



# *Credit Card Processing with Approval Link 3.0*



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## About Credit Card Processing

Processing credit cards through your DDMS system is easier and more flexible than ever. Recent enhancements include:

- Level 3 line item detail
- Bill-complete flow and credit card authorization flow merge
- Control of approval numbers and dollars
- Greater prepay transaction flexibility.

To process credit cards electronically at Level 1 or Level 2, you need:

- Automated authorization and capture software, such as VeriSign's™ Payflo Pro®. Payflo Pro lets you receive authorizations, store transactions, settle transactions with your clearing house, report on your transaction dollars by type of card and communicate electronically using Internet TCP/IP.
- Approval Link 3.0 (the interface between your DDMS system and VeriSign).

To process payments with Level 3 line item detail, you need Approval Link +, Approval Link 3.0 and VeriSign's Payflo Pro. (Approval Link + is only available with Ensite Pro Version 7.6 or greater software.)

Together, Approval Link +, Approval Link 3.0 and VeriSign's Payflow Pro cut costs for processing credit card transactions. Approval Link 3.0 and VeriSign's Payflow Pro let you:

- Be compatible with all major credit card services including MasterCard, Visa, and American Express/Optima. All other cards use level 2.
- Accept procurement, corporate, major and private label credit cards.
- Accept multiple merchant IDs.
- Approve Level 1 and Level 2 transactions.
- Change prepay orders.
- Make fast, reliable TCP/IP connections from your server to your clearinghouse.
- Use approved DDMS point-of-sale equipment.
- Authorize credit card orders placed through Dealer Station.
- Delay capture of funds. When a credit card is authorized for an order that is not invoiced, the total dollar amount of the order is temporarily reserved on the credit card and a reference number is

assigned. With Approval Link 2.0, billing the order ties up the money until it expires, because the invoice is sent in a separate transaction. Approval Link 3.0, however, marries the authorization and invoice by sending the reference number with the invoice transaction.

## Hardware and Software Requirements

- ✓ IBM compatible PC
  - Windows® 2000 operating system (This program is not UNIX-compatible.)
  - 100 megabytes of hard disk space
  - Network connection
- ✓ Internet access via TCP/IP
- ✓ DDMS Server
  - DDMS version 7.12.40 or later
  - TBL version 2.77 or later
  - Network connection
- ✓ Network Connection
  - Server must be connected to a Microsoft Windows 2000 network with minimum system requirements.

## What You Need To Set Up

- 1 Request authorization from ECI<sup>2</sup>. See **Requesting Authorization**.
- 2 Contact VeriSign. See **Contacting VeriSign**.
- 3 Install the latest Version 8 software included with your update.
- 4 Configure the Utility Extension 3.05 program for Approval Link 3.0. See the heading **Configuring the Utility Extension Program**.
- 5 Enable workstations in the (+VJ) Multiple Text Based Ids screen. See **Enabling Workstations**.
- 6 Set up general ledger numbers for your credit card accounts, if needed. See **Setting Up G/L Master Numbers**.
- 7 Set parameters for Level 3 credit card processing. See **Setting Up and Using Level 3 Processing**.

## Requesting Authorization

Contact ECI<sup>2</sup> Sales to request authorization for Approval Link 3.0 and Approval Link +. Before authorizing the new programs, Approval Link 1.0 and Approval Link 2.0 must be unauthorized, if they are installed.

The Customer Reference ID feature lets you set up your customer with a default reference ID of order number, short purchase order number, or long purchase order number. This feature requires additional authorization. Contact ECI<sup>2</sup> Sales for more information.

## Contacting VeriSign

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**Note:** You can purchase Payflow Pro directly from VeriSign or from a VeriSign-authorized Payflow Pro reseller, such as Net1 Payment Solutions. Authorized resellers offer some economic advantages not available from VeriSign directly. For more information, contact Brian Morabito at Net1 Payment Solutions at (800) 718-8005 or [brian@net1creditcard.com](mailto:brian@net1creditcard.com).

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To contact VeriSign, go to [www.verisign.com/verisign-inc/verisign-contact-information/index.htm](http://www.verisign.com/verisign-inc/verisign-contact-information/index.htm). Request the following information:

- URL address to which to send credit card transactions
- Port number for the transactions
- User name and Vendor name
- Password.

## Configuring the Utility Extension Program

The Utility Extension program is the interface between Approval Link +, Approval Link 3.0 and VeriSign.

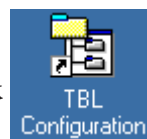
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**Note:** The Utility Extension program requires Java™ 2 Technology Edition, which is included on the Ensite Pro™ CD.

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- 1 Set your system to monitor the Utility Extension Program.

- 1.1 On your desktop, double-click



- 1.2 In the left pane, click Advanced.

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- 1.3 From the Advanced list, right-click Server Settings and click Add New. See Figure 1.
- 1.4 The Server Setting dialog box opens. In the Setting box, type **UtilExtConsole**, exactly as shown. (This box is case sensitive.)
- 1.5 Check the Flag box to see the monitoring program running in a window. DDMS recommends checking the Flag box. If you leave the Flag box blank, the program runs in the background.
- 1.6 Click OK.

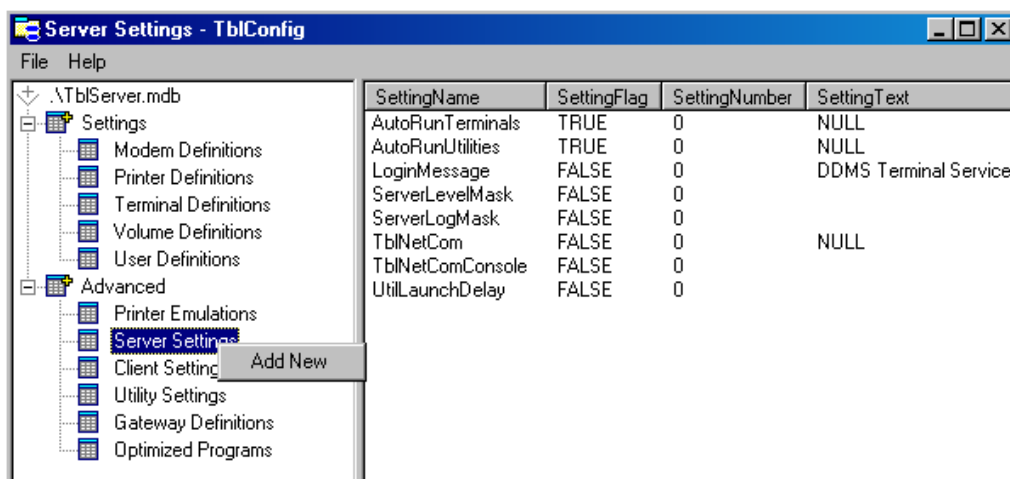
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**Note:** If UtilExt is not in the Setting Name column, repeat **Steps 1.3 - 1.6**. In the Setting box, type **UtilExt**, exactly as shown.

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- 2 Restart TBL Server.
- 3 Configure the UtilExt\_Aplink.ini file.
  - 3.1 Using Windows Explorer, find and open the folder, ddms\utilext. (This is probably on your D: drive.)
  - 3.2 Double-click the file UtilExt\_Aplink.ini.
  - 3.3 Using Wordpad, edit the file, UtilExt\_Aplink.ini as instructed by VeriSign.
  - 3.4 Save your changes.

**Figure 1: The Advanced List**



## Enabling Workstations

In the (+VJ) screen, you must assign each of your workstations or users a terminal ID and a text-based ID. The text-based ID denotes the group to which each workstation is assigned in the Approval Link Configuration program. For example, you might have three workstations (T1, T2, T3) assigned to G, which is the VeriSign server.

- 1 In the (+VJ) screen, type **A**.

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**Note:** If the (+VA) screen opens with the cursor in the 1) field, type **2**. Press Enter.

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- 2 In the Terminal ID field, shown in Figure 2, assign a code to the terminal to set up. For example, enter T3.
- 3 In the Text Based ID field, type **G**.
- 4 At the Are You Sure prompt, type **Y**.
- 5 To add more terminals, repeat Steps 1 through 4. When you finish, press Esc twice to return to the (+V) screen.

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**Note:** Terminals not set up in the (+VJ) screen cannot communicate with VeriSign.

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*Check your Caps  
Lock key before  
editing the  
UtilExt\_  
Applink.ini file.*

**Figure 2: The  
(+VJ) Screen**

```

11:43:31          (VJ) Setup Multiple Text Based Ids. (06/13/03)          09/11/03
=====
Action ? [ ]      (A=Add, C=Change, D=Delete, N=Next Page, F=First Page)
=====
Terminal ID      :T3
Text Based ID   :_ (G-Z)(ID used to Communicate with Approval Link)

Terminal Id      Text Based Id          Terminal Id      Text Based Id
T1               G
T3               G
=====

```

## Setting Up the Ensite Pro Client

To use credit cards with Ensite Pro, you must set up a terminal ID for the Ensite Pro client. To find the graphical client's terminal ID:

- 1 In the Ensite Pro Master Menu, click View.
- 2 From the View menu, click Options.
- 3 In the Options dialog box, click the Terminal tab. The terminal ID is specified in the Terminal ID box. See Figure 3. (The ID's first digit must be a letter T.)
- 4 Click OK.
- 5 Return to the (+VJ) screen and set up the terminal ID. For instructions, refer back to **Enabling Workstations**.

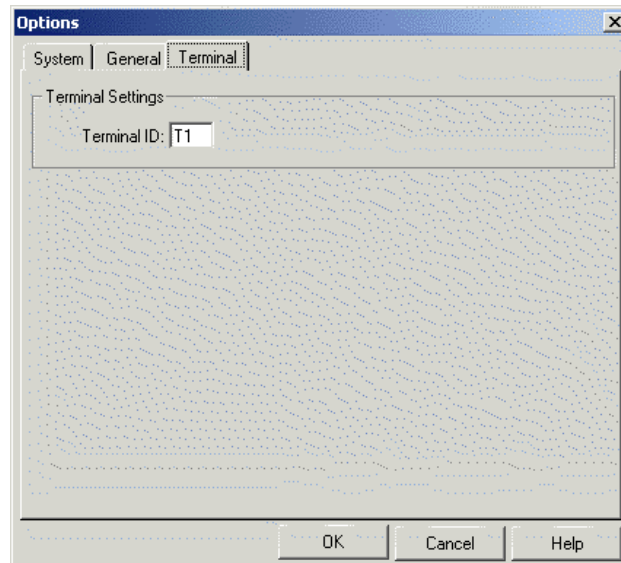
## Setting Up G/L Master Numbers

You can set up general ledger numbers for your credit card accounts, if needed. This is strictly an optional step.

- 1 From the Ensite Pro Master Menu, double-click




**Figure 3:**  
Finding the  
Graphical  
Client's  
Terminal ID



- 2 Double-click



- 3 Double-click General Ledger, then double-click Master Numbers.
- 4 Click Credit Card and enter G/L account numbers, as needed.
- 5 Click  when finished.

## Setting Up and Using Level 3 Processing

Level 3 credit card processing is required by GSA (Federal Government), some state governments, and various corporations. It lets them audit their purchases. Because not all users require Level 3 credit card transactions, you can turn it on or off by customer.

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**Note:** Level 3 transactions currently work only with non-taxable orders and Visa credit cards.

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You may not notice a difference between a Level 1, 2, or 3 transaction. The difference occurs at VeriSign. Check with VeriSign to make sure you're set up for Level 3 processing.

To use Level 3 processing, you must set up:

- (+VK) screen
- Customer categories.

**Figure 4: Setting Up the (+VK) Screen**




## Setting Up the (+VK) Screen

- 1 In the (+V) screen, type **K** in the Requested Action field. The Setup Level 3 screen opens. See Figure 4.
- 2 In the Action field, type **C** to change or create a new record.
- 3 In the Location field, enter the location to use to set up Level 3.
- 4 In the Send Level 3 Item Detail field, type **Y** to enable Level 3 transactions.
- 5 In the Commodity Code field, enter the appropriate code. The Commodity Code is a general description of a product group, for example, office supplies. It is user-defined and set by customer.
- 6 In the Which Category to Check field, enter 1, 2, 3, or 4 to indicate which category field to check.
- 7 Use the Category From/To/+ fields to enter a range of categories. You use these categories to limit Level 3 transactions to customers with categories that match the category field you defined in **Step 6**.
- 8 When finished, press Enter.

## Setting Up Customer Categories

You can select which categories to use for each customer in the Ensite Pro Customer window.

- 1 In the Customer Master tab, retrieve the customer. (For details, see your online help.)
- 2 Select the Category box specified in the (+VK) screen by clicking the Category 1, 2, 3, or 4 box. See Figure 5.
- 3 Enter one of the categories set up in the (+VK) screen.
- 4 When finished, click .

## Using Credit Cards

Using your DDMS system, you can accurately track your credit card resources at any time. You decide how to handle credit cards for each of your customers. With established customers, you can wait to charge the card after all items are delivered, rather than charging them for merchandise they haven't received. You can also charge the customer for either a percentage of the order or you can charge the entire order amount at the time the order is placed.

You can specify whether to authorize the card when the order is entered. If you know the customer pays, skipping the authorization step can save time. You can also post payments by credit card in the Accounts Receivable Posting window.

If you use a credit card scanner, you can set a parameter in the (L1) screen to prompt you when to scan the card.

These options are set in the (LA2) A/R Parameters screen and the Customer Master tab.

- 1 Set parameters in the (LA2) screen.
  - 1.1 In the (LA2) screen, type **C** in the Action field.
  - 1.2 The cursor moves to the G/L Location field. Enter the location for which to set parameters or press Tab to accept the default.
  - 1.3 Tab to the Allow Credit Card Payments In A/R Quick Pay field. To accept credit card payments in the Accounts Receivable Posting window, type **Y**.
  - 1.4 Tab to the Require Authorization On Credit Card Payments field. Use this field to require an authorization number on credit card transactions.

Type **Y** to require an authorization number.

Type **N** if you do not require authorization numbers for credit card transactions.

**Figure 5: Setting Categories in the Customer Window**

The screenshot shows a software window titled "Customer: 936 ( ) ACME RUBBER". The window has a menu bar (File, View, Help) and a toolbar with various icons. Below the toolbar are several tabs: Master, Shipto/Attention, Buyers/Manifest, Order Entry, Credit, and Machines. The "Master" tab is selected. The form contains the following fields and values:


- Acct #: 936, Dept: (empty), Dept. Name: (empty)
- Billing Address:
  - Name: ACME RUBBER
  - Address: 6 POWERHOUSE ROAD
  - City: SOUTH BOSTON
  - St: MA, Zip: 02127, Route: RT1
- Entry Date: 06/29/89, Status: G, Sic: (empty)
- Phone: 617-268-1290, Fax: 617-268-1291
- E-Mail: (empty)
- Category 1: AAA, 2: (empty), 3: (empty), 4: (empty)
- Salesperson 1: 150 JOHN DOE
- Salesperson 2: 160 JANE SMITH
- Additional Name and Contact:
  - Name: (empty)
  - Contact: (empty), Type? (checkbox)
  - Region: (empty), Area: (empty)
  - Group: (empty), List: (empty)
- Remarks: (empty text area)

## Credit Card Processing with Approval Link 3.0

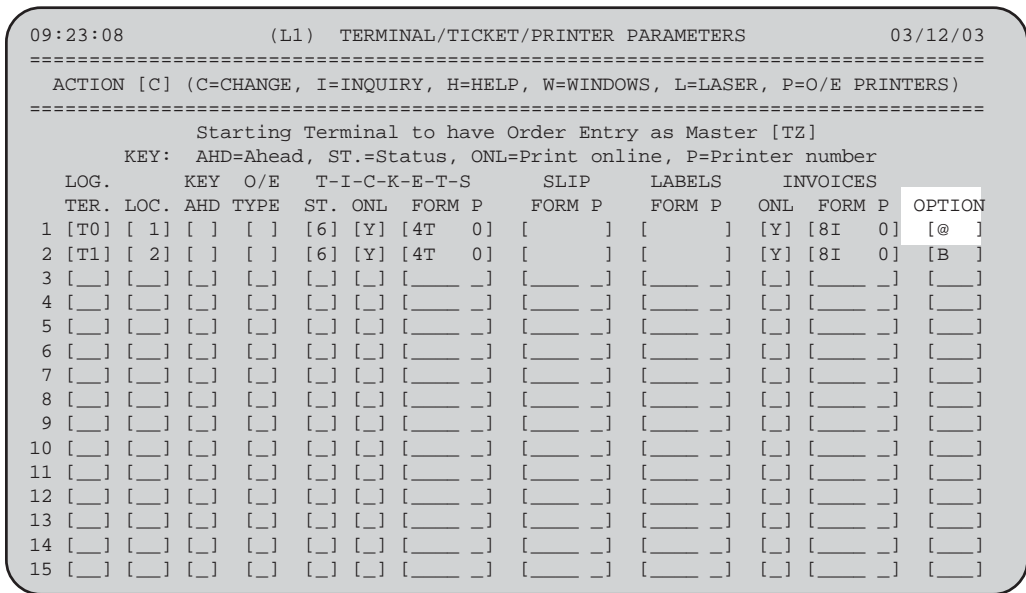
- 1.5 In the Prompt for Address Verification on Credit Card Payments field, specify whether to use AVS (Address Verification System). See Figure 6.  
Type **Y** to use AVS.  
Type **N** if you do not use AVS.  
If you are not a Dealer Station user, go to **Step 3**.
  - 1.6 Use the Pre-Authorize Credit Cards Through the Gateway When Zero Amount is Due field to pre-authorize credit cards.  
Type **Y** to validate the credit card with your service. You must set the Default Prepay Due As % Of Backorders field in the (LG5) Additional Order Entry Parameters screen to Ø.  
Type **N** to skip this step.
  - 1.7 Leave the Do Not Use Address Verification on Credit Cards Through The Gateway field blank if you use AVS. Type **Y** if you do not.
  - 1.8 After you enter your response, the cursor returns to the Action field.
- 2 If you use a credit card scanner, set a parameter in the (L1) screen to prompt you when to scan the card.
    - 2.1 In the (L1) screen, type **C** in the Action field.

**Figure 6: The (LA2) Screen**




```
14:19:53 (LA2) A/R Parameters 03/31/05
=====
Action [I] (C=Change, I=Inquiry ) G/L Location [ 1]
=====
Floating Credit Y/N ?Y Purge by Latest Date Y/N ?
User-Selected Date for AR-MASTER ?N (N=Net Date or S=Statement)
Net Date Number of Days # 30 (30) Deposits & Credits Always Current Y/N ?
Prompt for Period When Releasing Batches by Loc Y/N ?Y
Build Customer P/O Index Y/N ?Y
Scanning Customer Number Y/N ?N Use Up-to-Date as Cutoff Date Y/N ?
Journalize Purged Invoices Y/N/X ?X (X=Archive Specials)
Allow Credit Card Payments In A/R Quick Pay Y/N ?Y
Require Authorization Number on Credit Card Payments Y/N ?Y
Prompt for Address Verification on Credit Card Payments Y/N ?Y
Pre-Authorize Credit Cards through the Gateway when Zero Amount is Due Y/N ?Y
Do Not Use Address Verification on Credit Cards through the Gateway Y/N ?Y
Gateway "Punchout" Accounts: Cat.1 [ ] to [ ] + [ , , , , ]
=====
```

- 2.2 Tab to the Option field on your terminal's line. Type @ or K. (This is determined by your card reader model number.) See Figure 7.
- 2.3 Press Enter through the rest of the lines in the screen to save your changes.
- 3 You can add a credit card to a customer's account; however, it is strictly optional. If a customer has a credit card record, the information displays during credit card transactions. After you complete an order with credit card as the payment type, a window opens with the following information: credit card number, expiration date, and type of card (Amex, Discover, or so forth).
  - 3.1 In the Customer window, select the customer as you normally would.
  - 3.2 Click .
  - 3.3 In the Credit Card Password box, enter the password from the Credit Card field in the (LA) screen. If no password is set, click OK to continue.
  - 3.4 The Credit Card dialog box opens. The customer name and account number display in the title bar.

**Figure 7: The (L1) Terminal/Ticket/Printer Parameters Screen**



## Credit Card Processing with Approval Link 3.0

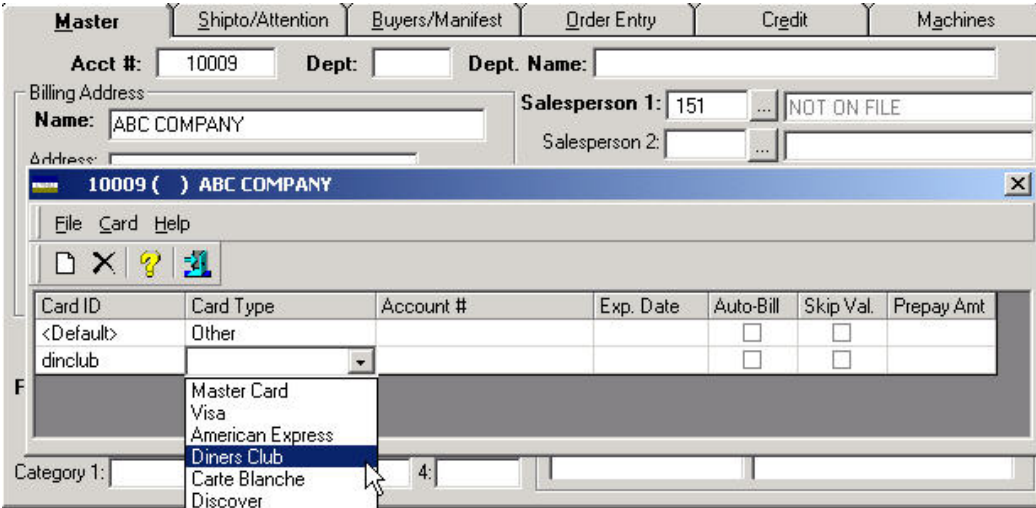
- 3.5 Click . A blank line appears. Click the boxes to enter information, as shown in Figure 8.
- 3.6 When you finish adding credit cards for this customer, click .
- 3.7 Click  in the Customer window to save your changes.

## Using the Customer Reference ID Feature

This feature lets you add the customer's P/O number to their statement. You can select order number, short purchase order number, or long purchase order number. This information is printed on the customer's statement and is stored in C-MANIFEST. You can use the information in this box with Report Writer. For this feature to work, you must have the Prompt for Cust ID field in the (LG7) parameters screen set to either Y or R.

- 1 Request authorization. This feature requires additional authorization beyond that you received for using Approval Link 3.0. Contact ECI<sup>2</sup> Sales for more information.

**Figure 8: The Credit Card Dialog box**



The screenshot shows a software dialog box for adding credit cards. At the top, there are tabs for 'Master', 'Shipto/Attention', 'Buyers/Manifest', 'Order Entry', 'Credit', and 'Machines'. Below the tabs, there are fields for 'Acct #' (10009), 'Dept', and 'Dept. Name'. The 'Billing Address' section includes 'Name' (ABC COMPANY) and 'Address'. There are also fields for 'Salesperson 1' (151) and 'Salesperson 2'. A table with columns 'Card ID', 'Card Type', 'Account #', 'Exp. Date', 'Auto-Bill', 'Skip Val.', and 'Prepay Amt' is present. A dropdown menu is open for 'Card Type', showing options: 'Master Card', 'Visa', 'American Express', 'Diners Club' (highlighted), 'Carte Blanche', and 'Discover'. The 'Category 1' field is also visible.

- 2 Set parameters in the (LG7) Tender Code Master screen. See Figure 9.
  - 2.1 Go to the (LG7) screen and type **C** in the Action field.
  - 2.2 In the Tender Code field, type **3**. The (LG7) Tender Code Master screen opens.
  - 2.3 If you are using the Customer Reference ID feature, tab to the Prompt for Cust ID field. You must enter either **Y** or **R** for this feature to work. Type **Y** to give you the option to enter a customer's identification code. Type **R** to require you to enter a customer's identification code before continuing the transaction.
  - 2.4 Press Enter.
- 3 Set up the Customer database.
  - 3.1 In the Customer window, retrieve the customer as you normally would.
  - 3.2 Click the Order Entry tab.

**Figure 9: The (LG7) Tender Code Master Screen**

```

13:43:53                                (LG7) Tender Code Master                                08/30/05
=====
                                Tender Code [3]
=====
Description :VISA/MC/AMEX/DINERS/DISCOVER      Group :CC  Type :3 (1=Cash,2=Check)
                                Display Priority :                                (3=Card,4=Other)
Default Tender to Balance Y/N ?Y  Require Tender Input Y/N ?N  Default $

Prompt for Disc % Y/R/N ?N                Prompt for Account # Y/R/N ?Y
Prompt for Number Y/R/N ?N                Prompt for Name Y/R/N ?N
Prompt for Phone Y/R/N ?Y                 Prompt for Drivers License Y/R/N ?N
Prompt for Exp. Date Y/R/N ?Y             Prompt for Birth Date Y/R/N ?N
Prompt for Description Y/R/N ?Y            Prompt for Authorization Y/R/N ?Y Mask Y/N ?N
Prompt for Bill To Addr. Y/N/R ?          Prompt for Cust ID Y/N/R ?Y
Max Change $          .01                Max Discount $          Max Discount          %

Valid Terminals : [ ] to [ ] + [ , , , , ]
Valid Paycodes : [1,4,R, ] (1,4,6,ROA)
Tender Password :
Check Bad Numbers Y/N ?Y                  Print Receipt Y/N/P ?Y Printer ?P1
Open Drawer Y/N/P ?N                      Format for Second Copy ?4I Prompt Y/N ?Y
Auto Check Writer Y/N/P ?N                Acknowledge Check has Printed Y/N ?
Validate Check Y/N/P ?N                   Acknowledge Check has Printed Y/N ?

```

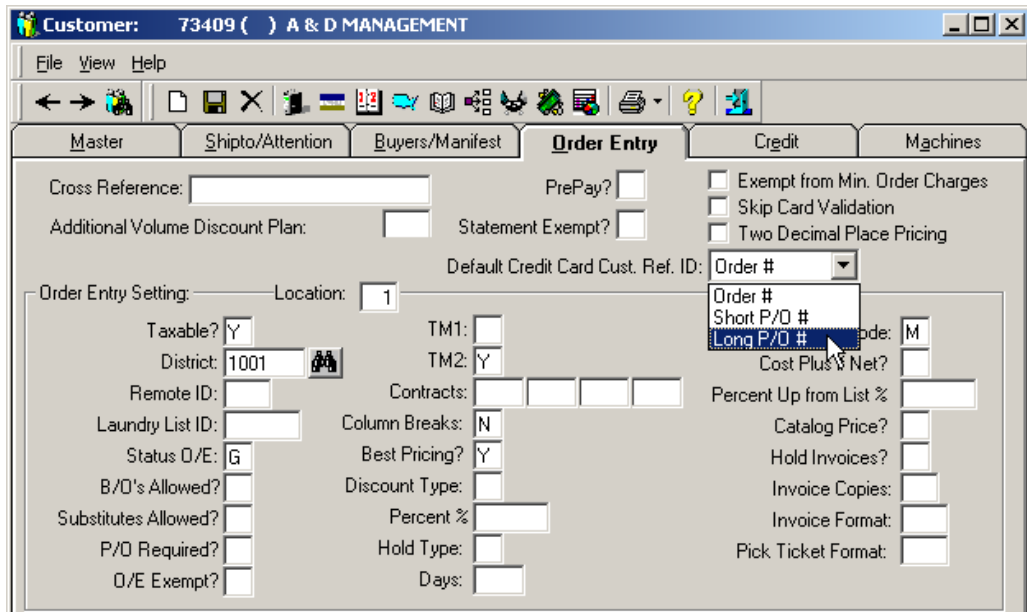
## Credit Card Processing with Approval Link 3.0

3.3 Click the down arrow in the Default Credit Card Cust Ref Id box. See Figure 10. You can select:

- Order number
- Short P/O number
- Long P/O number.

3.4 When finished, click .

**Figure 10: The Default Credit Card Cust Ref ID Box**



The screenshot shows a software window titled "Customer: 73409 ( ) A & D MANAGEMENT". The window has a menu bar with "File", "View", and "Help". Below the menu bar is a toolbar with various icons. The main area is divided into several tabs: "Master", "Shipto/Attention", "Buyers/Manifest", "Order Entry", "Credit", and "Machines". The "Order Entry" tab is active. In the "Order Entry" section, there is a field for "Default Credit Card Cust. Ref. ID:" with a dropdown menu. The dropdown menu is open, showing three options: "Order #", "Short P/O #", and "Long P/O #". The "Long P/O #" option is highlighted. Other fields in the "Order Entry" section include "Cross Reference:", "Additional Volume Discount Plan:", "PrePay?", "Statement Exempt?", "Order Entry Setting:", "Location:", "Taxable?", "District:", "Remote ID:", "Laundry List ID:", "Status O/E:", "B/O's Allowed?", "Substitutes Allowed?", "P/O Required?", "O/E Exempt?", "TM1:", "TM2:", "Contracts:", "Column Breaks:", "Best Pricing?", "Discount Type:", "Percent %", "Hold Type:", "Days:", "Exempt from Min. Order Charges", "Skip Card Validation", "Two Decimal Place Pricing", "Cost Plus/Net?", "Percent Up from List %", "Catalog Price?", "Hold Invoices?", "Invoice Copies:", "Invoice Format:", and "Pick Ticket Format:".