

BUILDER  
INFORMATION  
SYSTEM

**BIS<sup>®</sup>**  
**Credit Card Payment Processing**  
**Module**  
**Reference Manual**

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# Table of Contents

<b>Section 1 – Credit Card Payment Processing</b> .....	<a href="#">CC-1</a>
Overview.....	<a href="#">CC-2</a>
Zero Dollar Authorizations.....	<a href="#">CC-2</a>
Sales, Void & Credits.....	<a href="#">CC-2</a>
<b>Section 2 – Forms</b> .....	<a href="#">CC-5</a>
System Wide Parameters.....	<a href="#">CC-5</a>
Customer's Master File.....	<a href="#">CC-7</a>
Payment Types Master File.....	<a href="#">CC-9</a>
Credit Card Authorization Response.....	<a href="#">CC-10</a>
Cash Receipt Transaction.....	<a href="#">CC-11</a>
Cash Receipt: Credit Card Transaction VOID & CREDIT.....	<a href="#">CC-12</a>
<b>Section 3 – Logs and Reports</b> .....	<a href="#">CC-19</a>
Cash Receipts: Credit Card Transaction Log.....	<a href="#">CC-19</a>
Credit Card Transaction Log Report.....	<a href="#">CC-21</a>
Credit Card Expiration Dates Report.....	<a href="#">CC-22</a>
Credit Card Transaction Receipt.....	<a href="#">CC-24</a>
<b>Section 4 – Terminologies</b> .....	<a href="#">CC-26</a>
<b>Index</b> .....	<a href="#">CC-30</a>

## Conventions Used In This Manual

Every effort has been used to try to make this manual as useful and informative as possible. To accomplish that goal, several conventions have been used to assist the reader.

Throughout the manual, the terms process and activity are generally used interchangeably.

### **Caution**

These boxes contain warnings about things that **MUST** be checked, or of items to be aware of before proceeding. In many cases, the advice is to check with a CPA or other tax advisor.

### **Tip**

Tips offer special information, considerations, or other insights when undertaking the task described.

### **Hyperlink**

A hyperlink is shown with an underline as it is shown by default in the program. Hyperlinks may be found in screen forms or in screen previews of reports.

### **Access**

Menu access to selected items is shown in the two or three ways available (depending on the item). Here is an example for access to a functional menu element:

#### **Payment Types Master Record - Menu Access**

##### **My Desktop Access**

Miscellaneous | Payment Types

This represents access to the Payment Types master record, irrespective of Reports Grouped or Listed.

##### **Standard Menu Access**

List | Miscellaneous | Payment Types

This represents access to the Payment Types master record from the Standard menu.

Here is an example of access to a report item:

#### **Access to Reports in the Accounts Receivables Menu**

Reports | Accounts Receivable | Credit Card Expiration Dates

This represents access to the Credit Card Expiration Dates report from the Accounts Receivable menu.

In some instances, individual screen buttons are shown in the text, such as the Magnifying Glass  icon.





## Section 1 – Credit Card Payment Processing

The Credit Card Payment Processing (CC) is a new BIS<sup>®</sup> module specifically designed for our customers who receive payments via credit cards.

BIS<sup>®</sup> is now integrated with Payment Processing, Inc. (PPI), a payments services and technology company. This integration will allow you to process electronic AR payments directly through BIS, removing the need to manually enter information back into our software. Currently, when you receive a payment by credit card you use a keypad to send the transaction to a payment processing service; when the payment is authorized you then enter the payment into BIS. This new feature will eliminate the rental of the keypad that takes up space on your desk. During the process of entering a credit card payment into BIS the information will be automatically sent to the processing center for credit card validation and payment authorization with our partnered service company.

Additional functionality has been added to further enhance the security of credit card numbers stored within the BIS data tables and will be explained in the details below.

CC is available beginning with Version 1140.01 for all editions of BIS<sup>®</sup> (Standard, Professional, and Enterprise).

### **Caution**

Prior to version 1140.01 the AP credit cards master records included the full number and images of a card. With 1140.01 the master records and reports will be converted to show only the last four digits for security reasons.

Existing credit card numbers in BIS database are modified and replaced by “\*”, leaving only the last four digits.

(i.e. 5555 4444 3333 2222 will show as \*\*\*\* \* 2222)

Reports will not require changes since all the fields that currently store credit card numbers will not be deleted or altered, only its content will be modified. (i.e. 5555 4444 3333 2222 will show as \*\*\*\* \*  
\*\*\*\* 2222)

## Overview

### Zero Dollar Authorizations

The CC module in BIS allows users to initially validate new added credit cards, either from the Customers Master File, by executing a Zero Transaction Authorization, or from Cash Receipts (CR) transactions, by attempting to add a new credit card. In this step, the initial authorization, AVS and CVV will be executed and since it is designed to use the “Managed Payer Data Vault”, a payer identifier will be requested for each new credit card number.

Once a new credit card number is validated and a payer identifier is obtained, this last value will be stored in a new table that will keep individual payer identifier numbers by customer and for each authorized credit card. The credit card number will not be stored in any table of the BIS database, only the last four digits of each credit card will be stored for credit card reference and identification.

### Sales, Void & Credits

Three BIS transactions will call the centralized procedure to execute credit card sales, credits or voids to credit cards. A VOID can be attempted to fully reverse a SALE transaction. VOID a transaction is usually allowed for a short period of time after a SALE is recorded. If VOID is no longer possible, a full or partial CREDIT can be used to reverse a SALE transaction.

When a credit card is used to receive customer payments, deposits or other payments, there are three possible methods; use a not-stored credit card, select a pre-validated and stored credit card or by swiping a credit card.

#### Not stored credit cards

Use this method when the credit card holder decides not to have his credit card data stored in the PPI vault (Managed Payer Data Vault or MPD). BIS will store only the last four digits of the credit card number.

#### Stored credit cards

Use this method for credit cards that were validated and stored in the PPI vault. BIS will store these cards in a list per customer, but only the last four digits of the credit card number will be recorded.

#### Swiped credit cards

Use this method when a card reader is available and the credit card is present. With this method the credit card data like the number, address, zip code etc. will not be stored by BIS.



SALE transactions that use a credit card cannot be deleted, it can only be VOIDED, or it can be CREDITED, full or partially. When voiding a transaction, a new transaction will not be created, but the current transaction will be VOIDED. When crediting, a new transaction will be automatically created. If credit in full is selected the new transaction will be created and saved automatically, if partial, it will be created but not saved and the user must make any required adjustment to make it a partial credit and save it. All validations will be applied for full and partial CREDIT transactions.

SALE and CREDIT transactions cannot be saved if the credit card transaction is not authorized. The new centralized procedure will validate and process responses for every credit card transaction.

A new log for authorized and non-authorized SALE or CREDIT transactions will be created. BIS will record all the data that is related to a failed authorization along with the whole CR transaction data. This new log (based on a new table) will allow BIS users to later re-load the unsuccessful transaction and try the SALE or CREDIT authorization again. Authorized transactions will be sent to the Log also.



## Section 2 – Forms

### System Wide Parameters

In System Wide Parameters, CR Tab, BIS will ask for several values required to activate the integration with the new PPI procedure. It also requires the new Account Token and the type of credit cards that operate with the integration. Note, other credit cards can be used in Cash Receipts, but only those types selected in System Wide Parameters will be processed by the new PPI integration procedure.

**Figure: CC-1**  
Required System Wide Parameters in the CR tab for the PPI integration.

The screenshot shows the 'System Wide Parameters' window with the 'CR' tab selected. The 'Credit Card' section is highlighted with a red box. The form includes the following fields and options:

- Cash Account:** 1020 (Dropdown: Cash In Bank)
- Discount Allowed Account:** 4700 (Dropdown: Returns and Allowances)
- Discount Overwrite Restricted
- Allow Discount on Customer Partial Payments
- Credit Card:**
  - Enable PPI Integration
  - Account Token:** D4E713BFCE675405368DE5FA8C52A760CEC02F9244B7C0F6EDA64D2185DF59E59F538B50101C5467D6
  - List of card types enabled for the integration:**
    - American Express
    - Diners Club
    - Discover
    - JCB
    - MasterCard
    - Visa
  - Last Order Id:** 100000014

Click on the <Save> button to save changes

### System Wide Parameters - Menu Access

My Desktop

Administrator | System Wide Parameters | System Wide Parameters

Standard Menu Access

Administrator | System Wide Parameters | System Wide Parameters

**Enable PPI integration** – Select this option once a contract has been signed with PPI. Included in the signed contract is the ability to receive payments from MasterCard and Visa only. For other credit card types additional contracts are required.

**Account Token** is the identifier that each BIS user receives once they sign a contract with PPI. Without this ID, credit card payments received won't be processed through the PPI integration process.

**List of card types enabled for the integration** is used to define only the type contracted with PPI. Only types selected in here will be run through the PPI integration process.

**Last Order ID** will record in System Wide Parameters the last order id used on any credit card SALE transaction. It's also used to compare it against the order id saved in the authorization log table to allow BIS to have a double record of the last order id. This will serve as a safety measure in case a record is lost in the Log table. When assigning a new order ID, BIS will verify both records and use the greater one.

## Customer's Master File

**Figure: CC-2**  
Shows new Credit Card section for designating a default, adding, or removing a card.

Customers - C001 Far West Properties

Main **Default** Contact Ship to Address History Udf Notes

Tax Type Nontaxable

Tax Code 01 San Luis Obispo County

Sales Person MJ Mike Jargon

Default Sales Account 4010 Contract Revenue

Discount Level 1 Repeat Customers

Credit Card

Default Credit Card 5454

Credit Card Type MasterCard

Name on Card Far West

Expiration Month 12 Expiration Year 2011

Billing Address 456 Alamo Rd

Zip Code 90601-

Add Credit Card Remove Credit Card

Edit

## Customer's Master File - Menu Access

My Desktop

Accounts Receivable | Customers

Standard Menu Access

List | Customers

**Default Credit Card** includes a list of the available credit cards per customer. Listed credit cards can include cards validated through the PPI integration process and also other non-validated cards. Only card types defined in System Wide Parameters will be validated through the PPI integration process.

**Card Type, Name on Card, Expiration Month, Billing Address** and **Zip Code** are display-only data related to the selected credit card.

The **Add Credit Card** button allows for a new credit card to be added.

**Figure: CC-3**  
Shows the Credit Card Authorization form when adding a new card to the Customer Master File.

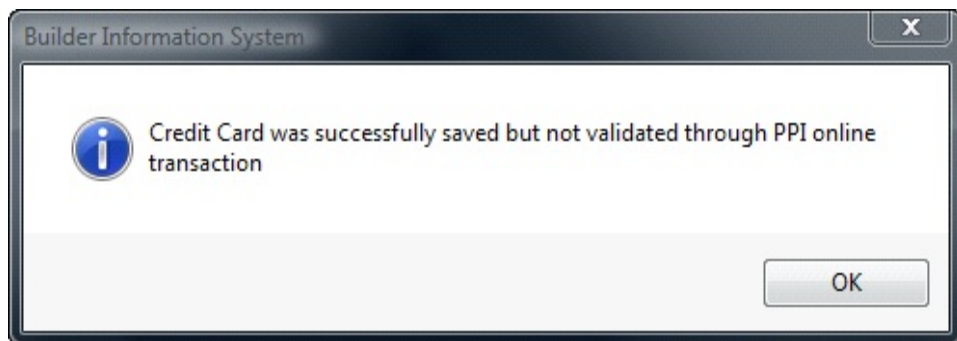
All data in the **Credit Card Authorization** screen is used to validate a new credit card. Only card types defined in System Wide Parameters will be validated through the PPI integration process.

The **Credit Card is present** checkbox is used to specify when the credit card is physically present at the moment of the transaction.

The **Remove Credit Card** button allows for removing an existing credit card.

When the PPI Integration is not enabled and a new Credit Card is added the following message will be displayed:

**Figure: CC-4**  
Shows the pop-up message that confirms the new card was added, but was not validated through PPI.



## Payment Types Master File

**Figure: CC-5**  
Shows the new Credit Card section in the Payment Types Master Record.

The screenshot shows a software window titled "Payment Types - VISA VISA Credit Card". The window contains a form with the following fields and options:

- Payment Code:** VISA
- Description:** VISA Credit Card
- Group Id:** V/MC (dropdown menu)
- Account:** 1020 (with a search icon and "Cash In Bank" text)
- Type:** Credit Card (dropdown menu) with a list of radio buttons:
  - American Express
  - Diners Club
  - Discover
  - JCB
  - MasterCard
  - Visa

An "Edit" button is located at the bottom left of the window.

## Payment Types Master File - Menu Access

My Desktop

Miscellaneous | Payment Types

Standard Menu Access

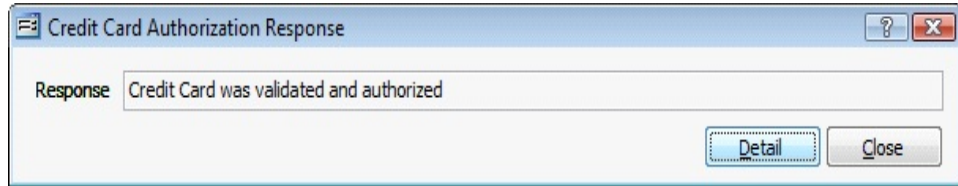
List | Miscellaneous | Payment Types

A new group of radio buttons was added to select the specific type of credit card. This new control will be active only when the selected payment type is **Credit Card**

This change was required to be able to validate that the payment type selected for a cash receipt transaction matches the type of credit card used to receive the payment.

## Credit Card Authorization Response

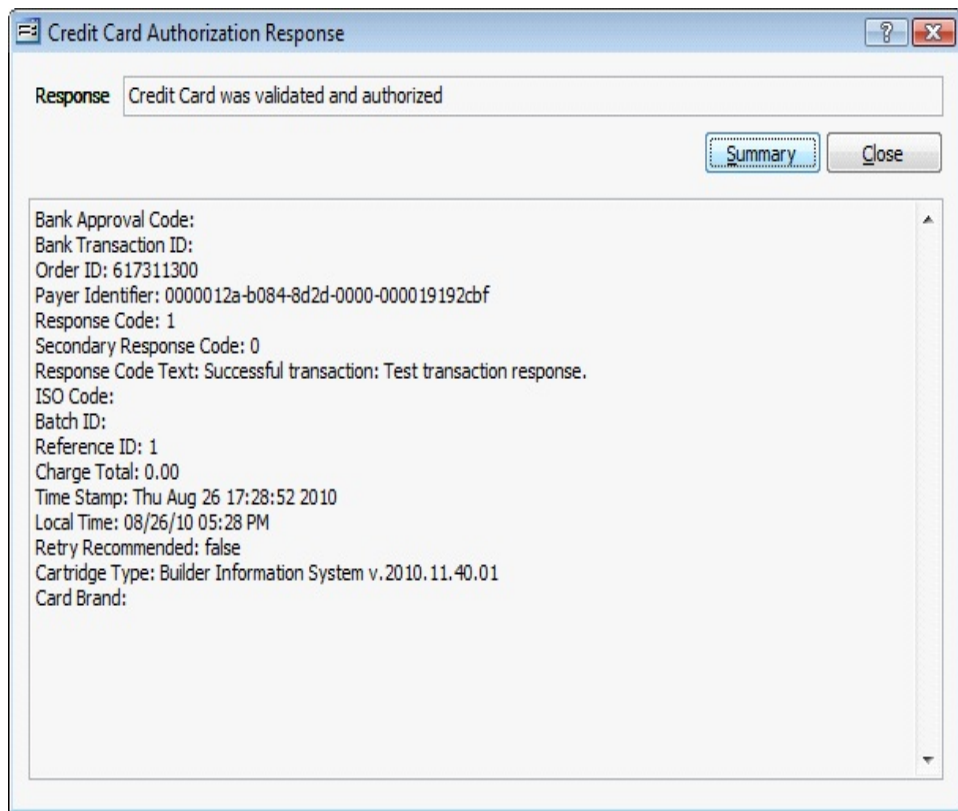
**Figure: CC-6**  
Shows the pop-up message that appears when a new card or payment is completed through PPI.



This screen will show the response given by the merchant’s server when authorizing a new credit card as well as when receiving payment with credit cards.

It can also show the details of the response:

**Figure: CC-7**  
Shows the Detail Authorization Response.





## Cash Receipt Transaction

**Figure: CC-8**

Shows the option to print a Receipt when a payment is completed through PPI.

The screenshot shows a software window titled "Customer Payments - 100902-1 - 09/02/10". It has four tabs: "Main", "CR Account", "Credit Card", and "Notes". The "Credit Card" tab is active. On the left, there are three radio buttons: "Not stored credit card", "Stored credit card" (which is selected), and "Swipe credit card". Below these is a "Swipe Credit Card" button. The main area contains several input fields: "Name on Card", "Card Type", "Credit Card Number" (with "CCW" next to it), "Expiration Month" (set to 9) and "Expiration Year" (set to 2010), "Billing Address", and "Zip Code". There is a checkbox labeled "Credit Card is present". Below this section, there are fields for "Default Credit Card" (4242), "Credit Card Type" (Visa), "Name on Card" (Jose Carrizo), and "Expiration Month" (12) and "Expiration Year" (2010). An "Add Credit Card" button is below these. At the bottom left, there are fields for "Bank Approval Code" (999999) and "Order Id" (100000117). At the bottom right, there are three buttons: "Receipt" (highlighted with a red box), "Void", and "Credit". The window title bar includes standard minimize, maximize, and close buttons. The status bar at the bottom says "Closed".

## Cash Receipt Transaction - Menu Access

My Desktop

General Ledger | Cash Receipts | Customer Deposits/Customer Payments/Other Cash Receipts

Standard Menu Access

Transactions | Cash Receipts | Customer Deposits/Customer Payments/Other Cash Receipts

The Credit Card Tab is a tab that other BIS versions had but it was modified to allow the new PPI integration. In here, BIS users can decide between **Not stored credit card**, **Stored credit card** or **Swipe credit card** and also add new credit cards that will be validated following the same rules and conditions described in the Customers Master file. Once a transaction is authorized and saved the **Bank Approval Code** and the **Order ID** will be displayed.

The checkbox **Credit Card is present** must be selected only when the card to be entered is present and its data was obtained directly from the card and not received by phone.

**Figure: CC-9**

The Main tab will display the selected credit card.

Check (Receipt) Number	081710-1
Date Received	08/17/10
Payment Type	VISA
Customer Id	C6
VISA Credit Card	
CC #	4242
Type	Visa
Customer Terms	NET 30

The same changes apply to Customer Deposits, Customer Payments and Other Cash Receipts.

**Figure: CC-10**

The **Receipt** button will display a credit card receipt that can be printed, exported or emailed when a credit card transaction is approved.

Credit Card Authorization Response

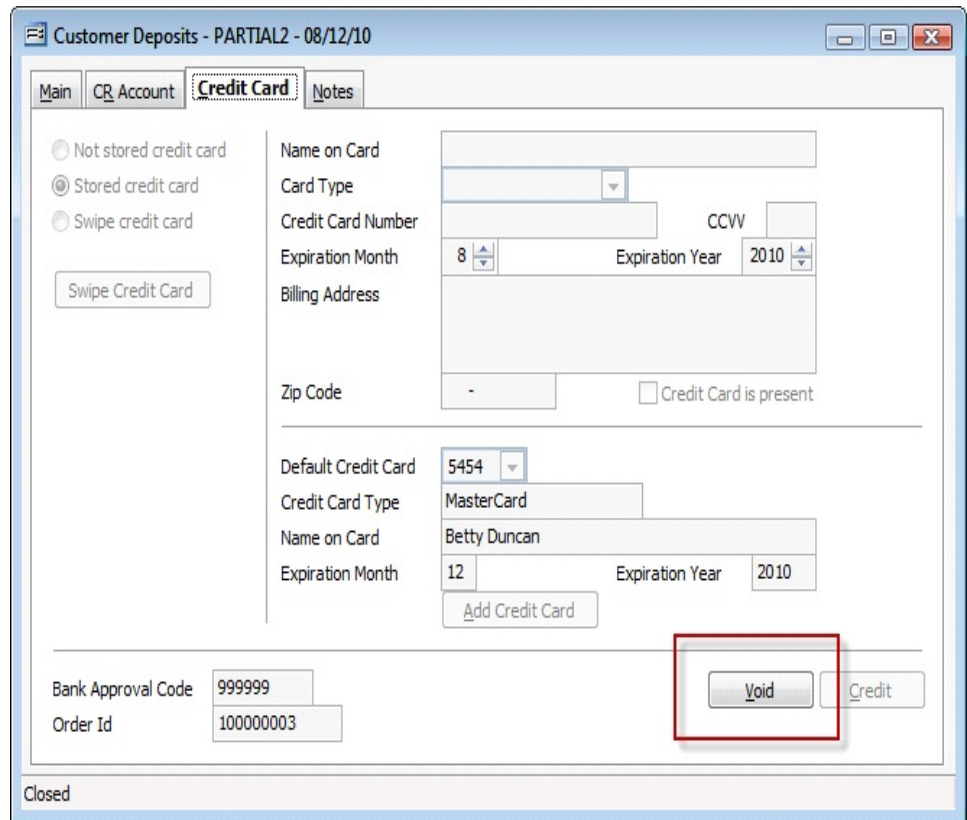
Response: Transaction was authorized. Bank Approval Code: 999999

Buttons: Receipt, Detail, Close

### Cash Receipt: Credit Card Transaction VOID & CREDIT

It is possible to VOID or CREDIT a transaction after a cash receipt has been processed through the PPI integration. Initially only the VOID button will be available because that is the first step to attempt when trying to reverse a credit card transaction; the CREDIT button will be disabled at this point.

**Figure: CC-11**  
Shows the Void button as the first option.



My Desktop

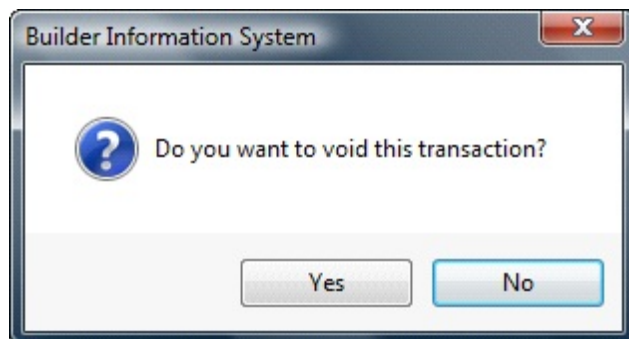
General Ledger | Cash Receipts | Customer Deposits/Customer Payments/Other Cash Receipts

Standard Menu Access

Transactions | Cash Receipts | Customer Deposits/Customer Payments/Other Cash Receipts

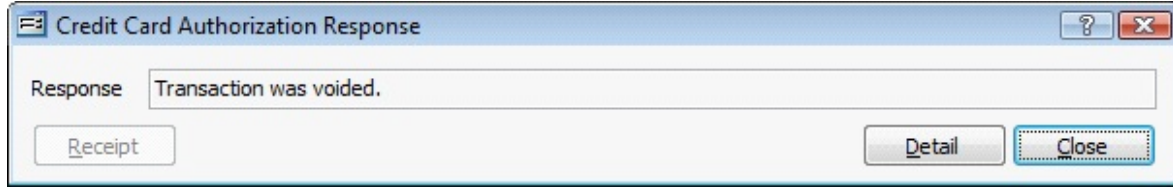
When pressing the VOID button, BIS will ask to confirm if the transaction must be voided.

**Figure: CC-12**  
Shows the confirmation needed to void a transaction.



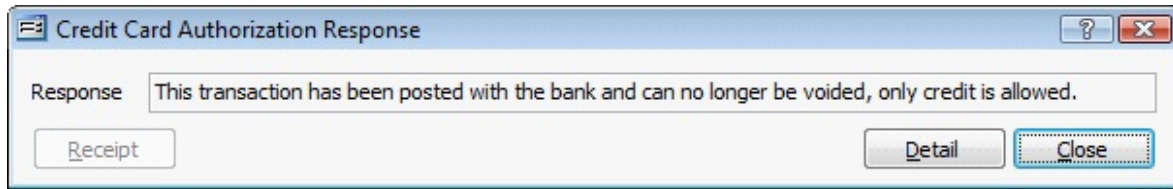
If the transaction is voided it will display the proper response message.

**Figure: CC-13**  
Shows the confirmation response.

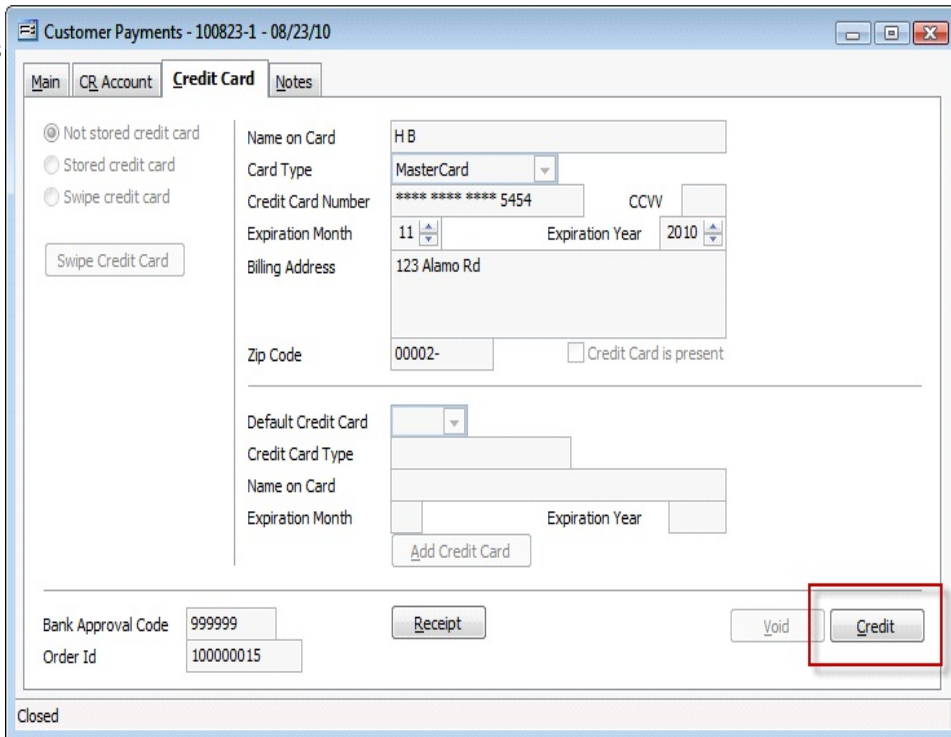


If the VOID was not possible, the only way to cancel the credit card charge it to make a CREDIT.  
Not until a VOID is attempted and fails will the CREDIT button become available and the VOID button will become disabled.

**Figure: CC-14**  
Shows the confirmation response when "Void" is not allowed.

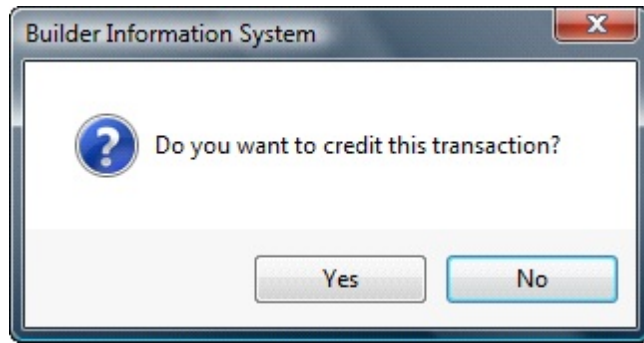


**Figure: CC-15**  
Shows the Credit button as the next option.



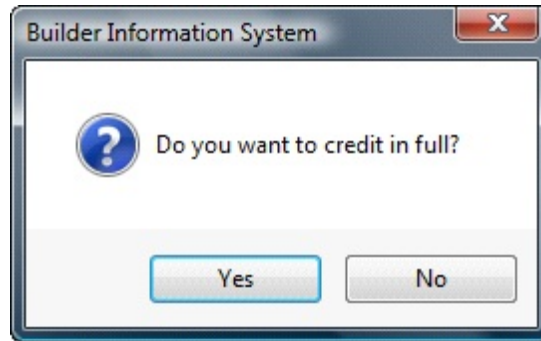
When the CREDIT button is pressed, BIS will ask for the required data to create the credit cash receipt transaction:

**Figure: CC-16**  
Shows the confirmation needed to credit the transaction.



And if the credit must be a full credit or a partial credit:

**Figure: CC-17**  
Shows another confirmation needed to credit the transaction.



And finally will ask for required data for the credit transaction:

**Figure: CC-18**  
Shows the Credit form for a full credit.

A form titled "Customer Payment" with a help icon (?) and a close button (X) in the top right corner. It is divided into two sections: "Original" and "Credit".  
Under "Original":  
- "Receipt Number" field contains "100823-1".  
- "Date Received" field contains "08/23/10".  
- "Description" field contains "p 3".  
Under "Credit":  
- "Receipt Number" field is empty.  
- "Date Received" field contains " / /" and has a dropdown arrow.  
- "Description" field is empty.  
At the bottom right, there are "OK" and "Cancel" buttons.

New credit transaction rules are:

1. Receipt Number must be unique, a number not used in other CR transactions.
2. Date for the credit transaction must be the same or greater than the original CR transaction.
3. Description is restricted to only 30 characters, it can be any description.

When a full CREDIT is selected, a new CR transaction will be automatically created to offset the original CR transaction. At the end of the process BIS<sup>®</sup> will show the new transaction as saved and closed.

When a partial CREDIT is selected, a new CR transaction will be automatically created to offset the original CR transaction. BIS<sup>®</sup> will show the new transaction as open, allowing the user to enter the amount of the credit before saving. More than one partial CREDIT transaction can be applied to the same original CR transaction.

**Tip**

The PPI integration will not allow (authorize) to credit an amount larger than the original charge made to the credit card.

VOIDED transactions will show the **Void** word on the caption bar of the form. CREDIT transactions will show the **Credit** word on the caption bar of the form.

**Caution**

Cash Receipt transactions that receive payments with credit cards and are operated by the PPI integration can't be deleted or opened for edition, only VOID or CREDIT are valid options for these transactions. VOID or CREDIT transactions can't be deleted or opened for edition.

When the PPI Integration is not enabled, only **Not stored credit card** and **Stored credit card** options can be used:

**Figure: CC-19**  
Shows the Swipe option is not available.

The screenshot shows a software window titled "Customer Payments - New" with a "Credit Card" tab selected. On the left, there are three radio button options: "Not stored credit card", "Stored credit card" (which is selected), and "Swipe credit card". Below these is a disabled "Swipe Credit Card" button. The main area contains fields for "Name on Card", "Card Type", "Credit Card Number", "Expiration Month" (10), "Expiration Year" (2010), "Billing Address", "Zip Code", and "Credit Card is present" (checkbox). Below this is a section for "Default Credit Card" with a dropdown menu showing "5664", "Credit Card Type" (American Express), "Name on Card" (Ricardo Arizpe), and "Expiration Month" (12) and "Expiration Year" (2012). There is an "Add Credit Card" button. At the bottom, there are fields for "Bank Approval Code" and "Order Id", and a "Receipt" button.

 **Tip**

If the option **Swipe credit card** is attempted, it won't do anything.



**Figure: CC-20**  
Shows the Receipt button only.

Customer Payments - 20101007-1 - 10/07/10

Main CR Account **Credit Card** Notes

Not stored credit card  
 Stored credit card  
 Swipe credit card

Swipe Credit Card

Name on Card  
Card Type  
Credit Card Number CCW  
Expiration Month 10 Expiration Year 2010  
Billing Address  
Zip Code  Credit Card is present

Default Credit Card 5664  
Credit Card Type American Express  
Name on Card Ricardo Arizpe  
Expiration Month 12 Expiration Year 2012  
Add Credit Card

Bank Approval Code  
Order Id

Receipt

Closed



**Tip**

When the PPI Integration is not enabled, only the **Receipt** button is enabled. **Void** and **Credit** buttons won't be displayed.



## Section 3 – Logs and Reports

### Cash Receipts: Credit Card Transaction Log

The credit card transaction log will display all the attempts to authorize a credit card transaction:

**Figure: CC-21**  
Credit Card Authorization Log

Customer Id	Customer Name	Auth Type	Log Date	Status	Credit Card #	Receipt #	Receipt Date	Trans Type
C4	Test Customer 4 - JCB	CC Auth	04/08/2010 02:06:50 p.	Approved	3088	Card Auth	08/04/10 mié	
C1	Test Customer 1 - American Exp	CC Auth	04/08/2010 03:19:57 p.	Approved	3700	Card Auth	08/04/10 mié	
C6	Test Customer 6 - Visa	CC Auth	04/08/2010 03:23:58 p.	Approved	4242	Card Auth	08/04/10 mié	
C5	Test Customer 5 - MasterCard	CC Auth	04/08/2010 03:31:54 p.	Approved	5454	Card Auth	08/04/10 mié	
C003	San Luis Obispo County	CC Auth	10/08/2010 12:49:11 p.	Approved	4242	Card Auth	08/10/10 mar	
C5	Test Customer 5 - MasterCard	Sale	10/08/2010 03:52:05 p.	Approved	5454	081010-1	08/10/10 mar	Deposit
C5	Test Customer 5 - MasterCard	Sale	11/08/2010 09:25:01 a.	Approved	5454	081110-1	08/11/10 mié	Deposit
C5	Test Customer 5 - MasterCard	Void	11/08/2010 09:31:46 a.	Approved	5454	081110-1	08/11/10 mié	Deposit
C5	Test Customer 5 - MasterCard	Sale	11/08/2010 10:03:07 a.	Approved	5454	081110-2	08/11/10 mié	Deposit
C6	Test Customer 6 - Visa	Sale	11/08/2010 10:05:26 a.	Approved	4242	081110-3	08/11/10 mié	Deposit
C7	Test Customer 7 - Visa & MC	CC Auth	11/08/2010 10:14:33 a.	Approved	3700	Card Auth	08/11/10 mié	
C2	Test Customer 2 - Diners Club	CC Auth	11/08/2010 10:16:54 a.	Approved	3000	Card Auth	08/11/10 mié	
C3	Test Customer 3 - Discover	CC Auth	11/08/2010 10:18:31 a.	Approved	6011	Card Auth	08/11/10 mié	
C4	Test Customer 4 - JCB	CC Auth	11/08/2010 10:20:04 a.	Approved	3088	Card Auth	08/11/10 mié	
C7	Test Customer 7 - Visa & MC	CC Auth	11/08/2010 10:21:25 a.	Approved	5454	Card Auth	08/11/10 mié	
C7	Test Customer 7 - Visa & MC	CC Auth	11/08/2010 10:24:24 a.	Approved	5454	Card Auth	08/11/10 mié	
C7	Test Customer 7 - Visa & MC	Sale	11/08/2010 11:03:14 a.	Approved	4242	8011-6	08/11/10 mié	Deposit
C7	Test Customer 7 - Visa & MC	CC Auth	11/08/2010 01:43:57 p.	Approved	4242		08/11/10 mié	
C7	Test Customer 7 - Visa & MC	Sale	11/08/2010 01:49:01 p.	Approved	4242	8011-7	08/11/10 mié	Deposit
C6	Test Customer 6 - Visa	Void	11/08/2010 02:03:13 p.	Approved	4242	081110-3	08/11/10 mié	Deposit
C5	Test Customer 5 - MasterCard	Void	11/08/2010 02:16:26 p.	Not approved	5454	081110-2	08/11/10 mié	Deposit

### Credit Card Authorization Log - Menu Access

My Desktop

Administrator | Event Logs | Credit Card Authorization Log

Standard Menu Access

Administrator | Event Logs | Credit Card Authorization Log

The authorization list can be filtered by using the upper controls in this form.

Filter(s) can be cleared using the **Clear** button.

Any new record can be included in the list by using the **Refresh** button.

Transactions can show four different **authorization types**:

- Sale – For any SALE transaction.
- Void – For any attempted VOID, successful or not successful.
- Credit – For any transaction that is a CREDIT (full or partial) for a SALE transaction.
- CC Auth – For any new credit card authorization.

Transactions can show three different **statuses**:

- Approved – Credit card transaction was approved.
- Not approved – An error response was received from PPI and the credit card transaction was not approved.
- No response – This is when the communication between BIS and PPI server was not possible.

Transactions can show three different **transaction types**:

- Deposit – Customer Deposits
- Payment – Customer Payments
- Other – Other Cash Receipts

**Open** button will allow BIS users to reload a pending transaction to try to save it again.

**Delete** button will only allow BIS users to delete an approved transaction.

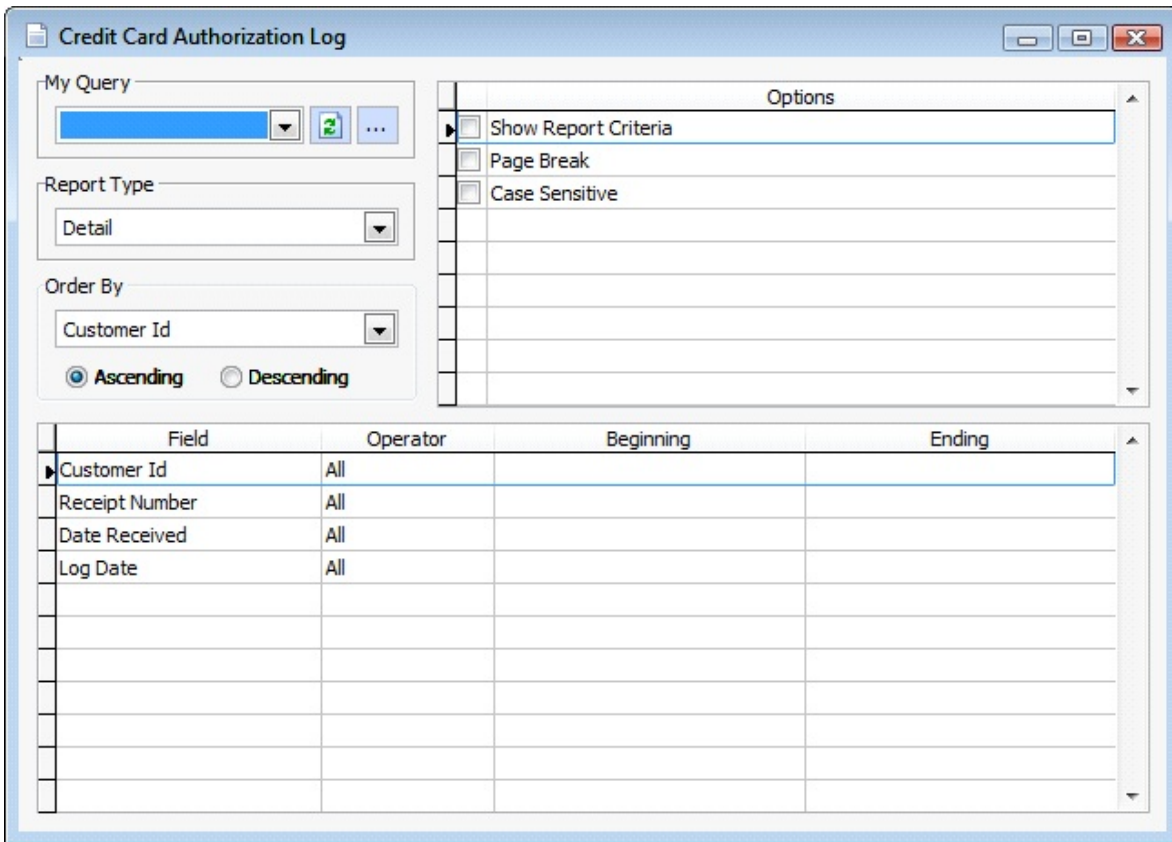
**Preview** button will allow BIS users to preview the log in a report.

**Note:**

*When the PPI Integration is not enabled, this option is not enabled.*

## Credit Card Transaction Log Report

**Figure: CC-22**  
Shows the query screen for the Authorization Log.



**Figure: CC-23**  
Shows a preview of the Authorization Log Report

**Best Construction Company**

**Credit Card Authorization Log**  
Detail Report Page 1

Customer Id	Customer Name	Auth Type	Log Date	Status	Credit Card #	Receipt #	Date	Amount	Trans Type
<u>C003</u>	San Luis Obispo County	authtype	08/10/10 12:49 PM	Approved	4242	Card Auth	08/10/10	0.00	chktype
	<b>Response Detail</b> Bank Approval Code: Bank Transaction ID: Order ID: 697498330 Payer Identifier: 0000012a-5d8c-9a3d-0000-000018874b52 Response Code: 1 Secondary Response Code: 0 Response Code Text: Successful transaction: Test transaction response. ISO Code: Batch ID: Reference ID: 1 Charge Total: 0.00 Time Stamp: Tue Aug 10 12:49:11 2010 Local Time: 08/10/10 12:49 PM Retry Recommended: false Authentication Response Code: Authentication Response Code Text: Authentication CAVV: Cartridge Type: Builder Information System v.2010.11.39.06 Card Brand: Error String: empty string or bstrReferenceld = NULL								
<u>C1</u>	Test Customer 1 - American Exp	authtype	08/04/10 03:19 PM	Approved	3700	Card Auth	08/04/10	0.00	chktype
	<b>Response Detail</b> Bank Approval Code: Bank Transaction ID: Order ID: 60300000								

# Credit Card Expiration Dates Report

**Figure: CC-24**  
Shows the query form for the Credit Card Expiration Dates Report.

Field	Operator	Beginning	Ending
Customer Id	All		
Customer Name	All		

## Credit Card Expiration Dates Report - Menu Access

My Desktop

Accounts Receivable | Credit Card Expiration Dates

Standard Menu Access

Reports | Accounts Receivable | Credit Card Expiration Dates

**Figure: CC-25**  
Shows a preview of the  
Credit Card Expiration  
Date Report.

Credit Card Expiration Date Report - CCEXPDATE

Best Construction Company

**Credit Card Expiration Date**  
Detail Report Page 1

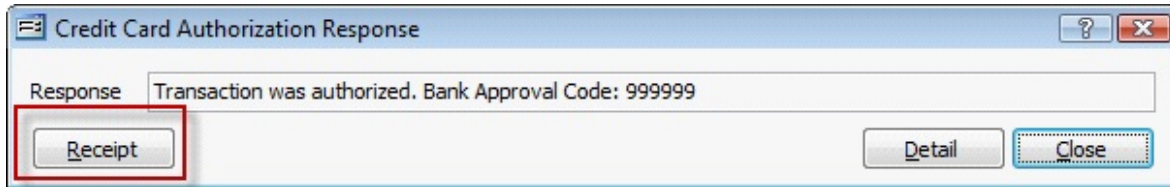
Customer Id	Description	CC Num	CC Holder	CC Type	Exp. Date	CCVV	Address	Zip Code
C001	Far West Properties	4242	Far West	Visa	05/2011	123	1230 Alamo Rd	90601
		5454	Far West	MasterCard	12/2011	758	456 Alamo Rd	90601
C002	Harmon Brothers	4242	HB	Visa	10/2010	123	1234 Element St	90601
C003	San Luis Obispo County	4242	John Hill	Visa	04/2011	105	1695 Route 16	08315
C1	Test Customer 1 - American Exp	0002	Jack Banker	American Express	12/2010	9999	456 South Street	90101
C2	Test Customer 2 - Diners Club	0004	Test Customer 2	Diners Club	12/2011	202	2002 2nd Street	93402
C3	Test Customer 3 - Discover	0004	Test Customer 3	Discover	12/2011	303	3003 3rd Street	93402
C4	Test Customer 4 - JCB	0009	Test Customer 4	JCB	12/2011	404	4004 4th Street	93402
C5	Test Customer 5 - MasterCard	5454	Betty Duncan	MasterCard	12/2010	555	963 East Street	92000
C6	Test Customer 6 - Visa	4242	John Carrizo	Visa	12/2010	444	700 North Street	91224

## Credit Card Transaction Receipt

The credit card receipt can be viewed using the **Receipt** button in the Response form:

**Figure: CC-26**

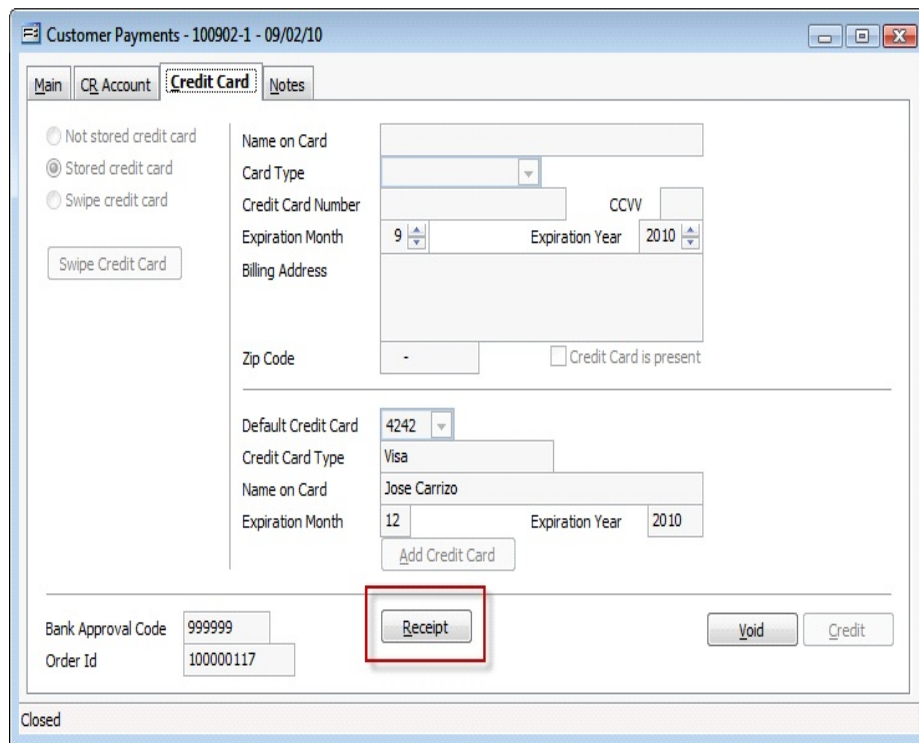
Shows the response message after a transaction has been processed with the Receipt button active.



Also, the credit card receipt can be viewed, after the transaction is saved, using the **Receipt** button located in the Credit Card Tab:

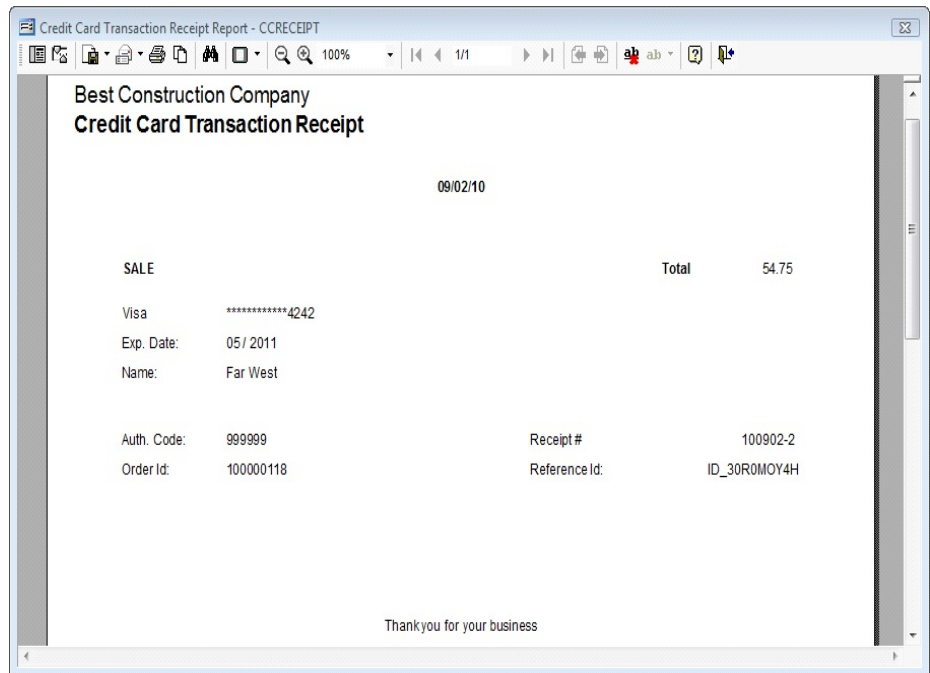
**Figure: CC-27**

Shows the Receipt button on the Credit Card Tab of a cash receipt transaction.



The receipt can be previewed and printed.

**Figure: CC-28**  
Shows a preview of the receipt.







## Section 4 – Terminologies

### AVS Address Verification System

The Address Verification System is a system used to verify the identity of the person claiming to own the credit card being used. AVS can also aid in reducing fraudulent transactions. In order for AVS to validate the transaction, the Billing Address One field and Billing Postal Code (ZIP) must be passed in the Credit Card transaction request. AVS will only verify the numeric portion of the Billing Address with the address on file at the Credit Card Company.

The transaction request will produce an AVS Response Code indicating whether all or part of the address matches. The AVS Response Codes and their meanings vary between processors. The AVS system has no bearing on whether or not a transaction has been approved; the merchant may use this information to decide whether or not to complete a transaction.

### CVV Credit Card Verification Value

Credit Card Verification Value is a security feature for transactions that can be used when a card is not swiped. There is a three- or four-digit code printed on the credit card which provides a cryptographic verification of the information embossed on the card. A cardholder can enter the CVV number at the transaction time to verify that the card is on hand.

**Note:** The CVV can also be referred to by Visa as CVV2, CVC2 (Card Validation Code) by MasterCard, CID (Card Identification Number) by American Express, and CAV2 by Discover.

The CVV ensures an extra layer of fraud verification against the card.

### ZDA Zero Dollar Authorization

Zero Dollar Auth allows a merchant to run a \$0.00 AUTH transactions to check the validity of a credit card, including AVS and CVV, without incurring the per authorization transaction fee when there are no subsequent clearings or reversals.

**Note:** ZDA transactions cannot be deposited, captured or voided. ZDA is only supported by the AUTH transaction type.

**Industry** The Industry is required to tell the PPI PayMover payment platform and the processor what type of transaction you are sending. When sending transactions, you will have a method to include the industry parameter. The possible Industries used by BIS are:

- DIRECT\_MARKETING – Mail Order / Telephone Order
- RETAIL – Card present transactions not inclusive of Tip

### TCC Transaction Condition Codes

The TCC is a value that tells the processor how the cardholder data was entered into the system. This value must be set to ensure that the transaction origin matches the type sent.

The available Transaction Condition Codes to be used by BIS are:

- 1 – Mail or fax order
- 2 – Telephone order
- 7 – Credit card present swiped
- 9 – Credit card present keyed

**Managed Payer Data Vault** - The vault is a secure data store of payer data for Credit Card and ACH transactions that is associated to a unique Payer ID and can be made available for subsequent transactions. Integration with the vault takes away the merchants need to store and protect sensitive card or check data within their own systems.

### Charge Types

**SALE** – This is a one-step process of AUTH-CAPTURE, so only one request is required. This charges the card once and puts it directly into a batch for settlement. Used when immediate fulfillment is required, such as payment for retail items, or items being paid for at that time.

**CREDIT** – A credit is the opposite of a sale. It gives money back to the cardholder, debiting the merchant. An independent credit is a credit with no previous charge to the credit card. A dependent credit is a follow-on transaction that credits a card no more than the value of a previously settled transaction. A dependent credit references a previous transaction. The order number and reference ID from the previous transaction must be provided when performing a dependent credit.

**FORCE\_AUTH** or **FORCE\_SALE** – If a card is declined and requested to “call for authorization” the merchant can call the account provider to get an approval code. A customer or account provider may provide them an Approval Code. The FORCE type (\_AUTH or \_ISSUER) is the same as if it were a regular AUTH or SALE transaction type.

QUERY\_PAYMENT or QUERY\_CREDIT – This charge type can be used to find the status of any AUTH and CAPTURE, SALE or CREDIT if your transaction failed to receive any response data from the PPI PayMover payment platform.

**Unique Order ID** When processing Credit Card or Debit transactions, your order ID must be a unique identifier. It can be up to a nine-digit numeric value, and not leading with a zero. An order ID will allow you to perform follow-on transactions and it will allow you to QUERY transactions if you experience network disruptions.

**Application Identification** If a transaction requires troubleshooting or technical support, the application identification will help us locate data about the transaction in our logs.

### Transaction Response Data

After you have processed your transactions, response data will be returned to you. Use those responses to determine if the transaction was approved (Response Code), and if the AVS (AVS Code) and CVV (Credit Card Verification Response) information can be confirmed as well.

<u>Response Fields</u>	<u>Description</u>
Authorized Amount	This field is included in responses to QUERY_PAYMENT requests. It contains the authorized payment amount.
AVS Code	Processor specific Address Verification System response code.
Bank Approval Code	Six alphanumeric characters generated by the issuer that identifies the transaction.
Bank Transaction ID	An identifier generated by the bank.
Batch ID	Identifies the batch number that the transaction is in.
Captured Amount	Returns the captured amount for the transaction. This is returned in a QUERY_PAYMENT transaction request.
Credited Amount	Returns the credited amount for the transaction. This is returned in a QUERY_CREDIT transaction request.
Credit Card Verification Response	Processor specific code indicating if the credit card verification number was valid.
ISO code	ISO standardized transaction response code.

Original Authorized Amount	Returns the AUTHORIZED amount for the original transaction. This is returned in a QUERY_PAYMENT request.
Reference ID	Identifier that is used for follow-on transactions. NOTE: This is usually '1', but can increment, for example, if you perform multiple partial refunds.
Response Code	Numeric code that indicates the transactions status. This will be used to determine the success or failure of the transaction
Response Code Text	Text providing additional details about the transaction.
Retry Recommended	Indicates if the transaction should be re-attempted.
Secondary Response Code	Numeric code that indicates a reason for the value of the Response Code.
State	This field is included in responses to QUERY_PAYMENT and QUERY_CREDIT requests. It will describe the current state of the transaction that has been queried.
Time Stamp	Date and time of transaction measured in the number of milliseconds since the UNIX epoch (January 1, 1970 00:00:00 UTC).
Time Stamp Created	This field is included in responses to QUERY_PAYMENT and QUERY_CREDIT requests. It contains the time stamp of the transaction.

## Index

### **A**

Account Token.....	<a href="#">CC-5</a> , <a href="#">CC-6</a>
activate.....	<a href="#">CC-5</a>
American Express.....	<a href="#">CC-26</a>
Application Identification.....	<a href="#">CC-28</a>
authorization.....	<a href="#">CC-1-3</a> , <a href="#">CC-6</a> , <a href="#">CC-8</a> , <a href="#">CC-10</a> , <a href="#">CC-19-21</a> , <a href="#">CC-26</a>
authorization types.....	<a href="#">CC-20</a>
authorized.....	<a href="#">CC-1-3</a> , <a href="#">CC-11</a> , <a href="#">CC-28</a> , <a href="#">CC-29</a>
AVS.....	<a href="#">CC-2</a> , <a href="#">CC-26</a> , <a href="#">CC-28</a>

### **B**

Bank Approval Code.....	<a href="#">CC-11</a> , <a href="#">CC-28</a>
billing address.....	<a href="#">CC-7</a> , <a href="#">CC-26</a>

### **C**

card present.....	<a href="#">CC-27</a>
card reader.....	<a href="#">CC-2</a>
cash receipts.....	<a href="#">CC-2</a> , <a href="#">CC-5</a> , <a href="#">CC-11-13</a> , <a href="#">CC-19</a> , <a href="#">CC-20</a>
CAV2.....	<a href="#">CC-26</a>
CC.....	<a href="#">CC-1</a> , <a href="#">CC-2</a> , <a href="#">CC-5</a> , <a href="#">CC-7-15</a> , <a href="#">CC-17</a> , <a href="#">CC-19-22</a> , <a href="#">CC-24</a> , <a href="#">CC-25</a>
CID.....	<a href="#">CC-26</a>
contract.....	<a href="#">CC-6</a>
CR tab.....	<a href="#">CC-5</a>
Credit button.....	<a href="#">CC-12</a> , <a href="#">CC-14</a>
credit card.....	<a href="#">1</a> , <a href="#">4</a> , <a href="#">CC-1-3</a> , <a href="#">CC-6-12</a> , <a href="#">CC-14</a> , <a href="#">CC-16</a> , <a href="#">CC-17</a> , <a href="#">CC-19-22</a> , <a href="#">CC-24</a> , <a href="#">CC-26-28</a>
Credit Card Authorization Log.....	<a href="#">CC-19</a>
Credit Card Expiration Dates Report.....	<a href="#">4</a> , <a href="#">CC-22</a>
credit card numbers.....	<a href="#">CC-1</a>
Credit Card Tab.....	<a href="#">CC-11</a> , <a href="#">CC-24</a>
Credit Card Transaction Log.....	<a href="#">CC-19</a> , <a href="#">CC-21</a>
Credit Card Transaction Log Report.....	<a href="#">CC-21</a>

Credit Card Transaction Receipt..... [CC-24](#)  
 credit card types. .... [CC-6](#)  
 credits. .... [CC-2](#), [CC-27](#)  
 customer payments..... [CC-2](#), [CC-11-13](#), [CC-20](#)  
 CVC2. .... [CC-26](#)  
 CVV. .... [CC-2](#), [CC-26](#), [CC-28](#)  
 CVW2. .... [CC-26](#)

**D**

Default Credit Card. .... [CC-7](#)  
 deposits. .... [CC-2](#), [CC-11-13](#), [CC-20](#)  
 Direct\_Marketing. .... [CC-27](#)  
 Discover..... [CC-26](#)

**E**

enable. .... [CC-6](#)  
 expiration..... [4](#), [CC-7](#), [CC-22](#)

**F**

Force\_Auth..... [CC-27](#)  
 Force\_Sale. .... [CC-27](#)  
 full or partial credit..... [CC-2](#)

**I**

images..... [CC-1](#)  
 Index..... [CC-30](#)  
 integration. .... [CC-1](#), [CC-5-8](#), [CC-11](#), [CC-12](#), [CC-16-18](#), [CC-20](#), [CC-27](#)

**K**

keypad..... [CC-1](#)

**L**

last four digits.....	<a href="#">CC-1</a> , <a href="#">CC-2</a>
Last Order ID.....	<a href="#">CC-6</a>
log.....	<a href="#">CC-3</a> , <a href="#">CC-6</a> , <a href="#">CC-19-21</a>

**M**

managed payer data vault.....	<a href="#">CC-2</a> , <a href="#">CC-27</a>
master file.....	<a href="#">CC-2</a> , <a href="#">CC-7-9</a> , <a href="#">CC-11</a>
master records.....	<a href="#">CC-1</a>
MasterCard.....	<a href="#">CC-6</a> , <a href="#">CC-26</a>
menu access.....	<a href="#">4</a> , <a href="#">CC-5</a> , <a href="#">CC-7</a> , <a href="#">CC-9</a> , <a href="#">CC-11</a> , <a href="#">CC-13</a> , <a href="#">CC-19</a> , <a href="#">CC-22</a>
merchant's server.....	<a href="#">CC-10</a>

**N**

non-authorized.....	<a href="#">CC-3</a>
not-stored.....	<a href="#">CC-2</a>
number.....	<a href="#">CC-1</a> , <a href="#">CC-2</a> , <a href="#">CC-16</a> , <a href="#">CC-26-29</a>

**O**

Order ID.....	<a href="#">CC-6</a> , <a href="#">CC-11</a> , <a href="#">CC-28</a>
Other Cash Receipts.....	<a href="#">CC-11-13</a> , <a href="#">CC-20</a>
other payments.....	<a href="#">CC-2</a>
overview.....	<a href="#">CC-2</a>

**P**

payer identifier.....	<a href="#">CC-2</a>
payment processing.....	<a href="#">1</a> , <a href="#">CC-1</a>
PPI.....	<a href="#">CC-1</a> , <a href="#">CC-2</a> , <a href="#">CC-5-8</a> , <a href="#">CC-10-12</a> , <a href="#">CC-16-18</a> , <a href="#">CC-20</a> , <a href="#">CC-27</a> , <a href="#">CC-28</a>
pre-validated.....	<a href="#">CC-2</a>
processing center.....	<a href="#">CC-1</a>

**Q**

Query\_Credit. .... [CC-28](#), [CC-29](#)  
 Query\_Payment. .... [CC-28](#), [CC-29](#)

**R**

radio buttons. .... [CC-9](#)  
 Receipt button. .... [CC-12](#), [CC-17](#), [CC-18](#), [CC-24](#)  
 Receipt Number. .... [CC-16](#)  
 remove. .... [CC-8](#)  
 reports. .... [4](#), [CC-1](#), [CC-19](#), [CC-22](#)  
 Retail. .... [CC-27](#)  
 reverse. .... [CC-2](#), [CC-12](#)

**S**

sales. .... [2](#), [CC-2](#)  
 security. .... [CC-1](#), [CC-26](#)  
 status. .... [CC-28](#), [CC-29](#)  
 stored. .... [2](#), [CC-1](#), [CC-2](#), [CC-11](#), [CC-17](#)  
 swipe. .... [CC-11](#), [CC-17](#)  
 swiped. .... [CC-2](#), [CC-26](#), [CC-27](#)  
 swiping. .... [CC-2](#)  
 System Wide Parameters. .... [CC-5-8](#)

**T**

TCC. .... [CC-27](#)  
 technical support. .... [CC-28](#)  
 Transaction Response Data. .... [CC-28](#)

**V**

validation. .... [CC-1](#), [CC-26](#)  
 Visa. .... [CC-6](#), [CC-26](#)



void. .... [CC-2](#), [CC-12-14](#), [CC-16](#), [CC-18](#), [CC-20](#)  
Void button..... [CC-12-14](#)

**Z**

ZDA. .... [CC-26](#)  
zero dollar authorizations. .... [CC-2](#)  
zip code. .... [CC-2](#), [CC-7](#)





