

Yes   No

Answering "Yes" declines the authorization. Behind the scenes, we'll reverse the authorization that we just received.

Answering "No" will accept the authorization and you can continue on to save the order.

Memo: Entering an authorization code on the total tab manually during OE is not accepted. Our voice authorization menu option has been disabled for some time as well.

Here is the reason: behind the scenes during authorization additional information is being created in a CRTRANS record. Along with the auth code it also an auth reference code stored in the CRTRANS record. It tells the bank the auth code is genuine. When you request settlement (via SEND DEPOSITS) Response sends data back, like the authorization reference code to the
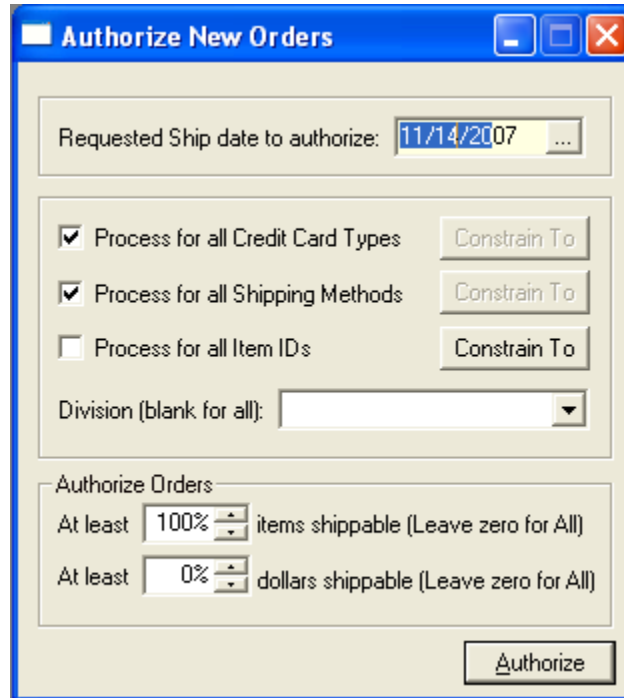
processor from the CRTRANS record. Without that reference your processor doesn't recognize a valid auth.
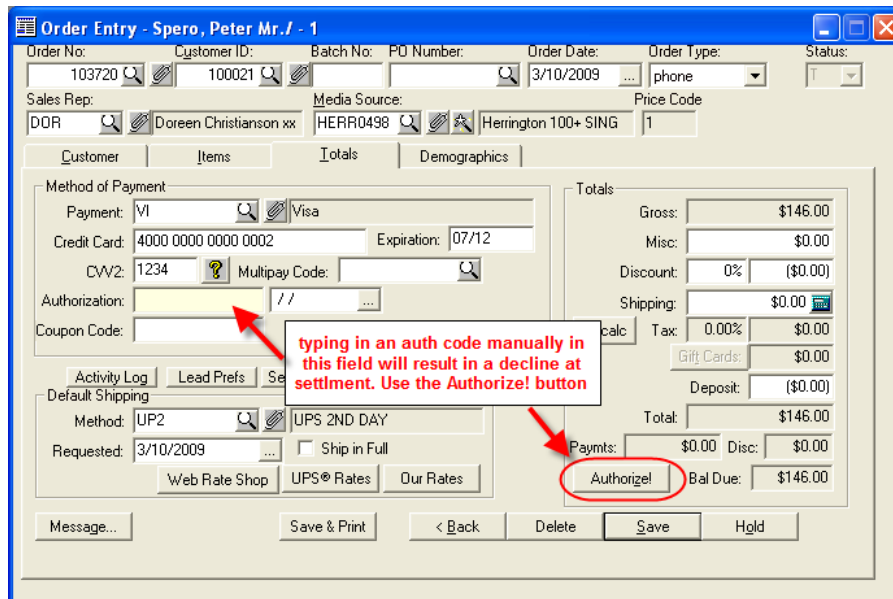
Tech note 1: the 8th position of the authorization code field should be the AVS code. Summary: A "D" status order with an auth code is an AVS decline and the 8th position of the auth code field is the AVS code. Auth codes are usually 6 characters so the AVS code will be preceded by a space, should be easy to spot

Tech Note: Capturing authorization data For TransFirst (and authorize.net) – You can set the dpitest.flg flag option to 'Use DPI Interface in debug mode….' This will process cards normally, but will bring up a window showing the parameters we're sending to/from TransFirst. Turn the flag on, run a card through OE (or counter sales if you use that modoule), copy/paste what comes up in the "output window" into a doc file, then turn the flag off. This may help uncover problems. If Some fail but some don't please get debug data for one of each. TIP: You can turn the dpitest.flg file on for a single machine by placing the dpitest.flg on the local C:\ drive in a folder names \r4wflags, i.e. C:\r4wflags\dpitest.flg

*Authorize/Send New Orders
(batch)*

Before printing picking tickets for newly entered orders (status 'E'), you should select the **Authorize/Send New Orders** option from the C/Card Processing menu. This option will search all orders that require authorization for the specified date (and earlier dates, as appropriate). This procedure will NOT re-authorize orders that were authorized in Order Entry using the Alt+Z option. This authorize/send new orders will authorize orders that do not have an authorization code, and also orders whose authorizations have expired per your setup.

> *RCK users:* for information on bringing in the authorization from your website that has already obtained an auth code thru TransFirst, see your HISTORY.TXT file provided with RCK RCK v8.0.0.26 and also in RCK v9

All credit card orders should be authorized before the merchandise is picked and shipped. In the event you want to print orders prior to authorizing them (not recommended!), you can do so from the Picking Tickets subtab on the System Options tab in Company Setup.

When AUTHORIZING ORDERS you have the following options:

You can *limit* authorization to *specific* credit card types (MC, VI, AX, etc.).

OR

You can authorize *all* orders, regardless of credit card type.

New orders are selected for authorization when the "requested ship date" is on or before the date specified here, provided the orders also satisfy the criteria outlined below:
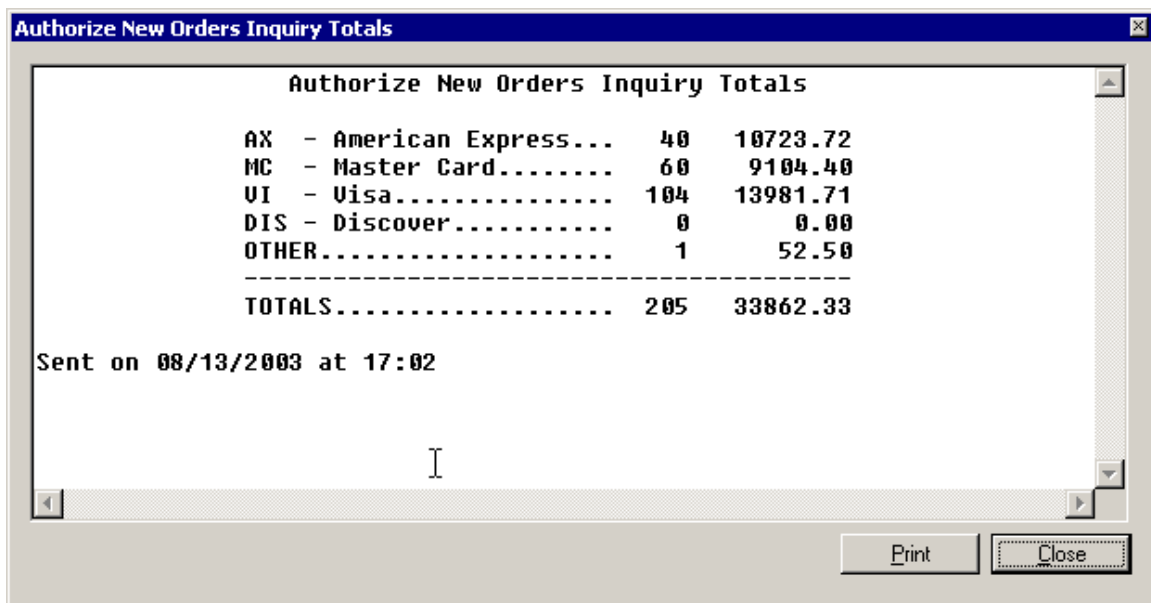
The authorization code must be blank.
NOTE: The program will check previously authorized orders to ensure that the code has not expired. If expired, the old code is blanked out so the order can be resubmitted for a fresh one.
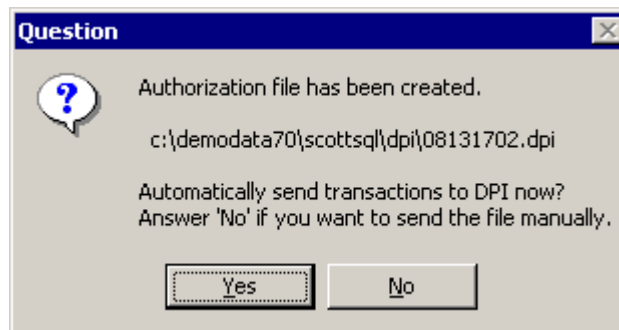
The balance due on the order must be greater than zero.
NOTE: If the balance due on the order is zero, the order will be assigned an authorization code of "N/A".

When the program has completed processing orders the Authorize New Order Inquiry Totals window will display. You may print out the totals for future reference.

```
Authorize New Orders Inquiry Totals                              ×

              Authorize New Orders Inquiry Totals

        AX  - American Express...    40    10723.72
        MC  - Master Card........    60     9104.40
        VI  - Visa..............    104    13981.71
        DIS - Discover..........      0        0.00
        OTHER...................      1       52.50
        ------------------------------------------
        TOTALS..................    205    33862.33

   Sent on 08/13/2003 at 17:02



                                I


                                          Print        Close
```

After closing this window you will be notified that the file was created and is ready for upload to TransFirst. (the file is named mmddhhmm.dpi instead of INQUIRY). On build 4018 (or so), we started deleting the .DPI files after processing because they stored unencrypted info. the .dpi_reply files store masked info, and should be the only remnant of an auth/settle batch. (so you will see *.DPI files only when there is a problem (ie. the file was not processed).

```
Question                                  ×

   ?     Authorization file has been created.

         c:\demodata70\scottsql\dpi\08131702.dpi

         Automatically send transactions to DPI now?
         Answer 'No' if you want to send the file manually.

              Yes              No
```

Click "Yes" to send the file to TransFirst. Answering 'No' will take you to the TransFirstsecure.com (dpisecure.com) website. NOTE: at this time, we do not support the manual upload/download of files from TransFirst Merchant Services.

*

When the file is sent to TransFirst, another file is sent back to Response (file name: mmddhhmm.dpi_reply instead of RESPONSE). This triggers the Receive/Process procedure. When this file is read in, you'll see a summary screen as follows:

Orders that are declined will be updated with a status of 'D'. Others will be updated with the authorization code returned by your bank.

Tech note: the 8th position of the authorization code field should be the AVS code. Summary: A "D" status order with an auth code is an AVS decline and the 8th position of the auth code field is the AVS code. Auth codes are usually 6 characters so the AVS code will be preceded by a space, should be easy to spot

NOTE: For those orders that are declined, the authorization code will be "DECL-?", where '?' is the status of the order at the time the auth was declined.

Declined orders should be resolved promptly since they will continue to commit inventory and be reflected as sales (under the presumption that the declined status is only temporary). You should:

Print the Declined Credit Cards report (from the Other Order Reports menu).

Decide on the most appropriate strategy for your company to deal with declined orders. This may include calling the customers to request an alternate payment method, or trying to re-authorize it at a later date.

For information on establishing reauthorization rules go here:
http://support.colinear.com/doc/Optional%20Modules/CC_ReauthorizationRules.pdf

.

Cancel the order if the customer is unable or unwilling to make payment.

Once authorized, picking tickets (i.e. fulfillment) for credit card orders can proceed.

After picking tickets have been printed, and the orders have been picked, packed, shipped, and confirmed, you can create a transaction file to send for deposit.
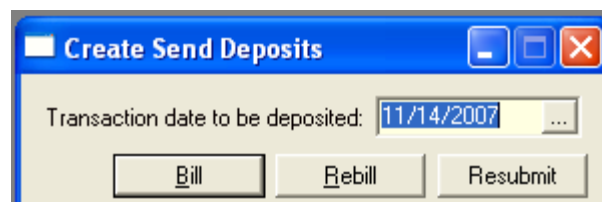
Create/Send Daily Deposits

While authorization codes are based on the total balance due on an order, the deposit amount is based on the value of what *actually shipped*.

When an order is confirmed the system generates a unique shipment record. If it requires four separate shipments to complete an order (i.e. backorders) there will be four separate shipment records describing what was shipped each time. This shipment record contains the value of the shipment for which tax and shipping charges are typically pro-rated, though you may configure to bill both in full, up-front if you prefer. We advise against charging tax and shipping in full up-front, however. If the customer cancels a backorder and you have pro-rated tax and shipping charges, you potentially don't owe them a refund.

You can view shipment records in Customer Service (Order Look-up). Find an order that is either fully shipped (status 'S') or partially shipped (status 'P'). Then, from the options at the bottom of the screen, choose **Shipments**. For each shipment record, the value of the shipment is displayed in the **Amount** column. The date in the **Confirm** field is the date this shipment was confirmed.

That confirm date shows as the TRANS DATE on your Undeposited Shipped CC Orders Report. It's IMPORTANT to note, SEND DEPOSITS sends ONLY for the single date you specify, it does NOT find anything older.

Select the **Create/Send Daily Deposits** option from the C/Card Processing menu. This program will prepare a file called MMDDHHMM.DPI from confirmed shipments.

You will be prompted for a transaction date and whether you want to **Bill** or **Rebill** for the specified date. The transaction date refers to the date the orders were *confirmed*. Select **Rebill** only if *Response* shipment records indicate that they have been charged, but your bank indicates that they have not received these deposits. **Rebill** is rarely used, and should be selected only at the direction of CoLinear Tech Support.

A file will be created in the same way as in authorizations. Response will send the data to TransFirst. When TransFirst has processed the file (immediately) it will create a file for Response to read, and Receive/Process Deposits will run.

NOTE: The same file locations are used when dealing with authorizations and deposits. Therefore, it is important that you keep authorization and deposit transactions as two separate processes. Otherwise, you may try to deposit an authorization file, or vice versa.

Once the MMDDHHMM.DPI_REPLY file is successfully created, the program will begin reading the file and updating the orders with the codes received. Orders that are declined will be updated with a status of 'D'. Others will be updated with the authorization code returned by your bank.

Authorize/Send Back Orders

Authorizing backorders is similar to authorizing new orders, with the following exceptions:

The requested ship date is no longer relevant. The fact that the order has been through the process once already (that is, it has been authorized, printed, and confirmed) means that the requested ship date has come and gone. The orders must now be filled as soon as stock becomes available to fill them.

Each order (including backorders) retains two values for percent shippable at all times. These are "% items shippable" and "% dollars shippable". These figures fluctuate with your inventory levels (as inventory is received and/or adjusted). See **View Unshipped Orders Info.** (on the Print Orders menu) for more details.

Backorders are authorized if they meet the following criteria:

The order status is either 'B', 'P', or 'Q'.

The order has a credit card number.

The authorization code must be blank.
NOTE: The program will check previously authorized orders to ensure that the code is still valid. If the authorization code is stale (old), the program will clear the code and make the order available to be sent for authorization.

The order satisfies the percent shippable criteria (if any) that you have specified.

When the program has completed processing orders, you will be prompted to process the file. At this point, the file MMDDHHMM.DPI has been created. To send this file via modem to be authorized, press a key.

After the request for authorization file (MMDDHHMM.DPI) has been sent.
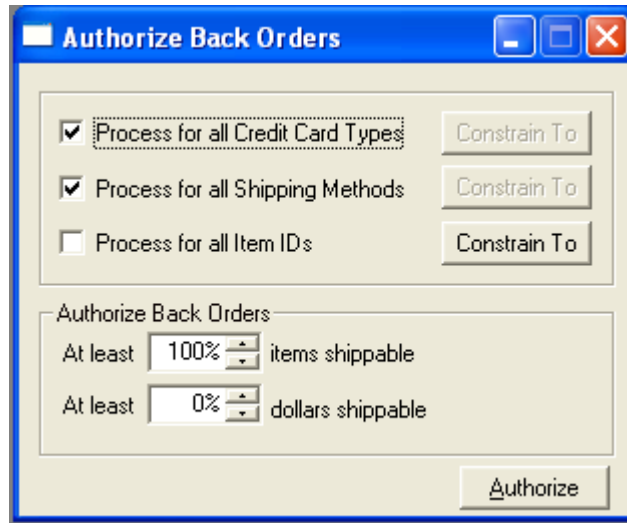
Input "Voice" Authorizations

~~Use **Input "Voice" Authorizations** to enter credit card authorization codes~~ *~~manually.~~* New CC regulations have caused Voice authorization to no longer be a valid option

You may also use this option for handling declined credit card orders, or if you need to reset an auth code to blank or check the status of an order.

In the fields listed below, make your entries as indicated:

- **ORDER# TO AUTHORIZE**

  Enter the order number you want to authorize.

  The system displays the customer and ship-to information.

- **AUTHORIZATION#**

  Now enter the authorization number for this order.

View CC Transactions

The **Credit Card Transactions Inquiry** program allows you to review transactions as described below (this views CRTRANS table). First, select to view Authorizations, Deposits or Both. You can then change the sort order to Order, Type or Authorization Date by tabbing to than column. Once you have located the record you want, you can display the customer information by selecting the Customer button. Or you can view the Order information by selecting the Order button.

The following table will help you interpret the information on the Credit Card Transactions screen.

Field Name:	Description:
Order	Order number.
Type	Type of transaction. **A = Authorization** **D = Deposit** **C = Refund** **E = Unprocessed deposit** (will turn to D when processed) **R = Unprocessed credit** (will turn to C when processed) **N = deposits in process** - in the process of being deposited, but the response file not read back in yet
Credit Card Number, Exp., Amount	Credit card number, expiration date, and charge amount.

Auth Date	The date the transaction took place (either the authorization or deposit). The date is the same as the system "Start of Day" date when the transaction took place.
Src	Source code.
Cod	Crtrans.auth_reason_cd . The code returned from Trans First. You can crossref this to the TransFirst returns codes (transaction status codes)
Auth	Authorization code.
AVS	AVS response code. (See "Address Verification" in the Appendix for details on AVS.)

Action	A = auth, D = Deposit,
	B = both (B for one-pass only)
Charged	Charge date.

Enter Credit/Debit Records

Occasionally, you may need to issue a CREDIT to a card. Note: Entering Debits this way is not longer a valid option. The mechanism for these credit transactions is the **Enter Credit/Debit Records** program. The program will create shipment records that will be deposited the next time you run the **Create/Send Daily Deposits** program. Credits will have negative totals; debits will have positive totals.

Select the **Enter Credit/Debit Records** option from the C/Card Processing menu to review un-issued charges/debits and create new ones.

VOIDS On TransFirst eLink

At this time (build 3051) Response does not utilize the void function on eLink (that's the TransFirst product Response uses). Response users can void transactions manually on the TransFirst web site, but should use caution doing so.

An Example: Void would be used to cancel out an auth or deposit before it's "settled" by transfirst at midnight. It's just like a "cancel". Circumstances where this might be needed would include a customer immediately returning

a counter sales order would necessitate a void. We do NOT utilize the void function - customers void manually through TransFirst website.

Currently we just let the deposit stand and issue a credit via Deconfirm or Enter Credit/Debit records.

Appendix

Address Verification for TransFirst (AVS)

Overview

The AVS option will send each credit card order's Customer Address and ZIP Code to your processor for verification against address records on file.

Your processor will not specifically decline an order based on an address mismatch. Instead, the processor will return a code indicating that the address is a match, a mismatch, or a partial match.

The following table is a list of codes that may be returned by TransFirst. Please contact your processor directly.

It is also up to you to determine whether or not the result is sufficient to deny the transaction. *YOU* determine what is an acceptable match and what codes should result in the order being declined.

AVS CD	Description
A	Address matches, ZIP does not match
E	Edit Error- For example, address verification not allowed for this transaction.
G	Address information not verified for international transaction
N	No Match.
R	System unavailable or timeout
S	Service not supported.
U	Address information is unavailable
W	Nine-digit ZIP matches, address does not match
X	Address and nine-digit ZIP both match
Y	Address and five-digit ZIP match

Z	Five-digit ZIP matches, address does not match

For example, from the table above, it is clear that the code **N** should decline an order (a complete mismatch), but what about **A**? It's up to you to decide if this level of match is acceptable or not.

Turning on the Address Verification System (AVS)

- **To turn on the AVS option:**

    1. In the Credit Card System Setup program, check the Address Verification option.

    2. After obtaining the list of possible codes that are returned by your processor, click on the AVS Setup button.

The AVS Codes Setup dialog will appear.
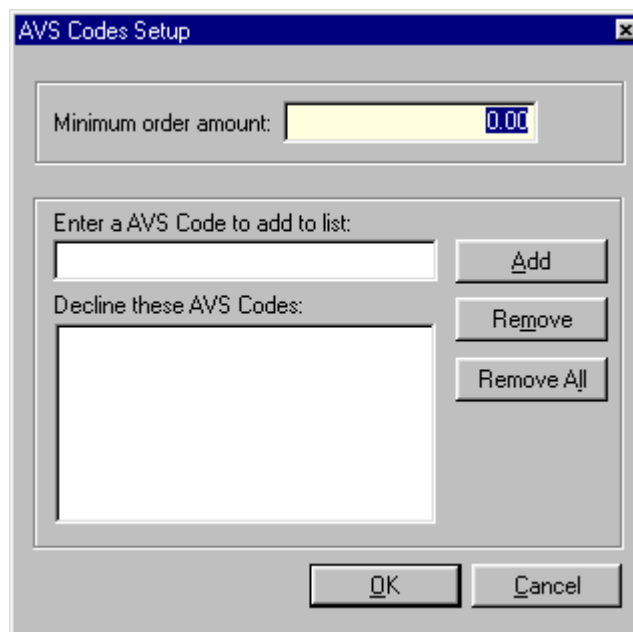
In the Minimum order amount field enter in a dollar value. Orders which exceed this dollar value, and that have a code that appears in the Decline these AVS Codes list, will be declined.

Enter in the AVS Code you want declined into the 'Enter a AVS Code to add to list' field. Then click on the Add button. Then repeat the process for each of the remaining codes that you want to decline. The list of AVS RESPONSES to decline (see example above) is case-sensitive. **For TransFirst, enter all AVS codes in UPPER CASE.**

ONE PASS versus Standard (8x build 3051 and higher)

Response users normally send *only* for authorizations before printing their orders. This authorization pass indicates that the customer has enough credit to cover the entire order. The credit card is *not* charged at this time. When order shipments are confirmed they send for a settlement, charging the customer *only* for what was shipped.

If you chose the ONE PASS option, *Response* will transmit a *sale* (authorize and settle) with the initial transmission, and you will be charging the customer's credit card for the *entire* amount of the order up front, regardless of what you are able to ship. This means that for the most part, you will not be using the Create and Send Deposits programs, unless you want to issue credits, which can *only* be sent with the *deposit* programs.

SPECIAL NOTE REGARDING ONE PASS:
*We do **not** recommend the ONE PASS procedure because in most cases it violates FTC regulations to charge a credit card if shipping isn't imminent and certain. Also, this is **not** the normal way that charges are processed in Response. Rather, Response is typically configured to deposit credit card transactions after the shipment has been confirmed.*

Be careful, however, when using ONE PASS if any credit/debit records have been *manually* entered. When doing so, it is necessary to run the "Create/Send Daily Deposit" program manually as well. This program is *not* normally run on the ONE PASS system, and can be easily forgotten since it is not part of the normal routine.

Duplicate Credit Card Transmissions

Some credit card processors do not accept settlement transmissions with the same credit card number and dollar amount within the same three-minute time span. In order to avoid this, we have built a trap into *Response* that will not allow duplicates to be transmitted during the same settlement transmission. If you notice that some of your credit cards were *not* charged, you should check to see if there are other orders for the same card number and amount in the same transmission. If so, you can settle the skipped cards by rerunning the settlement transmission (either "Authorize/Send New Orders" for ONE PASS systems, or "Create/Send Daily Deposits" for standard systems).

Questions & Answers

Question

On several workstations we are having problems with using the Authorization button in order entry. The users have the same permissions in Response.

When we click on it we get an error:

CreateDispatch Failed

Status <<1000>> on line #11111 (67966 in build 2018)

Then

"Authorization request was not sent"

Answer

This means that workstation is having communication difficulties with the internet. ALL workstations using the OE "Authorize" process need to have internet access. Make sure they can access https://epaysecure.transfirst.com/eLink/authMS.asp

(just type that in a web browser on the workstation).

Status <<1000>> error could also indicate you do not have a recent enough version of Internet Explorer on that machine (we're using the XMLHTTP 2.0 class which comes with IE 6.x.). Check your version of IE

Question

I confirmed orders, but when I try to run my deposits program, it says that I have no orders to deposit. What is the problem?

Answer

The most likely reason is that the "Confirmation Date" and the date for which you are running your deposits program are different.

The "Confirm Date" for orders is the date (as set by your "Start of Day" program) when you confirmed these orders.

In any event, you can find out exactly what the "Confirm Date" was by locating the order in Order Lookup, and taking the "Shipments" option. This will display the "Confirm Date".

NOTE: If the status of the shipment record is "A", this means that this amount has been deposited, and therefore will not be picked up to be deposited again. Only shipment statuses (not to be confused with order statuses) of "E" and "R" that are credit card payment types are picked up to be deposited.

This "Confirm Date" is the date that you want to enter when running your deposits program.

Question

I have a situation that I don't know how to handle, as follows:

A customer placed an order and paid by check. They didn't pay the full amount, and left a $5.00 balance due on the order. Then, 2 weeks later, they called back to place another order, this time with a credit card. They also said to put the outstanding $5.00 from the previous order on the credit card. How do I handle this in *Response*?

Answer

These orders should be treated separately. The "new" order should be entered as normal, with no reference to the previous order that still has the balance due.

The "old" order is processed as follows:

1. Use "Order Entry" to change the payment method on the order to the Credit Card type. Enter the credit card number and expiration date. If you have an authorization code for this amount, you can enter this also.

2. Select the "Enter Debit/Credit Records" option, and create a debit record for this order.

3. This debit will be deposited the next time you run the deposits program, and the balance due on the order will be reduced to reflect this payment.

Question

I can't seem to get my backorders authorized, and when I print my picking tickets, I get a list of why orders did not print. The list has these backorders on it and it says that the Auth Code is old. What is the problem?

Answer

Check to make sure that the backorders you are trying to have authorized meet all of the following criteria:

The order has a credit card number.

The order has no Auth Code (or has an old Auth Code).

The order status is either 'B', 'P', or 'Q'.

The percent shippable values of the order satisfy the criteria specified when running "Authorize/Send Back Orders".

If none of these are the problem, then check the "Payment Codes" program. Make sure the expiration period you have set up for Auth Codes is the *same* as that used by your bank. For example, if your setup says an Auth Code expires after 7 days, on day 8 those orders with old Auth Codes would not print and would appear on your report stating that reason for not printing. But if your bank uses say, a 10-day expiration period, then those orders that are submitted to your processing company on day 8 would *not* be reauthorized, because your bank still considers the original authorization to be valid.

Note that expiration periods may vary from one credit card type to another, but you should *always* use the expirations periods as defined by your bank.

Question

I deconfirmed a Credit Card order because the customer didn't want one of the items. The customer's credit card has already been charged for the incorrect amount. I have modified the order so that it's correct and have printed it and confirmed it. How do I go about correcting the credit card charges made against this customer?

Answer

When you confirm an order, it creates a shipment record. This record is used for C/Card deposits.

If you deconfirm a shipment (C/Card) *that has been deposited*, then the program will create a "negative" shipment record that will be used to credit that customer's credit card.

This credit will be issued when you run the "Create/Send Deposits" program for the date that the shipment was deconfirmed. These two transactions (the original charge and the credit) will offset each other.

Make whatever changes are necessary to the order, then print it and confirm it. When you confirm the order this time, the value of the shipment will reflect the changes that you made. This shipment record will then be deposited when you run the "Create/ Send Deposits" program.

Question
(This question is similar to the question above)

We confirmed some orders, deconfirmed them, and then confirmed them again. But our C/Card report show that, for each of these orders, there is a "Deposit", a "Refund", and another "Deposit" record (three transactions) for each order. Why is this?

Answer

When you deconfirm a Credit Card order where you have already deposited the money (i.e., confirmed the order, run your C/Card deposits, *then* deconfirm the order), the program creates a "Credit" or "Refund" record to offset the original deposit, and this is processed when you run your next deposit.

If you subsequently reconfirm this order, another deposit record is created for the shipment amount.

The reason for this is that, if you deconfirmed the order, there must have been something wrong with it that you wanted to fix. We cannot assume that the "final" shipment total (or what should actually be charged to the C/Card) will be the same as the "original" deposit. So, we must "negate" the original deposit by creating a "Refund" record.

This accounts for the "Deposit" (original confirmation), the "Refund" (deconfirmed), and "Deposit" (confirmed again).

Question

I have an order, which was declined when I sent a batch of authorizations, but I have contacted the customer and got another card to charge. How can I change the credit card information without having to cancel and re-enter the whole order again?

Answer

When you get a declined C/Card order, you will notice that the "Authorization" field on the order is something like "DECL-?", where "?" is the order status *before* the order was declined.

You should open the order in order entry and either try again, or enter a new CC # and try again via instant authorization

Question

In TransFirst how would we re-auth an order if customer calls back and adds items to an order previously authorized? (and is the old auth reversed out?)

Answer

as long as the order value doesn't change by 15% or more, a new auth is not needed. otherwise, they'll need to blank out the auth and send a new one (a reversal is not done).

Question

I have an order, which was declined. How can I tell if the decline was due to AVS or if it was a hard decline?

Answer

Orders declined during Batch authorization will show on the report Reports > Orders > Other Order Reports > Declined Credit Cards (declines.rpt).
This report shows "D" status orders. If an order declines due to an AVS code, we still receive an authorization code. If it is a hard decline then the auth code field is blank. So you can tell on this report if the decline was AVS. Also, the 8th position of the authorization code field should be the AVS code. Summary: A "D" status order with an auth code is an AVS decline and the 8th position of the auth code field is the AVS code. Auth codes are usually 6 characters so the AVS code will be preceded by a space, should be easy to spot

Question

I have some orders that I have confirmed, but I can't get them captured. How can I deposit these orders?

Answer

Deposits are made from shipment records. Check the following, from Customer Service – Order Look-up:

The Order Status. Shipment records are only generated for orders that are 'S' (fully shipped) or 'P' (partially shipped).

The "Shipment" record(s) from Order Look-up. Make sure there is at least one shipment record.

The following relate to the shipment record(s):

Check the "Confirm" Date. This is the "Transaction Date" that you need to enter when running the "Create/Send Daily Deposits" program.

Check the "Pay" method. Make sure it is a Credit Card type.

Amount. Make sure that the amount is greater than zero.

The "S"(status) field. This is the shipment record status (not to be confused with the order status). Status 'A' means the shipment *has* been deposited. Status 'E' means that it has *not* yet been deposited. 'X' is a cancelled (deconfirmed) shipment, and 'R' is a "refund" record generated by the deconfirm process (when the shipment that is deconfirmed has already been charged, and this "refund" record has yet to be deposited). 'K' is a refund record generated by the Returns process.

If there is no shipment record for an order that has a status of 'S' or 'P', please let us know ASAP. Fax us print screens of the following (from Order Look-up):

The "Order Header" screen

The "Items" screen

The "Shipments" screen (and the "Items" screen under this)

NOTE: Shipment records are deleted from the system each time the Month-End and/or Year-End processes are run, based on your System File setup. One of the parameters in your System File concerns "How long order transaction detail should be stored before being deleted from the system". This refers to shipment records. If you are missing shipment records for orders that were shipped some time ago, you should check your system parameters to ensure that shipment records are not being deleted sooner than they should be.

Question

How does the system know when an Authorization Code becomes old?

Answer

The order record retains the date that the authorization code is received. The authorization programs calculate when a particular authorization code becomes invalid, based on:

System (Start of Day) date

Authorization date

Credit card type

Number of days that an Auth Code is valid and entered in the "CC Reauthorization Setup" program. TransFirst recommends 7 days for Visa and 30 days for all others.

Question

Can we do auth reversals through Response?

Answer

Response submits an auth reversal when you decide to decline an auth because of AVS (following a "yes" answer to: "AVS result code whatever, do you want to decline this authorization"). Angie is talking about enabling an auth reversal area on their website for doing manual reversals. also note that auth reversals are not supported for MasterCards - we'll submit the request, but MasterCard just ignores it (as I understand it). HTH.

Appendices

Response Code	Text Message	Response Definition
00	Approval	Approved and completed
01	Call	Refer to issuer
02	Call	Refer to issuer–Special condition
03	Term ID Error	Invalid merchant ID
04	Hold-Call	Pick up card
05	Decline	Do not honor
06	Error xx	General error
06	Error xxxx	General error
07	Hold-Call	Pick up card-Special condition
13	Amount Error	Invalid Amount
14	Card Number Error	Invalid card number
15	No Such Issuer	No such issuer
19	Re Enter	Re-enter transaction
21	No Action Taken	Unable to back out transaction
28	No Reply	File is temporarily unavailable
39	No Credit Account	No credit account
41	Hold – Call	Pickup card-Lost
43	Hold – Call	Pickup card-Stolen
51	Decline	Insufficient funds
54	Expired Card	Expired card
57	Service Not Allowed	Trans. Not permitted-Card
61	Decline	Exceeds withdrawal limit
62	Decline	Invalid service code, restricted
65	Decline	Activity limit exceeded
76	No Action Taken	Unable to locate, no match
77	No Action Taken	Inconsistent data, rev. or repeat
78	No Account	No account
80	Date Error	Invalid date
85	Card OK	No reason to decline
91	No Reply	Issuer or switch is unavailable
93	Decline	Violation, cannot complete
96	System Error	System malfunction
98	Void Error	No matching transaction to Void
L0	General System Error	An error occurred – Contact TransFirst Account Executive.
L1	Invalid Account Number	Invalid or missing account number
L2	Invalid Password	The Password is missing or invalid
L3	Invalid Expiration Date	Expiration Date is not formatted correctly
L4	Reference Number Not Found	Reference number not found
L6	Order Number Missing	The Order Number is required but missing
L7	Invalid Transaction Code	Transaction Code must be either 30 for Authorization Only, or 32 for Authorize and Settle
L8	Time Out	The Network Connection timed out due to a communication error.
L14	Decline	Invalid Card Number
S5	Already Settled	Settlement Request submitted for transaction that was previously settled.

S6	Not Authorized	Settlement Request was submitted for a transaction that was not authorized.
S7	Declined	Settlement Request was submitted for a transaction that was declined.
V6	Invalid Transaction Type	Transaction Type must equal "40" (Settlement) or "32" (Authorize & Settle)
V7	Declined	Void Request was submitted for a transaction that was declined.
V8	Already Voided	Void Request was submitted for a transaction that was previously voided.
V9	Already Posted	Void Request was submitted for a transaction that was already posted. Must submit a Credit Request.

APPENDIX B: Authorization Source Code

Source Code	Response Definition
Space	Terminal doesn't support.
0	Exception File
1	Stand in Processing, time-out response
2	Loss Control System (LCS) response provided
3	STIP, response provided, issuer suppress inquiry mode
4	STIP, response provided, issuer is down
5	Response provided by issuer
9	Automated referral service (ARS) stand-in

APPENDIX C: Authorization Characteristic Indicator (ACI)

ACI Code	Response Definition
A	CPS Qualified
E	CPS Qualified - Card Acceptor Data was submitted in the authorization request.
M	Reserved - The card was not present and no AVS request for International transactions
N	Not CPS Qualified
V	CPS Qualified – Included an address verification request in the authorization request.

APPENDIX D: Address Verification Codes (AVS). This information provided directly by TransFirst

Please note; the AVS and CVV2 services are dependent on the cardholder's Issuing Bank individual guidelines. Always utilize these services in conjunction with the authorization approval or decline response you receive.
ADDRESS VERIFICATION SERVICE
The Address Verification Service (AVS) was developed to reduce "unauthorized purchaser" fraud on credit card sales within the direct marketing industry. AVS allows a merchant to check the customer's card account billing address prior to completing the sale and shipping product. If the "ship to" address provided by the customer matches the card account billing address, the chances of the sale being a fraudulent transaction by an unauthorized purchaser have been significantly reduced. To participate in AVS, you simply include the cardholder's street address and ZIP in

your sale authorization request that is transmitted to the card-issuer. This additional AVS information is then used by the card-issuer to compare to its records. The results of this comparison are returned in the authorization response, and can help you make a more informed decision about completing a sale transaction. In May 2001 Visa updated the AVS service to include IAVS (International Address Verification Service) for transactions involving a card that is other than domestic. These services are combined to give the merchant more fraud detection capability when taking transactions from outside the U.S.

AVS Code	Description	AVS Service	IAVS Service
A	The street addresses match; the postal codes do not match or the request does not include the postal code.	X	
B	The street addresses match for Int'l transaction; the postal code not verified due to incompatible formats. (Acquirer sent both street address and postal codes).		X
C	Street Address and postal code not verified for Int'l transaction due to incompatible formats. (Acquirer sent both street address and postal codes).		X
D	Street address and postal codes match for Int'l transaction.		X
E	Not a mail/phone order.	X	X
G	Not US Issuer, Issuer does not participate in AVS.	X	X
I	Address information not verified for international transaction.		X
M	Street Address and postal codes match for Int'l transaction.		X
N	No match. Neither the street addresses nor the postal codes match.	X	X
P	Postal codes match for Int'l transaction. Street address not verified due to incompatible formats. (Acquirer sent both street and postal codes).		X
R	Issuer AVS system unavailable. Possible retry situation.	X	X
S	Service not supported.	X	
U	Address unavailable Issuer does not participate.	X	
W	Nine-digit Zip match only.	X	
X	Address and nine digit Zip match.	X	
Y	Address and five digit Zip match.	X	
Z	Five digit Zip match only.	X	

Merchants are advised to consider the AVS response when making a decision to complete the sale and transaction. Response codes of "X" and "Y" provide exact comparison matches, while other codes provide partial or no match responses. Chargebacks: If you receive a "fraud mail/phone order" chargeback for a sale transaction that was initially given an authorization, you may re-present the chargeback if you can supply: (a) proof of the AVS exact match, and (b) documentation supporting proof of product delivery with cardholder signature. Keep in mind that any re-presentment request must also be completed within the specified time allowed for each chargeback.

END Information provided by TransFirst

RESPONSE INFORMATION ABOUT AVS CODES

AVS Code	Response Message	Response Definition
A	ADDRESS MATCH	Address match, zip does not match
E	ERROR INELIGIBLE	Not a mail / phone order
N	NO MATCH	Address and zip do not match
R	RE-TRY	Issuer system unavailable
S	SERV. UNAVAILABLE	Service not supported
U	VER. UNAVAILABLE	Address information unavailable

W	ZIP MATCH	Nine digit zip match, no address match
X	EXACT MATCH	Address and nine digit zip match
Y	EXACT MATCH	Address and five digit zip match
Z	ZIP MATCH	Five digit zip match, no address match

APPENDIX E: CVV2 Response Codes. Information from TransFirst

CVV2 / CVC2

An important security feature for card-not-present transactions appears on the back of most Visa/MC cards. This feature is a three-digit value which provides a cryptographic check of the information embossed on the card. Located at the end of the card account number printed in the signature panel. CVV2 can help you minimize fraud, and reduce fraud – related chargebacks. Fields required to successfully process CVV2 are valid expired date, card number, CVV2 value and dollar amount.

Value	Description
M	CVV2 / CVC2 Match
N	CVV2 / CVC2 No Match (Does not match the value assigned by the issuer)
P	Not Processed (The Issuer is certified but, the CVV2 ID was not processed by the Issuer)
S	Not Present (CVV2 / CVC2 is not present on card)
U	Not Certified (Issuer is not certified and /or has not provided Visa encryption keys.

End Information from Transfirst

Response Information regarding above codes

`Response Code	Response Message	Response Definition
M	Match	CVV2 Match
N	No Match	CVV2 Does not match
P	Not Processed	CVV2 Not Processed
S	Not Present	Indicated that CVV2 is not present on card
U	Not Certified	Issuer is not certified and/or has not provided Visa encryption keys

APPENDIX F: Misc Support Notes, RAQ, etc.

Q. Do you utilize the void function on TransFirst eLink (that's the product Response uses) or do customers have to void transactions manually on the TransFirst web site?

A: We do NOT utilize the void function – customers can void manually through TransFirst website. Be very careful doing this!

******
CCDescriptor.fil (TransFirst only)
Tech Note: enabled custom payment descriptors for TransFirst ECC in 3058.1 and 9.x. 4021 (For MA), this is available 12/22/05
extract ccdescriptor.fil to \r4w\data (this sets the payment descriptor, see below)

example descriptor in ccdescriptor.fil:
"company name"+if(sysoent.po_number<>""," PO#"+trim(sysoent.po_number),"")
This sets the descriptor for ALL transactions to "company name" but appends " PO#xxxxxx" if the PO# was provided at order entry.
They can change this by modifying the ccdescriptor.fil directly using notepad, but remember it is an EXPRESSION, not free-form text, so make sure to use the proper syntax. Be sure to restart Response after making any changes to the descriptor. The maximum length of the payment descriptor is 25 characters. This does not mean the expression above can't be move than 25 characters, the END RESULT of the expression, once evaluated, cannot exceed 25 characters.

Additional info:
The result of the expression isn't written in inquiry.lst or *.dpi file. During send deposits we read the data from inquiry, add some additional data to it and turn it into individual transactions before passing to TransFirst.
Build 4034 corrects a problem where sometimes the wrong PO# is passed to a transaction. It's random and may be the PO# from the same order when it happens.
*****

CRCARD Technical Setup INFO

Table #201 CRCARD.field_names for TransFirst (these do NOT match fieldnames for other CC vendors, especially the ID fields)

Processor: CRCARD.processor (5)
Sender ID: CRCARD.sid (6)
Sender Name: CRCARD.Dba_name (25)
Merchant Account: CRCARD.Merchant_number (8)
Category Code: CRCARD.Merchant_Code (4)
Merchant Name CRCARD.Phone_no (20)   (no kidding!!) (enter the secure login id here)
Dpi Link Password: CRCARD.choice (16)
Use address Verification CRCARD.avs (1)
Use One Pass   CRCARD.one_pass (1)
Batch Folder: CRCARD.download_dir (100)

Appendix G: Oshiptrn.status

oshiptrn status codes (oshiptrn.status):

The S column refers to the oshiptrn status. The statuses can be:
X - These shipments have been deconfirmed.
A - These shipments have been deposited (status E, R, K should turn to A after deposit complete).
E - These shipments have been confirmed.
T - These shipments are in the process of being confirmed. (status was e in 5.x)

R - This is a credit without a return. (but if the number isn't in brackets (1.00) it wasn't entered with the - in front)
K - This is a credit with a return, i.e. the order number chosen when using enter debit credit records has an return record (table #30) associated with it. (status was r in 5.x)

The R colum refers to oshiptrn.reprint. If it is greater than 1 is has been deposited or credited.

Glossary

ABA Routing Number – The American Banking Association (ABA) routing number is a unique, bank-identifying number that directs electronic ACH deposits to the proper bank. This number precedes the account number printed at the bottom of a check and is usually printed with magnetic ink.

Acquirer – A bank or financial institution that issues merchant accounts for the acceptance of credit card transactions.

Acquiring Bank – The bank that maintains the merchant relationship and receives all transactions from the merchant.

Address Verification System (AVS)- Is a service that verifies the customer's billing address captured during order processing, against the information maintained by the issuing bank.

Agent Bank – A bank that participates in another bank's acquiring program, usually by turning over its applicants for bankcards to the bank administering the bank-acquiring program.

American Express – AMEX – An organization that issues cards and acquires transactions, unlike Visa and MasterCard, which are bank associations.

API – The Application Programming Interface is the interface by which an application program accesses the operating system and other services. An API is defined at source code level and provides a level of abstraction between the application and the kernel to ensure the portability of the code.

Approval – Any transaction that is approved by the cardholder or check writer's bank. Approvals are requested via an authorization. An approval is the opposite of a decline transaction.

Arbitration – A procedure sometimes used to determine responsibility for a charge-back related dispute between two members.

Asynchronous - A method of transmitting data in which the data elements are identified with special start and stop characters. An asynchronous modem cannot communicate with a synchronous modem. Compare with Synchronous (e.g. standard Hayes compatible modem).

Authorize Only – A transaction in which the merchant does not intend to capture funds until a later time, if at all.

Authorization - An authorization is a request to charge a cardholder. It reduces the cardholder's open-to-buy but does not actually capture the funds. An authorization is the first transaction in the delayed settlement process. It does not bill the card until a delayed capture transaction is issued. The authorization must be settled in order to charge the account. If it is not used within a certain time period, it will drop off. Authorization can only be used for credit card transactions.

Authorization Code - Approved sale and authorization transactions always receive a numeric or alphanumeric authorization code that references that transaction for processing purposes.

Authorization Independent Merchant (AIM) - A merchant that obtains it's own authorizations.

Automated Clearing House – The Automated Clearing House (ACH) network is a nationwide, wholesale electronic payment and collection system. It is a method of transferring funds between banks via the Federal Reserve System. Most, but not all, financial institutions use it.

Average Ticket – The average dollar amount of merchant credit card sale transactions.

Bank Identification Number (BIN) – The digits of a credit card that identify the issuing bank. It is sometimes the first six digits and is often referred to as a BIN.

Batch – A collection of transactions submitted for settlement. Usually a merchant has one batch per day or per shift.

Batch Processing – A type of data processing where related transactions are transmitted as a group for processing.

Batch Settlement – A sort of electronic bookkeeping procedure that causes all funds from captured transactions to be routed to the merchant's acquiring bank for deposit. TransFirst automatically submits all captured transactions for settlement on a daily basis.

Binary Executable – A universal character-coding system.

Capture – The process of capturing funds from an authorization.

Card-Not-Present – A merchant environment where the cardholder (and the card) is not physically present at the time of purchase. Typically card-not-present transactions take place in businesses focused on mail order / telephone order, business to business, and Internet based transactions.

Card – Present – A situation where the cardholder (and the card) is physically present at the time of purchase. Card-Present transactions account for the majority of credit card transactions in the world and are accounted for by traditional retailers (e.g. gas station or restaurant) and all other situations where the cardholder is present at the time of purchase.

Card Processing Center - A processing center that process a merchant's transactions for the Financial Institution.

Category Code - A four-digit code assigned to a merchant by the Card Processing Center to categorize the merchant to a specific group.

Charge Back – The act of taking back funds that have been paid to a merchant for a disputed or improper credit card transaction. The issuer can initiate this procedure up to 30 days after the settlement.

Charge Back Period – The number of calendar days in which a member may charge sales back to the merchant, beginning with the day after the date the record is first received by the member or agent and continuing until the end of the day on which it is dispatched as a charge back item.

Charge Back Reason Code – A two-digit code identifying the specific reason for the charge back.

Clearing – The process of exchanging financial details between an acquirer and an issuer to facilitate posting of a cardholder's account and reconciliation of a merchant's settlement position.

Common Gateway Interface (CGI) – An interface program that enables an Internet server
to run external programs to perform a specific function. Also referred to as gateways or CGI Scripts, these programs generally consist of a set of instructions written in a programming language like C or PERL that process requests from a browser, execute a program and format the result in HTML so they can be displayed in the browser. Gateway scripts often add interactivity to a web page by enabling users to fill out and submit forms for processing.

Continuity transaction - A regulated recurring transaction, weekly, biweekly, monthly, quarterly, and semi annually or annually.

Credit - A credit is a transaction type that transfers funds from the merchant's account back to a customer's credit card account. It is the only way to handle a refund after a transaction has been settled. This type of transaction is usually performed when a product is returned to the merchant.

Debit Card – An ATM bankcard used to purchase goods and services and to obtain cash. A debit card debits the cardholder's personal deposit account and requires a Personal Identification Number (PIN) for use. Debit cards branded with a bankcard logo (e.g. Visa) can be accepted in Internet transactions without a PIN.

Decline – A transaction in which the issuing bank will not authorize the transaction.

Demand Deposit Account (DDA) – A standard checking or savings account into which electronic funds can be transferred.

Discount Interchange Fee - A fee charged by the acquiring bank for processing a transaction. It is usually a percentage of the transaction amount. The rate is typically based on monthly transaction volume (total dollars) and Average Ticket.

Draft Capture - A service where the checking account number is captured via a Telemarketer and a check is printed and deposited in the merchant's account.

Electronic Cash Register – The combination of a cash register and a POS Terminal, often PC-based.

Electronic Funds Transfer – The paperless act of transmitting money through a computer network.

Federal Reserve Transit ID - ID number assigned to an individual bank by the Federal Reserve Bank.

Financial Institution - An institution that manages finances for an individual or a business.

Floor Limit – A preset limit established by an issuer that allows merchants to accept credit card sales without authorization provided the merchant checks to see that the card number is not on a warning bulletin for lost or stolen cards. Floor limits are now rarely used.

Host Address – This is the server address https://epaysecure.transfirst.com/eLink/authMS.asp that is used to process transaction requests.

> 7/30/2007 Response talks to TransFirst using the hostname: https://epaysecure.transfirst.com port 443. This hostname should resolve to the IP address 66.161.17.30

HTTP Protocol – A file standard that software utilizes to connect one computer to another with the aid of a browser allowing the transfer of web pages.

HTTPS Protocol – Secure Hypertext Transfer Protocol. Allows for encryption/decryption of a web page as a security measure.

Hub - Data Center for routing information.

Hyper Text Markup Language (HTML) - A collection of platform-independent styles (i.e. tags) that defines the various components of a World Wide Web document.

Independent Sales Organization (ISO) – A Visa term for a company that is sponsored by an acquiring bank to solicit and sometimes support merchants.

Installment - One of a series of payments.

Interchange – The flow of information between issuers and acquirers, e.g. transactions, retrieval requests, charge backs.

Interchange Fee – The fee charged by Visa and MasterCard for each credit card transaction. This fee is part of the discount rate.

Internet Service Provider (ISP) – A company that supplies a method for individuals or companies to connect to the Internet.

Issuer – A bank that provides credit cards to consumers.

Manual Entry - Credit card transaction that is entered via the Virtual Terminal – DPiTerm.

Magnetic Stripe- The stripe on the back of credit cards, which contains information about the credit card. This may be read by a device with a magnetic card stripe reader.

Mail/Phone Order- A purchase made over the telephone or through the mail.

MasterCard – An association of banks that governs the issuing and acquiring of MasterCard credit card transactions and Maestro debit transactions.

Member – A financial institution that is a member of Visa USA and/or MasterCard International. A member is licensed to issue cards to holders and/or accepts merchant drafts.

Member Service Provider- MasterCard term for a company that is sponsored by an acquiring bank to solicit and sometimes support merchants.

Merchant Agreement – A written agreement between a merchant and a bank (or possibly a merchant, a bank, and ISO) containing their respective rights, duties, and warranties with respect to acceptance of the bankcard and matters related to bankcard activity.

Merchant Bank - A bank that has entered into an agreement with a merchant to process bank card transactions, also called the acquirer or acquiring bank.

Merchant Category Code – A code assigned by an acquirer to a merchant to identify the merchant's principal trade, profession, or line of business. This four digit code is also known as the SIC Code.

Merchant Identification Number - A unique number that is assigned by the acquiring bank to identify a merchant.

Merit – Refers to the qualification levels for a MasterCard transaction. Merit III is the highest discount, followed by Merit II, Merit I, and then Standard.

MICR Number – The Magnetic Ink Check Reader (MICR) number is the string of numbers on the bottom of a check.

MO/TO - Mail Order / Telephone Order credit card transaction.

Monetary Transaction - A transaction where monies are transferred from one account to another. Credit, Credit-Stop Billing, Authorization & Post, Settlement, Pre Auth Settlement, Partial Settlement, and Partial Cancel.

Non-monetary Transaction - A transaction where no monies are transferred. Authorization, Auth-Reversal, Cancel, Stop Future Billing, Pass Through, Shipping Update, Change Card Information, Change Transit/Account Number and Change Billing Information.

Non-Qualified – A broad term that describes a transaction that did not interchange at the best rate because it was entered manually was not settled in a timely manner, or the data set required for the best interchange was not provided.

Open-to-Buy – The amount of credit available at a given time on a credit card holder's account.
Operator - A central clearing facility, which provides distribution and settlement of ACH transactions. ACH operators clear debits and credits electronically rather than through the physical movement of checks. Currently there are four ACH Operators: the Federal Reserve System, which clears approximately 80% of all ACH transactions, Visanet ACH, New York ACH, and American ACH.

Original Draft – The original copy of the forms and signature used in the transaction. Also referred to as the hard copy.

Originating Depository Financial Institution - A financial institution that initiates and warrants electronic payments through the ACH network on behalf of its customers.

Originator – A company or other business entity that creates entries for introduction into the ACH network. For example a billing company produces debit entries from customers' financial institution accounts that have authorized direct payment for products and services.

PIN - Personal Identification Number used by the cardholder to authenticate card ownership for ATM or Debit card transactions. The cardholder enters his/her PIN into a PIN pad. The PIN is required to complete an ATM/Debit card transaction.

Pre-Authorized Sale - A transaction for which an authorization was obtained at an earlier time, e.g. when a merchant has to call for authorization before services rendered (hotel reservation, auto rental, etc.).

Point of Sale – The place and time at which a transaction occurs. Point of Sale (POS) also refers to the devices or software used to capture the transactions.

Posting- The process of recording debits and credits to individual cardholder account balances.

Private Label Card – A bankcard that can be used only in a specific merchant's store. Typically not a bankcard.

Processor – A large data center that processes credit card transactions and settles funds to merchants. A processor connects to the merchant on behalf of an acquirer via a gateway or POS system to process payments electronically. Processors edit and format messages and switch to bankcard networks. They provide files for clearing and settlement and other value added services.

Qualification – A level at which a transaction interchanges. Level of qualification is dependent on how credit card number is entered, how quickly a transaction is settled, the type of industry, specific information, etc.

Reauthorization- If an authorization attempt fails, the transaction can be placed into the reauthorization cycle and the authorization can be reattempted after a specified number of days.

Receipt – A hard copy description of the transaction that occurred at the point of sales. Minimum information contained on a receipt is a date, merchant name and location, account number, type of account used (e.g. Visa, MasterCard, American Express, etc.), amount, reference number and/or authorization number, and action code.

Receiver – A consumer, customer, employee, or business who has authorized ACH payments by Direct Deposit or Direct Payment to be applied against a depository account.

Receiving Depository Financial Institution – A financial institution that provides a depository account services to consumers, employees, and businesses and accepts electronic debits and credits to and from those accounts.

Recurring Transaction – A transaction in which a cardholder has given a merchant permission to periodically charge the cardholder's account.

Retrieval Request – A request to merchant for documentation concerning a transaction, usually initiated by a cardholder dispute or suspicious sale/return. A retrieval request can lead to a Charge Back.

Return Code – Any of the codes returned by TransFirst when a transaction is processed.

Sale – A transaction type supported by TransFirst that approves a transaction and settles it at the next settlement period.

Secure Socket Layer – An encryption that allows merchant to securely process electronic transactions to processors.

Settlement – The process by which transactions with authorization codes are sent to the processor for payment to the merchant. Settlement is a sort of electronic bookkeeping procedure that causes all funds from captured transactions to be routed to the merchant's acquiring bank for deposit.

Standard – The lowest qualification level at which a Visa or MasterCard transaction may interchange. This occurs when a transaction is deposited several days after the original authorization and the card is not present.

Swiped Card – Credit card information that is transferred directly as a result of the swiping of sliding the credit card through a card reader. Swiped cards are used in retail and other card present situations. The information magnetically encoded in the magnetic stripe includes secret data that helps validate the card.

Synchronous – A method of transmitting data in which the data elements are sent at a specific rate so that start and stop characters are not needed. Used by older modems, AmEx PIP terminals, etc.

Telemarketer - A company that takes orders or information over the phone for a merchant.

Tender Type – The type of money to be used when processing a transaction: credit card, check, ACH, Purchase card, etc.

Third Party Processor – A non-member agent, employed by an acquiring bank, which provides authorization, settlement and merchant services to the merchants.

Transaction - The action between a cardholder and a merchant that results in financial activity between the merchant and cardholder's account.

Transaction Fee - A per transaction charge incurred by merchants who are on scale pricing. This is in addition to the percentage discount fees.

Transaction Reference Number - A reference number assigned by TransFirst to every transaction that is processed. It is a unique 14 character alphanumeric string.

Transaction Status Code – A two-digit number issued by TransFirst that indicates the result of the transaction. Approved transactions receive a "00". There are a variety of codes for declined transactions, which may have failed for a variety of reasons.

Travel and Entertainment Card (T & E) – Credit cards that typically require payment in full each month, e.g. American Express, Diner's Club, and Carte Blanche.

Unsettled Transactions – All transactions must be settled before any money changes hands. For Authorization Only transactions a post transaction must follow in order to complete the transaction. For Authorize and Settle (captured) transactions the settlement will automatically occur the day the transaction was presented.

Visa – An association of banks that governs the issuing and acquiring of Visa credit card transactions.

V.I.P. System - VisaNet Integrated Payment System, supports and delivers authorizations and settlement services for transactions.

Voice Authorization – Sometimes processing networks decline transactions with a referral message indicating that the merchant must call the cardholders issuing bank to complete the transaction. The payment information is then submitted over the phone. If the transaction is approved, the merchant is provided with an authorization code for the transaction.

Void – The reversal of an approved transaction, one that has been authorized but not settled. Settled transactions require processing of a credit in order to be reversed. A void does not remove any hold on the customer's open-to-buy.

TECH: Document modification history

6/29/06 clarification of Enter Credit/Debit records should only be used for credits. Page 13. Also page 12, notice on voice auths not valid (haven't been for a long time!)

9/28/06: page 6: info on auths from RCK: RCK users: for information on bringing in the authorization from your website that has already obtained an auth code thru TransFirst, see your HISTORY.TXT file provided with RCK RCK v8.0.0.26 and also in RCK v9

10/19/06: page 4 clarification of credit card system field entries. Added CRCard Technical info (field_names) on page 30

1/8/07: tech note regarding AVS code position added on page 6 & page 8

2/1/07: tech note regarding dpitest.flg page 6

7/30/07 added info on epay address/port

Response talks to TransFirst using the hostname: https://epaysecure.transfirst.com port 443.

This hostname should resolve to the IP address 66.161.17.30

11/14/07 updated screens for send authorizations and send deposits

10/31/08 page 4, info on sender ID

3/10/09: page 6, info on manual auth code entry

8/13/09: page 5, added info for CTYPEMERCH.fil which is OK for TransFirst too. Page 4 memo DPiLink Password: The TransFirst Elink Transaction gateway password . (This NOT your EPay Secure website login password. Table.field_name = Crcard.choice)

8/13/09: added appendix G for oshiptrn.status

12/28/09: page 11, added link to information on reauthorization rules

1/20/2010: page 5 a note for multi-division users

5/17/2011: page 14 updated view cc transactions screen

8/23/11: review page 4 for credit card system file setup info provided by Deb B/TransFirst