

Introduction

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Congratulations and welcome to **VersiPay!** **VersiPay** is another example of VersiPOS' commitment to provide restaurants with increased flexibility in their point-of-sale software through quality features. Read on for more information about the **VersiPay** solution.

This manual is designed to:

- Act as a guide through the **VersiPay** installation process.
- Illustrate how **VersiPay** operates in conjunction with **VersiPOS**.
- Help solve problems that can arise during normal operation of **VersiPay**.

What is **VersiPay?**

VersiPay is a server application that provides a seamless solution for processing credit cards through a **VersiPOS Point-of-Sale (POS)** system. **VersiPay** allows for the authorization and settlement of credit card transactions to the bank network. This program is not a stand-alone product; the **VersiPOS** software must be running for **VersiPay** to operate.

Who Should Read This Manual?

This **VersiPay** Manual is a guide to the installation and operation of **VersiPay**, version 14.2.8. It briefly covers the setup and operation of **VersiPOS** systems as relates to interfacing to **VersiPay**. Any person actively involved in the training, installation, or maintenance of **VersiPay** should use this manual. This manual is not required for general operation of **VersiPay** when used in conjunction with the **VersiPOS** system.

Where to Find More Information

For additional information about **VersiPay**, or any of the other software products in the **VersiPOS** product line, contact your nearest authorized VersiPOS reseller or visit the **VersiPOS** website at <http://www.versipos.com>. Registered website users will find instruction sheets and program upgrades for all of the **VersiPOS** software products, including **VersiPOS Gift Card** and the **VersiPOS Hotel** Property Management System interface.

INFORMATION

VersiPay is sometimes referred to as **VersiCredit**, a reference to the main program filename with the .exe extension truncated. This method of abbreviation is common for all **VersiPOS** products.

VersiPay Features

Compatible with all network protocols capable of mapping and sharing drives.

Multi-user with no per-user fees. Requires only a single connection point (via modem or broadband router).

Line can be held open to process multiple requests during a single call.

No phone line contention problems between POS terminals.

Allows POS to have better control of data and charges to settle.

Provides modem status flags during transactions on POS terminals to users who are waiting for authorizations.

Installation

2

In This Chapter

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Preparing to Install **VersiPay**

The **VersiPay** software can operate from any suitable PC that is connected to the POS network. Before you install **VersiPay**, you'll want to make sure that you have all of the relevant information and equipment ready. What follows is a list of items that are required during the installation in order for **VersiPay** to function properly. More detail about each of these items is provided later in the manual.

- A PC that meets the specifications shown on page 2-2.
- The **VersiPOS Install Disk Image**, v1.1.1 or later.
- **VersiPay** software license key.

PC Requirements

Hardware

The minimum configuration a system must have to run **VersiPay**, version 1.1.x follows.

- PC compatible, Pentium II (or higher) processor.
- 128 MB minimum RAM.
- Hard disk drive on the fileserver, with a minimum of 1 gigabyte of free space.
- CD-ROM drive.
- Microsoft® Windows™ 7 Pro compatible modem.
- Network card (compatible with your network).

Software

- Microsoft® Windows™ 7 Pro Operating System.
- **VersiPOS**, version 1.1.1 (or higher).
- **VersiAdmin**, version 1.1.1 (or higher).
- **VersiPay**, version 1.1.1 (or higher).

3rd Party Software

- Datacap DSI Client for Mercury interface.
- Datawire NAM for Gravity interface.

Recommended Software

- **VersiPCI**, version 1.1.1 (or higher).

Internet Processing Requirements

Merchant account through:

Gravity Payments
(866) 701-4700

Heartland Payment Systems
(888) 963-3600

Mercury Payment Systems
(800) 846-4472

VersiPAY (v1.1.1 or higher)

Datacap DSI Client software (for Mercury) or Datawire NAM software (for Gravity)

Internet Explorer with 128-bit TLS v1.2 encryption (or higher)

Broadband, "always on", Internet connection (DSL or cable) available at the PC that is running **VersiPay**.

A backup dial-up ISP account available on the **VersiPay** PC. This backup ISP account should be provided by a company different than the primary broadband connection.

Where to Install *VersiPay*

VersiPay can operate from any PC on the POS network that meets the minimum requirements shown on page 2-2.

Troubleshooting is usually easier if all VersiPOS programs are installed onto a single dedicated fileserver PC.

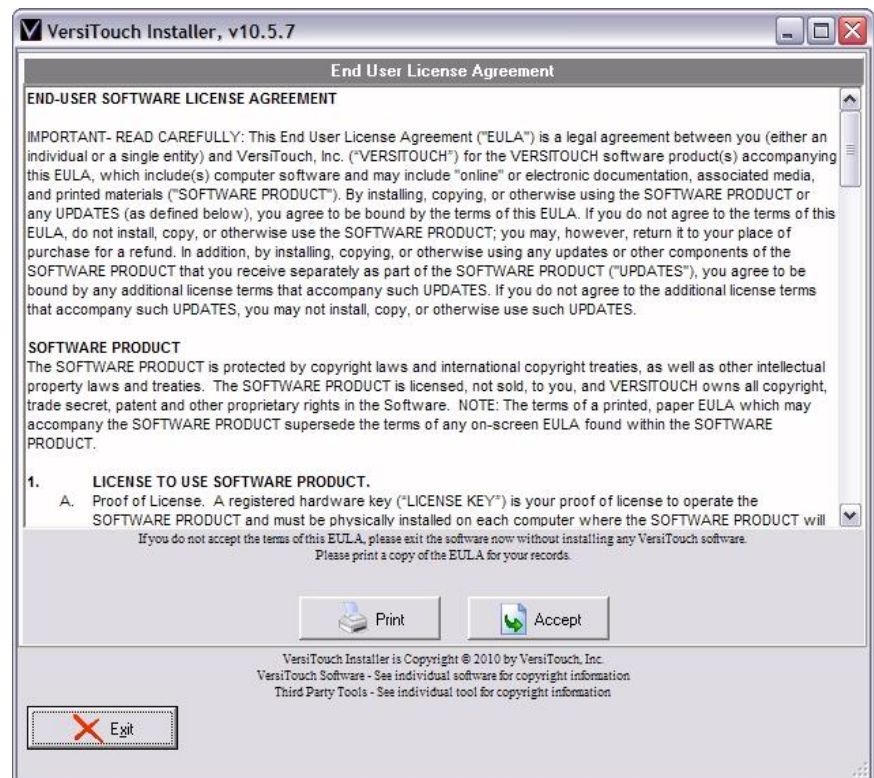
If your fileserver is also a POS station, you should consider installing *VersiPay* onto a separate PC. The PC that you select does not have to be dedicated to operating *VersiPay* and may be used for other programs (such as word processing, accounting, or inventory).

Installing *VersiPay*

Mount the VersiPay disk image to the intended *VersiPay* PC. Installing the software across a network connection is not recommended. Read the terms and conditions in the End User License Agreement (EULA). If you agree, click on the Accept button.

The VersiPOS End-User License Agreement (EULA) will appear in a window, similar to the example shown in Figure 1.

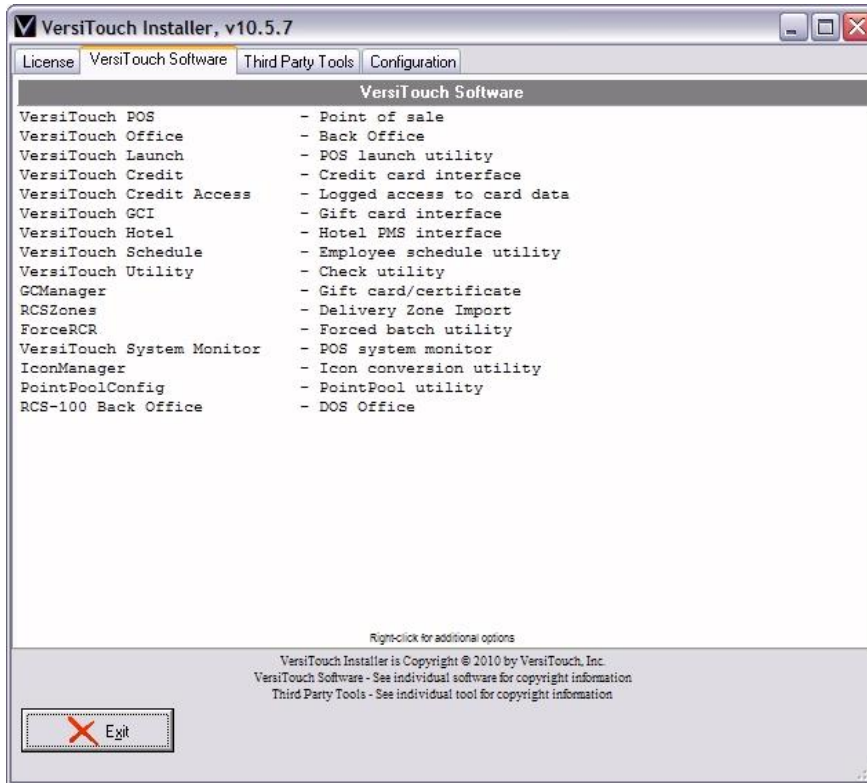
Figure 1. VersiTouch Installer, EULA Screen Example.



Click on the **Accept** button after reading the EULA.

The screen will automatically switch to the VersiPOS Software list after you accept the terms of the EULA.

Figure 2. VersiPOS Installer, VersiPOS Software Tab.

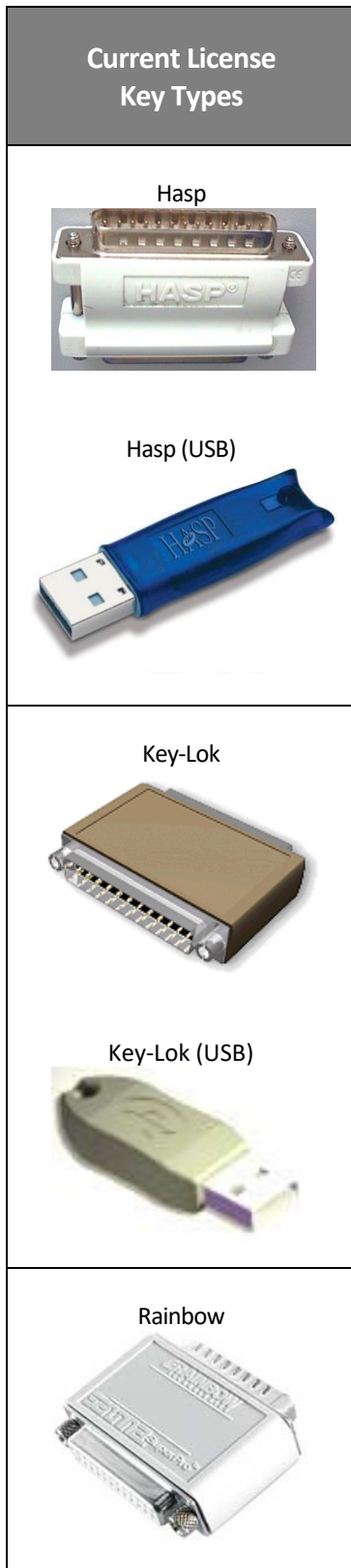


As part of your requirements under the PCI PA-DSS, you must not install **VersiPay** or **VersiPOS** in your network's DMZ. These programs must be protected behind a firewall to maintain adequate security of the sensitive PCI data. In addition, you must not allow direct incoming internet access to any computers that store or process credit card data. Please refer to our *VersiPOS PA-DSS Implementation Guide* and *VersiPOS Firewall Guide* for further information on this subject.

Select **VersiPay** from the list then click on the **Install Selected** button that appears. Enter the drive letter you wish to install to.

Figure 3. VersiPOS Installer, Enter drive letter to install to.





Installing License Key Drivers

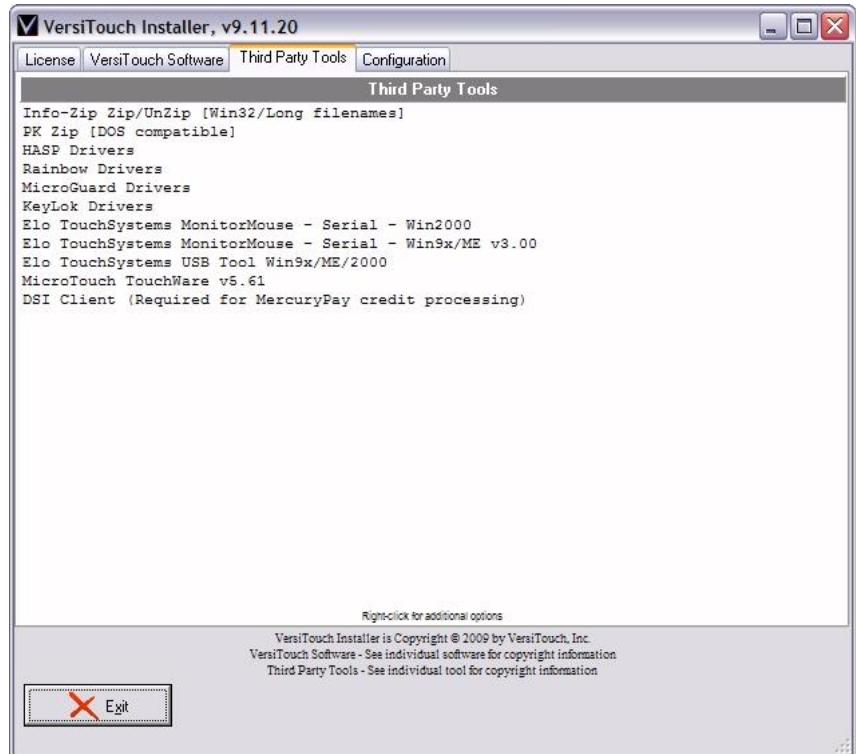
Identify the type of **VersiPay** license key that you have by comparing it to the pictures shown in this section. Select the Third Party Tools tab from the **VersiPOS** installation CD screen and then select the driver type that matches your license key.

WARNINGS

Only a single license key driver should be installed on a PC at any one time.

Install the appropriate driver **before** you physically attach the license key.

Figure 4. VersiPOS Installer, Third Party Tools



Follow the on-screen instructions for the driver that you selected (the specific installation instructions will vary based on the manufacturer of the license key).

Note: If you intend to process credit transactions via a broadband connection to **Mercury Payment Systems**, you must also install **DSI Client** from the Third Party Tools tab on the PC running **VersiPay**.

After making your installation choices, select the Exit button on the lower left of the Installation screen, and then reset your computer for the changes to take effect.

Note: If you intend to process credit transactions via a broadband connection to **Gravity Payments**, you must also install **Datawire NAM** from the Third Party Tools tab on the PC running **VersiPay**.

After making your installation choices, select the Exit button on the lower left of the Installation screen, and then reset your computer for the changes to take effect.

Setup

3

In This Chapter

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In this chapter, we'll be discussing the various features and screens of the **VersiPay** software. You'll also receive instructions on how to configure **VersiPay** to interface with your host processor and **VersiPOS** software.

Primary Features of the Main Screen

Menu Bar – *VersiPay's* primary navigation tool, used to access the various features of the program.

Title Bar - Shows the program title and revision information.

Window Buttons - Minimize, maximize, or close the window.

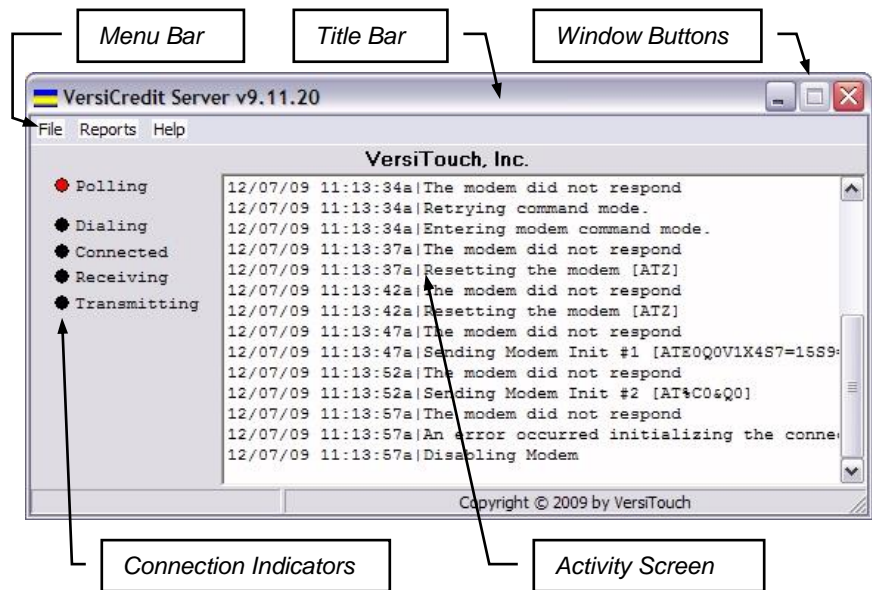
Connection Indicators - Monitor the status of traffic across the modem connection.

Activity Screen - A session log of the activities that have been performed through *VersiPay* (the content of the onscreen activity log is customized under File | Properties).

VersiPay Main Screen

When *VersiPay* is started, the Main Screen appears. "Figure 1. The *VersiPay* Main Screen" illustrates the various elements of the Main Screen. Detailed information about each element is provided later in this manual.

Figure 5. The *VersiPay* Main Screen.



Menu Bar Elements

File - Create, edit, and test the **VersiPay** configuration and connection.

Reports - Activity logs for troubleshooting.

Help - Information about the **VersiPay** program.

VersiPay Menu Bar

The **VersiPay** Menu Bar provides access to the features of **VersiPay**. The Menu Bar has three basic elements, as summarized below. Each element is discussed in greater detail over the following pages.

Figure 6. **VersiPay** Menu Bar.



File Menu

New Merchant - Create a new merchant configuration. This option is not visible if a merchant configuration is already open.

Open Existing Merchant - Open an existing merchant configuration. This option is not visible if a merchant configuration is already open.

Close Merchant - Close the currently operating merchant configuration. This option is visible only when a merchant configuration is open.

Merchant Configuration - Change the settings of an open merchant configuration. This option is available only when a merchant configuration is already open.

Connection - Modify or test the method of connecting to the host processor.

Properties - Change the default values for reporting and startup options for **VersiPay**.

Hide - Minimizes **VersiPay** to the system tray. This option is visible only when a merchant configuration is open.

Exit - Exits the **VersiPay** software. This option is not visible if a merchant configuration is already open.

VersiPay File Menu

The File Menu controls the settings within the **VersiPay** program. The selections that are available under the File Menu will change depending on whether a merchant configuration is open or closed (refer to Figures 7 and 8). The merchant configuration, connection parameters, and startup options are all defined within the File Menu.

Figure 7. The **File** Menu (merchant file closed).

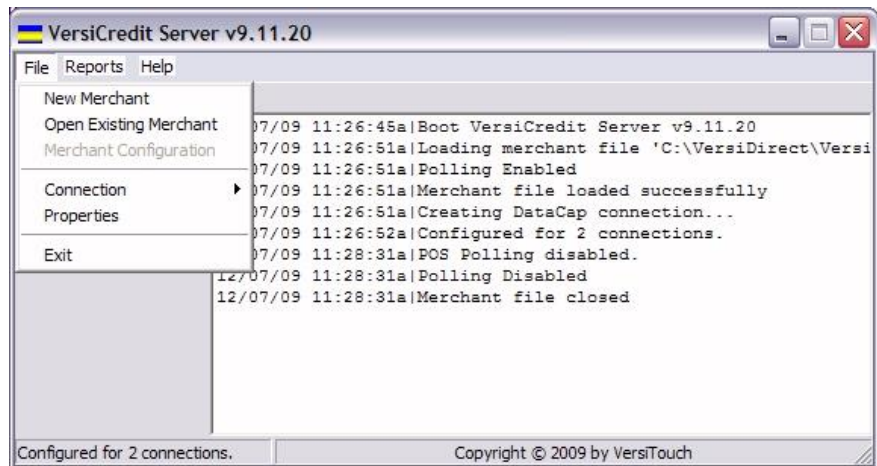
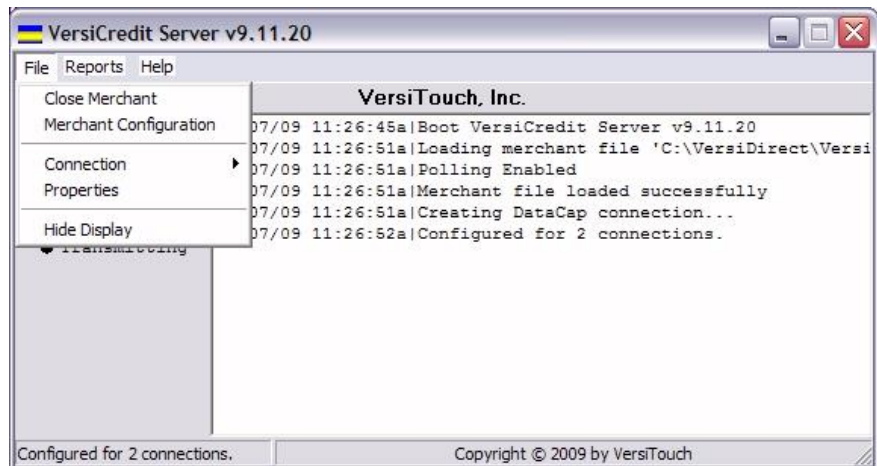


Figure 8. The **File** Menu (merchant file open).

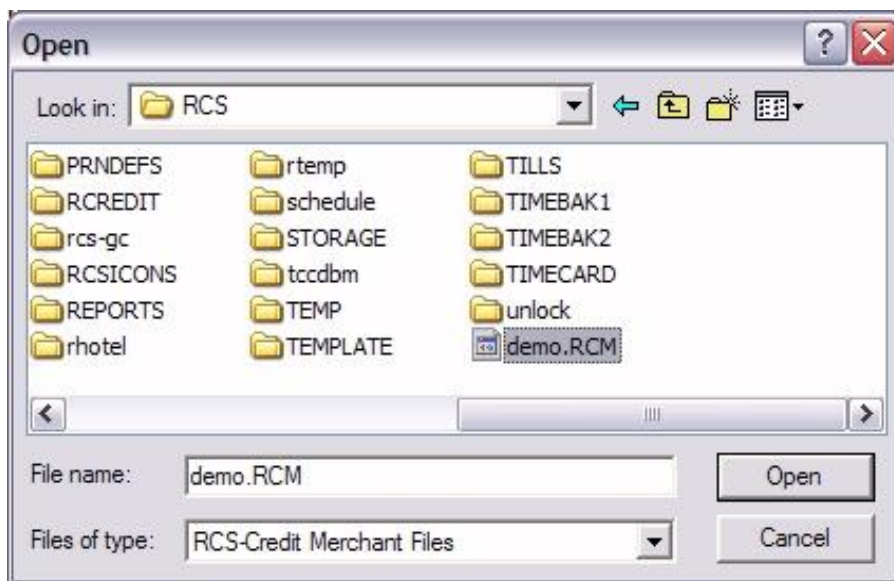


New Merchant

'New Merchant' and 'Merchant Configuration' share the same basic functionality. 'New Merchant' is used to create a new merchant configuration whereas 'Merchant Configuration' is used to edit an existing configuration. The instructions for both functions are explained under the description for 'Merchant Configuration'.

Open Existing Merchant

Figure 9. The Open Existing Merchant Screen.



VersiPay supports configuration file formats that were used in previous Versitouch credit card products. When upgrading from a DOS product, change the 'Files of type' field to match the configuration format of the file being imported.

Close Merchant

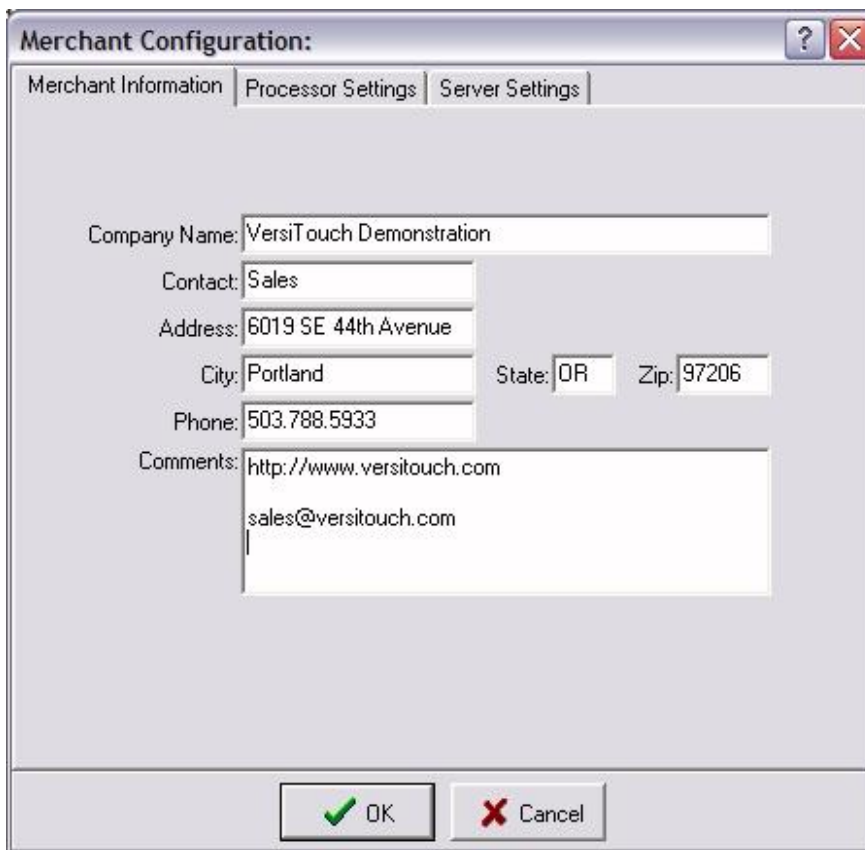
This option closes the merchant configuration file that is currently open.

Merchant Configuration

As stated earlier, 'New Merchant' and 'Merchant Configuration' share the same basic functionality. 'New Merchant' is used to create a new merchant configuration whereas 'Merchant Configuration' is used to edit an existing configuration. The instructions for both features are presented here.

When either 'New Merchant' or 'Merchant Configuration' is selected, the Merchant Information tab of the Merchant Configuration screen appears (see Figure 10). The other sections of the Merchant Configuration become available by clicking on the appropriate tab at the top of the screen.

Figure 10. The Merchant Information tab.



Merchant Configuration:

Merchant Information | Processor Settings | Server Settings

Company Name: VersiTouch Demonstration

Contact: Sales

Address: 6019 SE 44th Avenue

City: Portland State: OR Zip: 97206

Phone: 503.788.5933

Comments: <http://www.versitouch.com>
sales@versitouch.com

OK Cancel

The Merchant Information tab contains the Merchant's contact information.

ROUTING TRANSACTIONS

VersiPay must have the routing information for your credit card account configured properly before you accept credit cards through the POS system. An improper setup could result in delayed or missing deposits to your account. Your credit card processor will need to provide you with the correct routing information. The **VersiPay** Configuration Forms can be found at the end of this book. Each sheet contains the fields that are necessary to setup **VersiPay** to process credit cards using one of the following primary processors: **Visanet, First USA Paymentech, Novus (Discover), First Data Corp (Nashville) or Mercury Payment Systems.**

MERCHANT ACCOUNT

To use **VersiPay**, you must have an active credit card merchant account. If you don't already have a merchant account, please contact our support team at (503) 788-5933.

Be sure to inform the credit card provider that you will be using a PC-based connection for authorizations and settlements. **VersiPay** supports the **VisaNet, Chase PaymenTech, Novus, FDC (Nashville), Heartland Exchange, and Mercury Payments credit card networks.** Have your credit card provider complete the appropriate network configuration form (included in the appendix).

Input the numbers that are provided to you. Unless otherwise indicated, there can be NO blank fields or missing characters. If the form is incomplete, you cannot complete the configuration setup. Incorrect information can result in lost daily credit card batches.

NOTE: **VersiPay** does not support 'split dialing' or multiple merchant numbers.

The Processor Settings

Figure 11. The Merchant Configuration Processor Settings Screen.

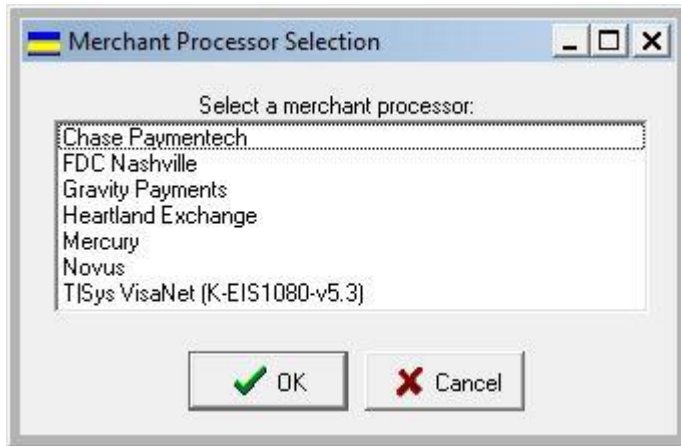
After selecting the host processor, right-click in the Allowed Card Types field to add card types. If editing an existing merchant account, right-click in the Allowed Card Types field to set all card types to use the currently configured host processor. A card can be manually configured by selecting the card type and then clicking the 'Configure' button.

WARNING

Merchants should not modify Settlement or Authorization options unless instructed to do so by a VersiPOS Technician. A forced settlement is a batch of transactions (typically for a day) that have not been transmitted to the credit card host. You cannot receive payment on them until the forced settlement is transmitted to the host processor. Refer to REPORTS, later in Chapter 3, for instructions on how to process a forced settlement. "Approving all authorizations" puts you at higher risk of having transactions denied and may also increase your per transaction rate for settlement.

Host Processors

Figure 12. Merchant Processor Selection.



Chase PaymentTech

Figure 13. Chase PaymentTech Processor Settings.

Chase PaymentTech Configuration

Client #: #####

Merchant #: #####

Terminal #: ###

Tip Add: %

Industry: Standard

	Primary phone #	Backup phone #
Authorize	<input type="text"/>	<input type="text"/>
Settle	<input type="text"/>	<input type="text"/>
Voice	<input type="text"/>	

FDC-Nashville (First Data)

Figure 14. FDC Nashville Processor Settings.

FDC Nashville Configuration

Merchant ID:

Terminal ID:

Tip Add: %

Vendor ID (RCS):

	Primary phone #	Backup phone #
Authorize:	<input type="text"/>	<input type="text"/>
Settle:	<input type="text"/>	<input type="text"/>
Voice:	<input type="text"/>	

Heartland Exchange

Figure 15. Heartland Exchange Processor Settings.

Heartland Exchange Configuration...

Merchant Name:	<input type="text"/>		
City:	<input type="text"/>	State:	<input type="text"/>
		Zip:	<input type="text"/>
Aquirer Code [BIN]:	<input type="text" value="#####"/>	Chain:	<input type="text" value="#####"/>
Merchant #:	<input type="text" value="#####"/>	TIN/V Number:	<input type="text" value="#####"/>
Store #:	<input type="text" value="#####"/>	Location Number:	<input type="text" value="#####"/>
Terminal #:	<input type="text" value="#####"/>	Industry Code:	<input type="text" value="#"/>
Category [SIC Code]:	<input type="text" value="#####"/>	Currency:	<input type="text" value="###"/>
Timezone:	<input type="text" value="###"/>	Country:	<input type="text" value="###"/>
Agent/Bank Number:	<input type="text" value="#####"/>	Language Indicator:	<input type="text" value="##"/>
		RIID:	<input type="text" value="#####"/>
Primary phone #	<input type="text"/>	Backup phone #	<input type="text"/>
Authorize	<input type="text"/>	Tip Add:	<input type="text"/> %
Settle	<input type="text"/>		
Voice	<input type="text"/>		

Mercury Payments (Datacap DSI Client)

Mercury provides the Merchant ID. The Terminal ID, Operator ID, and Password are usually left blank.

Figure 16. Mercury Payments Processor Settings.

The image shows a 'Mercury Configuration' dialog box with the following fields and controls:

- Merchant Name:
- City: State: Zip:
- Voice Authorizations:
- Tip Add: %
- Merchant ID:
- Terminal ID: (normally left blank)
- Operator ID: (normally left blank)
- Client Server Password: (normally left blank)

At the bottom of the dialog are two buttons: (with a green checkmark icon) and (with a red X icon).

Novus (Discover)

Figure 17. Novus Processor Settings.

Novus Configuration

Merchant Name:	<input type="text"/>
Address:	<input type="text"/>
City:	<input type="text"/>
State:	<input type="text"/>
Zip:	<input type="text"/>
Location #:	<input type="text" value="####"/>
Terminal #:	<input type="text" value="##"/>
Terminal Serial #:	<input type="text" value="#####"/>
Merchant Type [SIC Code]:	<input type="text" value="####"/>
Industry:	<input type="text" value="Restaurant"/>
Primary phone #	<input type="text"/>
Authorize:	<input type="text"/>
Settle:	<input type="text"/>
Voice:	<input type="text"/>
Merchant #:	<input type="text" value="#####"/>
Terminal ID:	<input type="text"/>
Visa	<input type="text" value="#####"/>
Mastercard	<input type="text" value="#####"/>
Amex:	<input type="text" value="#####"/>
Discover/Novus	<input type="text" value="#####"/>
Diners/Carte Blanche	<input type="text" value="#####"/>
Settlement:	<input type="text" value="#####"/>
Backup phone #	<input type="text"/>
Tip Add:	<input type="text"/> %

T|Sys (VisaNet)

Figure 18. T|Sys VisaNet Processor Settings.

T|Sys VisaNet Configuration

Merchant Name:	<input type="text"/>		
City:	<input type="text"/>	State:	<input type="text"/>
Zip:	<input type="text"/>		
Aquirer Code [BIN]:	<input type="text" value="#####"/>	Chain:	<input type="text" value="#####"/>
Merchant #:	<input type="text" value="#####"/>	TIN/V Number:	<input type="text" value="#####"/>
Store #:	<input type="text" value="#####"/>	Location Number:	<input type="text" value="#####"/>
Terminal #:	<input type="text" value="#####"/>	Industry Code:	<input type="text" value="#"/>
Category [SIC Code]:	<input type="text" value="#####"/>	Currency:	<input type="text" value="###"/>
Timezone:	<input type="text" value="###"/>	Country:	<input type="text" value="###"/>
Agent/Bank Number:	<input type="text" value="#####"/>	Language Indicator:	<input type="text" value="##"/>
Primary phone #	<input type="text"/>	Backup phone #	<input type="text"/>
Authorize	<input type="text"/>	RIID:	<input type="text" value="#####"/>
Settle	<input type="text"/>	Tip Add:	<input type="text"/> %
Voice	<input type="text"/>		

Card Types

The credit card provider should indicate on the configuration form which of the various card types your account is approved to process. The primary card processing companies (such as VisaNet) will authorize a credit card even if the merchant account is not configured to accept that type. Unfortunately, they won't process the settlement so it's very important to configure **VersiPay** with the valid card types for the account. If **VersiPOS** and **VersiPay** are configured properly, any card type that is not authorized for your merchant account will be rejected immediately after being swiped through the MSR.

Figure 19. Card Type Selection Screen.

The screenshot shows a 'Merchant Configuration' dialog box with three tabs: 'Merchant Information', 'Processor Settings', and 'Server Settings'. The 'Processor Settings' tab is active. It is divided into two main sections: 'Processor(s)' and 'Allowed Card Types'. The 'Processor(s)' section contains a list with 'Mercury (DataCap/DSIClient)'. Below this list are three buttons: 'Add', 'Remove', and 'Configure'. The 'Allowed Card Types' section contains a list with 'American Express', 'Diners Club', 'Discover', 'Mastercard', and 'Visa'. Below this list are three buttons: 'Add', 'Remove', and 'Configure'. Below these sections are two grouped sections: 'Settlements' and 'Authorizations'. The 'Settlements' section has three radio buttons: 'Settle immediately. If there is a problem, return error to POS' (selected), 'Settle immediately. If problem, automatically 'force' settlement', and 'Force' all settlements'. There is also a checked checkbox for 'Beep when there are forced closeouts to process'. The 'Authorizations' section has two unchecked checkboxes: 'Approve all authorizations with communication problems' and 'Approve all authorizations without dialing'. At the bottom of the dialog are 'OK' and 'Cancel' buttons.

Processor(s)	Allowed Card Types
Mercury (DataCap/DSIClient)	American Express Diners Club Discover Mastercard Visa

Settlements

- Settle immediately. If there is a problem, return error to POS
- Settle immediately. If problem, automatically 'force' settlement
- 'Force' all settlements

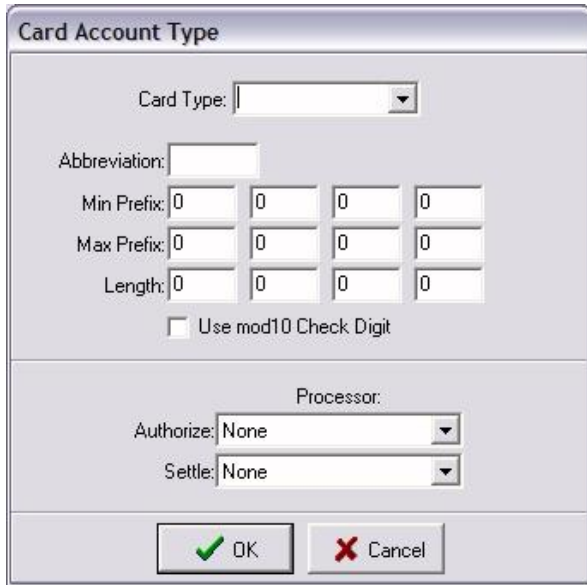
Beep when there are forced closeouts to process

Authorizations

- Approve all authorizations with communication problems
- Approve all authorizations without dialing

After selecting the host processor, click on the Add button located below the Allowed Card Types list to manually add each card type accepted by this merchant.

Figure 20. Card Account Type Settings.

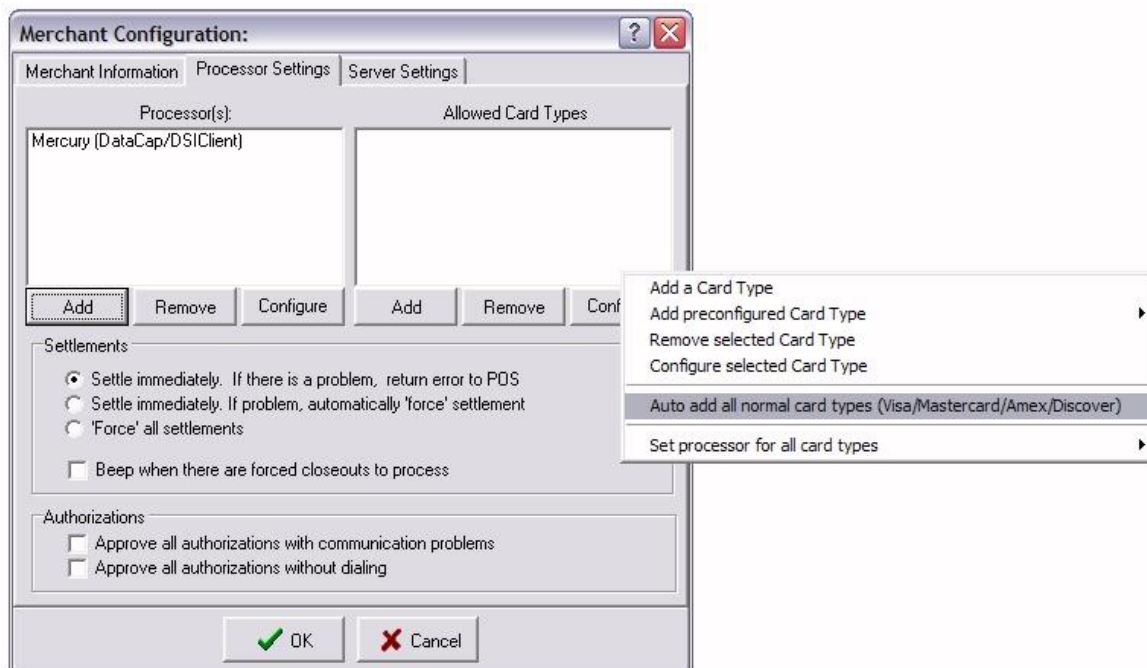


The 'Card Account Type' dialog box contains the following fields and controls:

- Card Type: [Dropdown menu]
- Abbreviation: [Text input field]
- Min Prefix: [0] [0] [0] [0] (four separate input boxes)
- Max Prefix: [0] [0] [0] [0] (four separate input boxes)
- Length: [0] [0] [0] [0] (four separate input boxes)
- Use mod10 Check Digit
- Processor: [Dropdown menu]
- Authorize: [None] [Dropdown menu]
- Settle: [None] [Dropdown menu]
- OK button (with green checkmark icon)
- Cancel button (with red X icon)

A shortcut to add the four most common card types (Visa, MasterCard, American Express, and Discover) is available by right-clicking in the Allowed Card Types list window, as shown in Figure 21.

Figure 21. Auto add all normal card types.



The 'Merchant Configuration' dialog box shows the 'Processor Settings' tab. The 'Processor(s):' list contains 'Mercury (DataCap/DSIClient)'. The 'Allowed Card Types' list is empty. A context menu is open over the 'Allowed Card Types' list, showing the following options:

- Add a Card Type
- Add preconfigured Card Type
- Remove selected Card Type
- Configure selected Card Type
- Auto add all normal card types (Visa/Mastercard/Amex/Discover)** (highlighted)
- Set processor for all card types

The dialog box also includes sections for 'Settlements' and 'Authorizations' with various radio buttons and checkboxes, and OK/Cancel buttons at the bottom.

Server Settings

Figure 22. Merchant Configuration Server Settings Screen.

The screenshot shows a dialog box titled "Merchant Configuration:" with three tabs: "Merchant Information", "Processor Settings", and "Server Settings". The "Server Settings" tab is selected. The settings are as follows:

- Enable VersiCredit Server:
- Poll Path: c:\rcs\vcrcedit
- Poll Frequency: 1 seconds
- POS Reports Path: c:\rcs\vcrcedit\storage
- Batch # Range: 001 - 899
- Current Batch#: 001

At the bottom of the dialog are "OK" and "Cancel" buttons.

Enable VersiPay Server: Marking this check box tells VersiPay to process transactions generated by VersiPOS.

Poll Path: This is the directory the point-of-sale software uses for communicating with VersiPay. If VersiPay is running on the POS fileserver, the path is probably C:\RCS\RCREDIT. Change the drive letter ("C") as needed.

Poll Frequency: Use the arrow to the right of this field to select a polling frequency from the drop-down menu. The standard is 1 second unless you experience network lag.

POS Reports Path: Map this path to the RCS RCredit folder on the VersiPay Server drive, per the above example.

Batch # Range: This variable is typically set from 1 – 899 per the above example. This reserves batches 900 – 999 for troubleshooting.

Current Batch#: For a new account, this variable should be set to 1. VersiTouch Credit will increment the batch number as settlements occur.

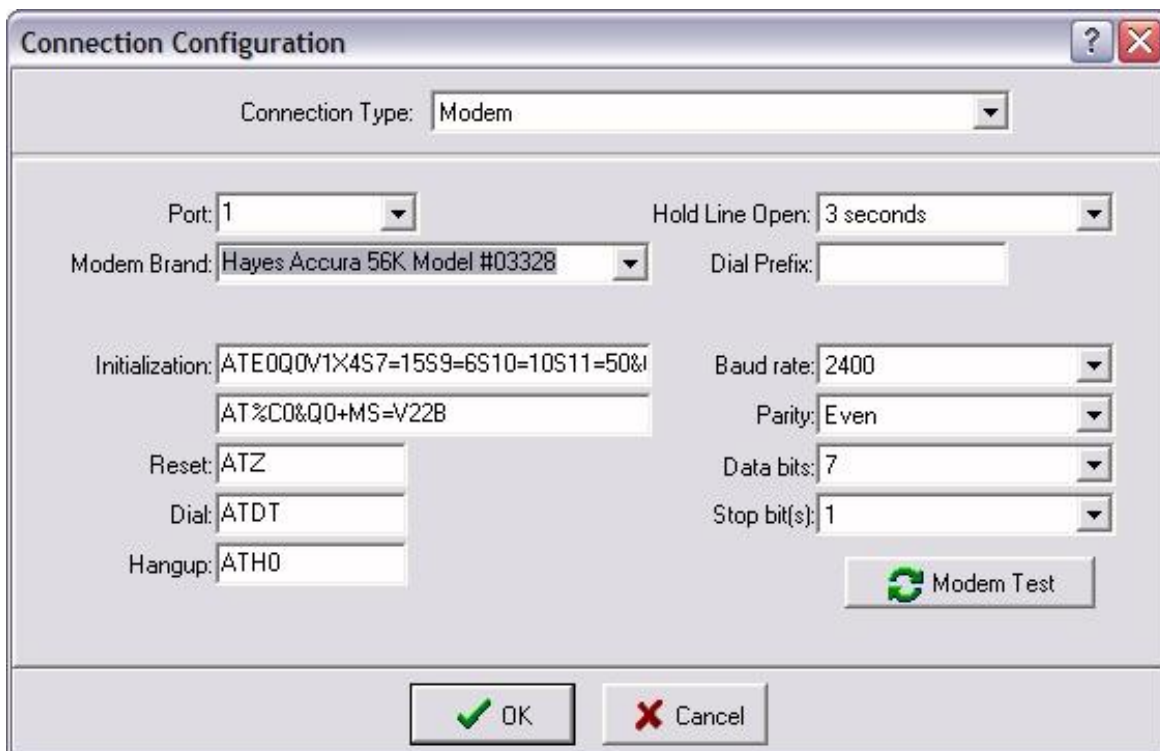
Connection

A modem or internet connection is necessary to process credit transactions. If you need help installing a modem, or setting up your modem connection, contact an authorized VersiPOS representative.

Modem Connections

To set up a Modem Connection, highlight Modem from the drop-down menu accessed by the arrow to the right of the Connection Type field.

Figure 23. Modem Connection Configuration Screen.



The screenshot shows a dialog box titled "Connection Configuration" with a question mark and close button in the top right corner. The "Connection Type" dropdown menu is set to "Modem". Below this, there are several fields and dropdown menus:

- Port: 1 (dropdown)
- Hold Line Open: 3 seconds (dropdown)
- Modem Brand: Hayes Accura 56K Model #03328 (dropdown)
- Dial Prefix: (text field)
- Initialization: ATE0Q0V1X4S7=15S9=6S10=10S11=50&l (text field)
- Baud rate: 2400 (dropdown)
- Parity: Even (dropdown)
- Reset: ATZ (text field)
- Data bits: 7 (dropdown)
- Dial: ATDT (text field)
- Stop bit(s): 1 (dropdown)
- Hangup: ATH0 (text field)

At the bottom right, there is a "Modem Test" button with a refresh icon. At the bottom center, there are "OK" and "Cancel" buttons with checkmark and X icons respectively.

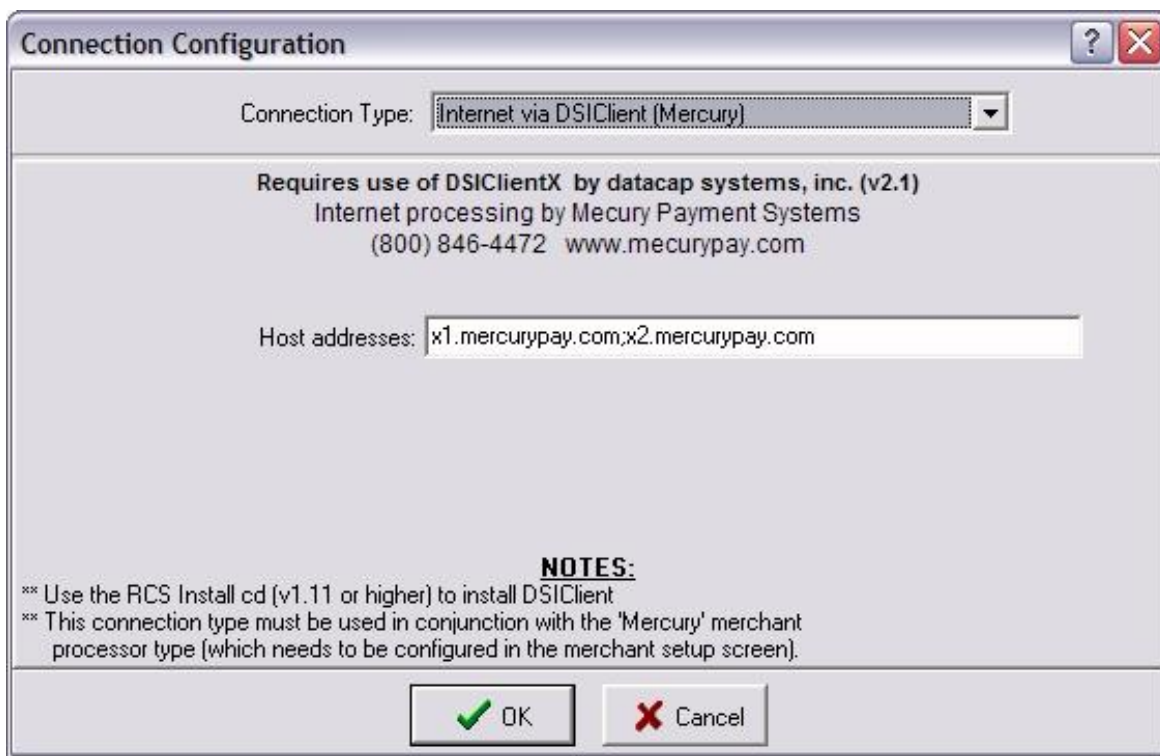
If your particular brand of modem isn't supported by one of the existing configurations, you may need to create a custom configuration. Start by selecting an existing Modem Brand configuration that most closely matches your brand then change the Modem Brand to "Custom". Refer to the manual that came with your modem for details about the commands supported.

VersiPay supports IP-based processing (using such broadband carriers as DSL or cable) via Mercury Payments or Heartland Payments. A dial-up account from a different ISP is recommended as a backup in case the broadband connection isn't working.

Connection Configuration for Mercury Payments

Set the Connection Type to 'Internet (Mercury/DSIClient)'. Change the Host addresses, as required, to match the parameters provided by Mercury.

Figure 24. MercuryPay Connection Configuration Screen.



The main activity screen will display the following messages to indicate that the internet connection is operating correctly:

Creating DataCap connection
Configured for 2 connections

Testing the Modem Connection

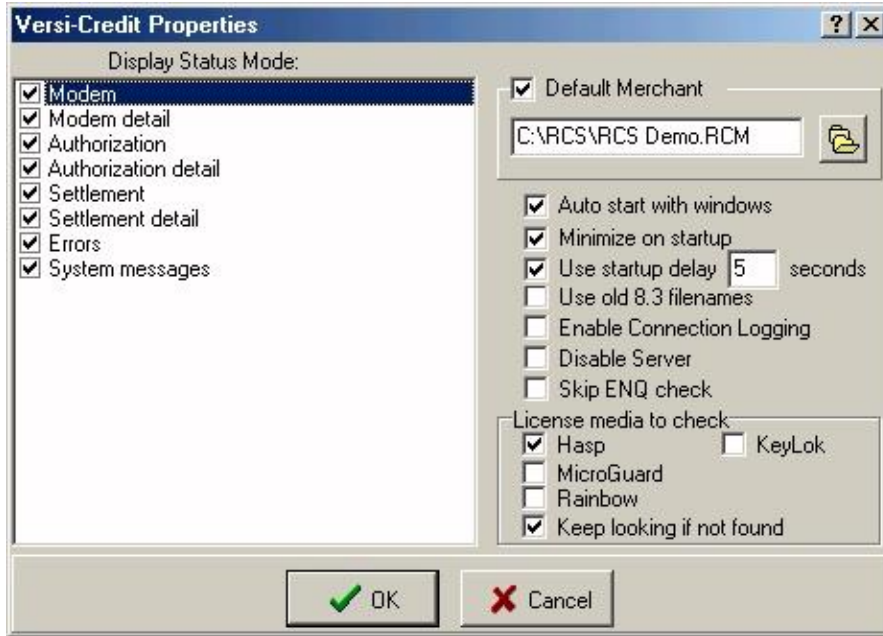
Connection testing is only available for modem connections. From the drop-down list, select or manually enter one of the phone numbers that was supplied by the credit card processor. This modem connection test will verify that the modem is configured properly. Perform the test twice to verify that the modem is also disconnecting properly. Manual adjustment of the modem initialization string may be required if a connection is not established (refer to the modem manufacturer's manual for instructions about changing initialization commands codes).

Testing the Configuration

Enter a valid credit card number and expiration date. This test will authorize and settle a \$1.00 transaction and a \$1.00 credit, resulting in a \$0 batch.

Properties

Figure 25. The Properties Screen.



Display Status Mode - Selecting options from the list will modify the information that appears within the **VersiPay** Activity screen.

Default Merchant - Allows **VersiPay** to launch with the merchant's configuration preloaded. This option should normally be selected.

Auto start with windows - Causes **VersiPay** to launch every time the PC is started. This option should normally be selected.

Minimize on startup - After starting, **VersiPay** immediately minimizes to the system tray. This option should normally be selected.

Use startup delay x seconds - This option allows Windows 7 machines to finish powering up before launching the **VersiPay** software.

Use old 8.3 filenames - Allows **VersiPay** to operate across older network software such as Lantastik.

Enable Connection Logging - Creates a comprehensive log of credit card activity. This option should never be selected unless specifically requested by VersiPOS Technical Support.

Disable Server - Tells **VersiPay** not to process requests from the POS stations.

Skip ENQ check - This option helps reduce transaction times with the host processor, however, not all processors support this feature. Merchants utilizing VisaNet as the host processor should not use this option.

License media to check - Tells **VersiPay** to search for the selected type(s) of license key. Selecting multiple license types can delay the startup of **VersiPay** by as much as a minute.

Hide Display

This option minimizes **VersiPay** to the system tray (see Figure 23). To restore the **VersiPay** program, either 1.) double click the **VersiPay** system tray icon, or 2.) right-click on the system tray icon and select 'Show VersiPay Server'

Figure 26. Example of the **VersiPay** System Tray Icon.



Exit

REPORTS

The Reports Menu contains the logs, reports, and troubleshooting features of the **VersiPay** program.

Figure 27. The Menu Bar **Reports** Element.



Reports Menu	Function
<i>Today's eLog</i>	A list of the day's transactions.
<i>Today's Activity Log</i>	The communication message activity for the day.
<i>Approved Settlements</i>	View the logs of previously settled batches.
<i>Forced Settlements</i>	View and manually process forced settlements. This option is not available when force files do not exist or if the connection to the host is invalid.

Forced Settlements

There are occasions when your processor will reject the daily settlement. This could be due to wide variety of reasons but the most common include: incorrect configuration setup, incorrect modem settings, telephone line noise, busy signal, or invalid card types within the settlement.

If the error displayed on the screen is “NO CONNECT” – or any of the other communication errors – try again.

Keep retrying the settlement until it succeeds. If it is not accepted after numerous attempts, or if another error message is reported, the batch may need to be settled manually. During the POS closeout process, press "RETRY", then "FORCE". A forced settlement must be manually settled or the bank will have no record of the transactions.

Figure 28. Example of the *VersiPay* System Tray Icon.



Figure 29. The Forced Settlements Indicator.

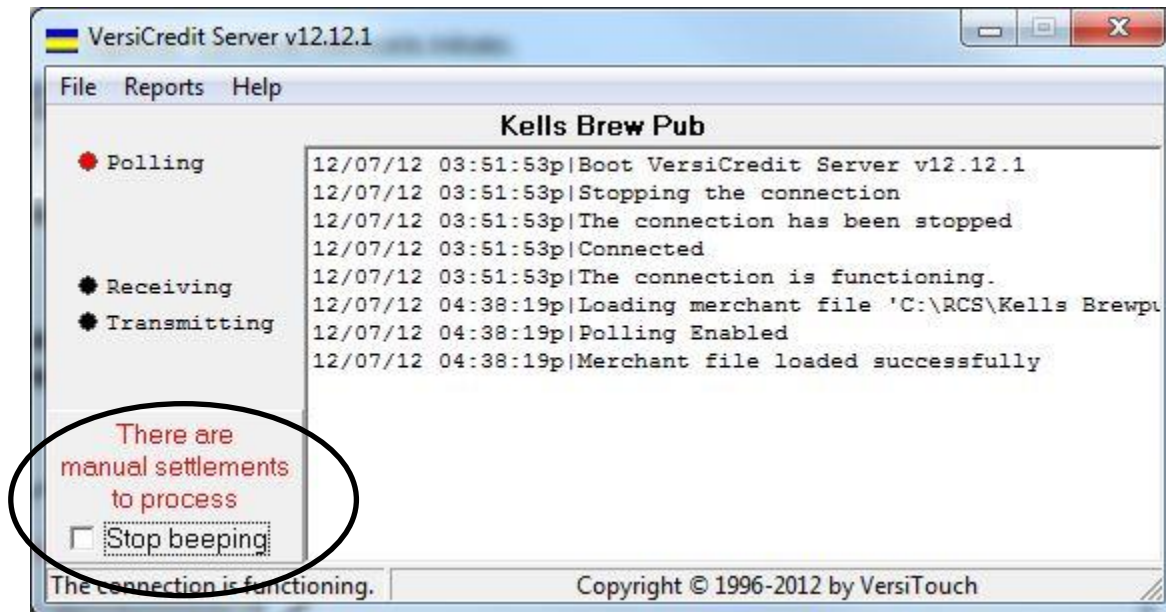


Figure 30. The Forced Batch Transaction Log.

10 Transactions for \$110.05

Use	Transaction	Link ID	Voice Auth	Total	Tip	Account	Expiration	Type	Problem
<input checked="" type="checkbox"/>	Post	3	000083	10.01	1.50	401200xxxxxx0016	xx/xx	Visa	
<input checked="" type="checkbox"/>	Post	4	000084	10.02	.00	547350xxxxxx0014	xx/xx	MC	
<input checked="" type="checkbox"/>	Post	5	000085	10.03	2.50	601100xxxxxx6527	xx/xx	NOVS	
<input checked="" type="checkbox"/>	Post	6	000086	10.04	.00	372700xxxxxx1018	xx/xx	AMEX	
<input checked="" type="checkbox"/>	Post	7	000087	10.05	3.50	356600xxxxxx7321	xx/xx	Unknown	Acct# not supported
<input checked="" type="checkbox"/>	Post	8	000088	10.06	.00	401200xxxxxx0016	xx/xx	Visa	
<input checked="" type="checkbox"/>	Post	9	000089	10.07	.50	547350xxxxxx0014	xx/xx	MC	
<input checked="" type="checkbox"/>	Post	10	000090	10.08	.00	601100xxxxxx6527	xx/xx	NOVS	
<input checked="" type="checkbox"/>	Post	11	000091	10.09	1.50	372700xxxxxx1018	xx/xx	AMEX	
<input checked="" type="checkbox"/>	Post	12	000092	10.10	.00	356600xxxxxx7321	xx/xx	Unknown	Acct# not supported

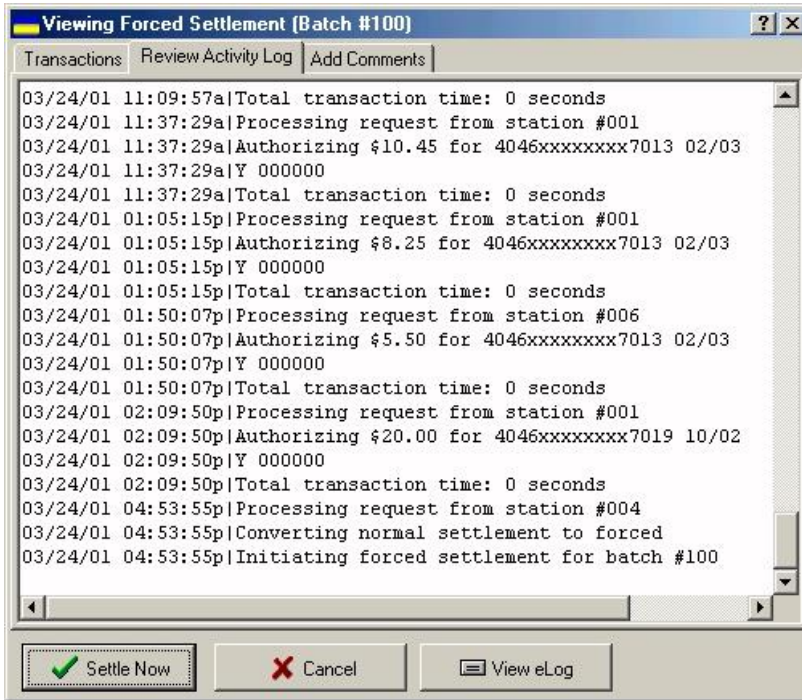
Buttons:

An invalid transaction will cause a batch to fail at settlement. The offending transaction(s) will be highlighted in yellow. You can remove the invalid transaction from the batch by deselecting the check mark in the "Use" column. You will not receive payment from your processing company for the removed transaction.

The most common reason for an invalid transaction is accepting a card type that isn't supported by your configuration.

If all of the transactions in the batch are highlighted, you should contact VersiPay Support for instructions.

Figure 31. Reviewing the Forced Batch Activity Log.



After reviewing the transactions list and the activity log, click the button that says “Settle Now”.

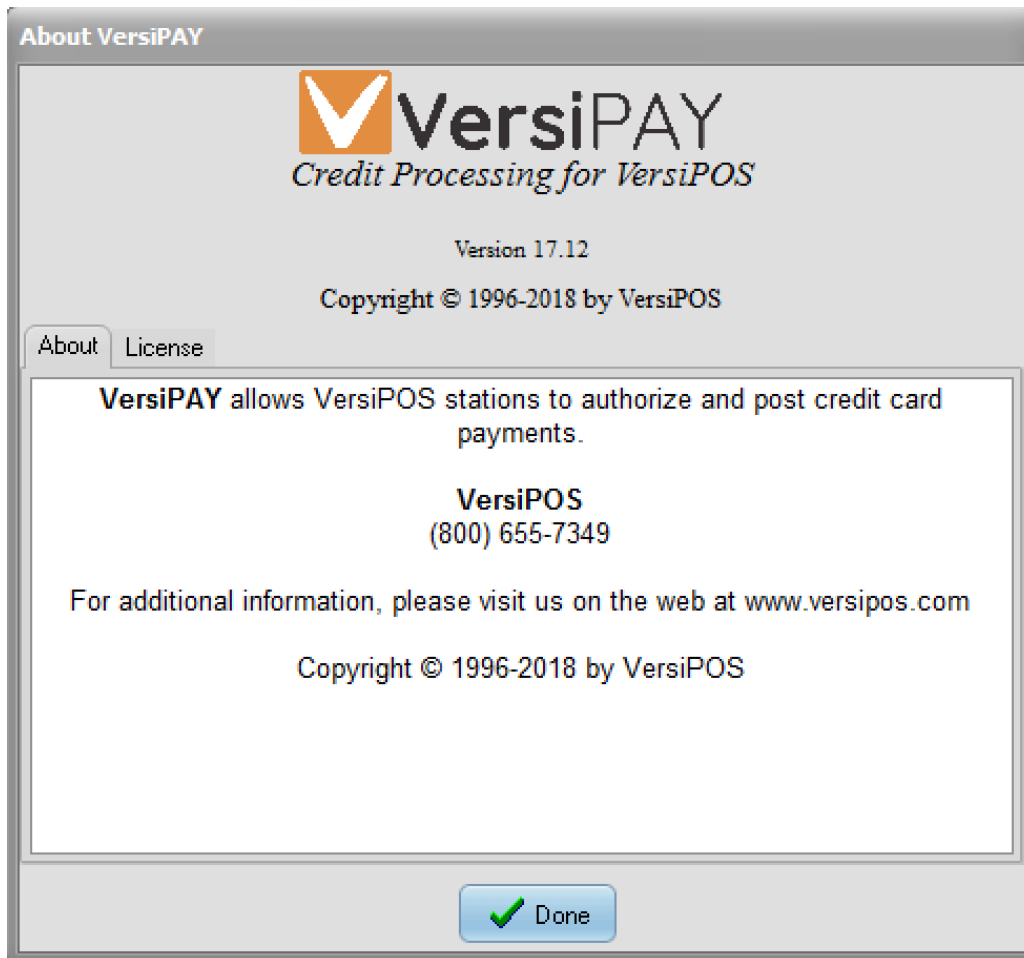
Figure 32. The Manual Settlement Confirmation Screen.



HELP

This menu choice currently shows information about the **VersiPay** program version and contact information for VersiPOS.

Figure 33. The Help 'About' Screen.

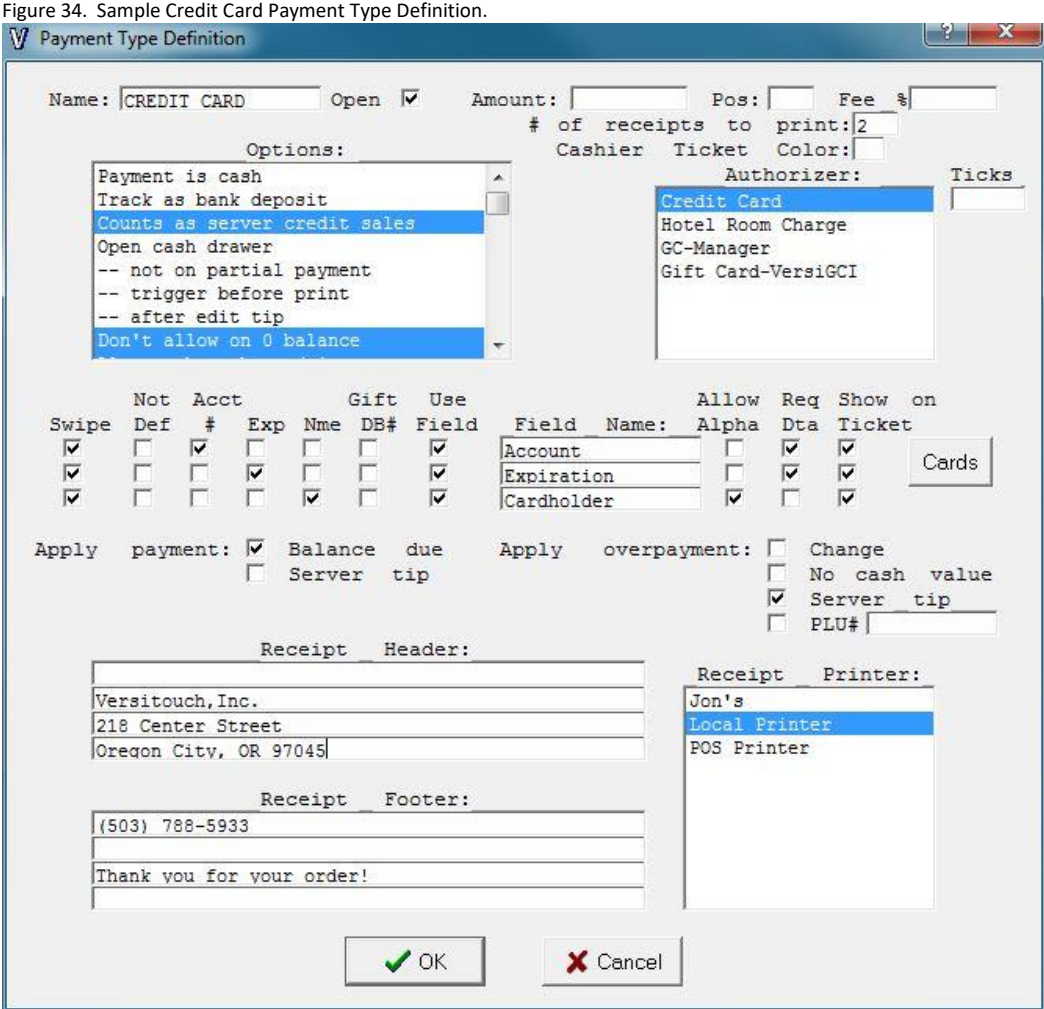


POS Setup

4

This portion of the **VersiPay User Guide** requires familiarity with basic **VersiPOS** setup functions. Refer to the **VersiPOS User Guide** for specific instructions on how to edit screens, create items, and create new payment methods. To request a copy, contact the nearest VersiPOS Reseller or visit the VersiPOS website at <http://www.versipos.com> to download the free pdf.

Refer to the example in Figure 34 while setting up the credit card payment. Click on **PAYMENTS** and then **New** to create a new payment method for Credit Card.



NOTE: Do not create multiple payments for the different credit card types that your restaurant accepts. **VersiPOS** recognizes the different card types and reports them to you in the **Payment Full Detail** and **Card Type** reports.

1. Type "Credit Card" in the "Name:" field.
2. Click on the box next to the "Open" field.
3. Type "2" in the "# of receipts to print:" field if you're using thermal printers or single ply paper for guest checks and receipts.
4. Highlight the Credit Card option under "Authorizer".

NOTE: Do not select an **Authorizer** for a payment if you are not prepared to run the corresponding module from VersiPOS. The end-of-day closeout will fail and report the following error message: "Could not open temporary storage file."

5. Enter a value in the "Ticks" field if you are experiencing problems with network traffic while processing credit card transactions. The value of each number is 1/18th of a second. The default value is 9 (or 1/2 of a second) if a zero or no value is entered.
6. Click on the three boxes beneath the "Swipe" column.
7. Click beneath "Acct #" for the first row, "Exp" for the second row, and "Nme" for the third row.
8. Click on the three boxes beneath the "Use Field" column.
9. Under the "Field Name" column, type "Account Number" in row one, "Expiration" in row two, and "Cardholder" in row three.
10. Beneath "Allow Alpha", click on the third row.
11. Under "Req Data", select rows one and two.
12. Click on the three boxes beneath the "Show on Ticket" column.
13. Next to "Apply payment:" mark the box corresponding to "Balance due".
14. Click on the "Server tip" field for "Apply overpayment".
15. Enter your custom messages in the "Receipt Header:" and "Receipt Footer:" fields.
16. Highlight the printer where the credit card receipts will print. This should usually be set to "Local Printer" so that receipts print to the nearest physical receipt printer. However, you should be aware that the local printer defined for your restaurant may have been given a name other than "Local Printer".

17. While holding down the shift key, highlight the options that you wish to have apply to this payment. We recommend that you select at least the options shown in **bold**.

COUNTS AS SERVER CREDIT SALE	When selected, the payment will be recorded as a credit card sale for the server who owns the ticket. The credit card sales are reported in the server's timecard for IRS reporting purposes.
OPEN CASH DRAWER:	When selected, the cash drawer will be opened when the payment is activated. The cash drawer will only open if: <ul style="list-style-type: none">- The terminal is set up to open the drawer.- The employee is set up to open the drawer.
-- not on partial payment	The cash drawer won't open until the payment brings the total due down to 0.
-- trigger before print	The cash drawer will be triggered before any printing is done. Some printers don't allow the drawer to pop while printing.
-- after edit tip	Open the drawer after a tip is edited.
DON'T ALLOW ON 0 BALANCE	The payment will not be allowed if there is no total due.
ALWAYS SHOW CHANGE/TIP	Causes the Change/Tip box to always show, even if a cash drawer is not present or used.
PAYMENT CAN INCLUDE A TIP:	When selected, the payment will allow a tip amount to be added.
FORCE A TIP TO BE ENTERED:	When selected, the payment will require a tip amount to be entered before the ticket can be closed.
WARN IF TIP > 20%	Warns the server that he/she may have entered the tip incorrectly if the tip is more than 20% of the total charge.
REQ MGR IF TIP > 25%	Requires a manager to authorize all tips that are larger than 25% of the total charge.
CHARGE FEE AGAINST TIP	Charges the server for the cost of the tip portion of the payment.
REQ MGR FOR MANUAL AUTH	Requires a manager's approval before allowing manual credit card authorizations.

TIP DOES NOT NET FROM CASH:

When selected, any tip added to this payment will be considered part of the balance due to the restaurant. This option should be used when credit card tips are paid weekly or on the employees' paycheck. If this option is not highlighted, this payment's tips will automatically subtract from the employee's CASH DUE report.

INCLUDE IN LITE DETAIL REPORT:

When selected, this Payment will be included in the itemized 'Payment Lite Detail' report. This report includes the check number, server name, and amount.

INCLUDE IN FULL DETAIL REPORT:

When selected, this Payment will be included in the itemized 'Payment Full Detail' report. This report includes the check number, server name, and amount. All user entry (Acct#, approval codes, etc) are also included in this report.

ALLOW 'PAY TOTAL DUE' BUTTON:

When selected, the POS terminal will display the "Pay Total Due" button. This allows the option of pressing one button to cause the entire amount due to be tendered.

PERFORM ERROR-CHECK ON AMOUNT

Warns if the amount entered is greater than 30% higher than the total due.

AUTO SELECT ON MAG STRIPE:

For credit cards, this allows the card to be swiped without pressing the credit card payment key. When a card is swiped, this payment key will automatically be activated.

DO NOT ALLOW DELETE:

When selected, this payment can only be voided by a manager. Otherwise, payments can be voided by servers and cashiers.

AUTO-NEXT AT \$0.00:

When selected, this payment will cause the ticket to be quit and the next ticket started. The ticket is left open, and this option *will* work even if the payment can have a tip (unlike the auto-close option).

WARN IF ACCT# USED MULTIPLE X:

Creates a separate temporary database of the account numbers used for this payment type during the day. If the account number is used again, a warning message is displayed. The database is cleared at each closeout. This option should be used if the restaurant is having trouble with servers accidentally double charging credit cards to multiple tickets when taking multiple payments at the same time.

MAKE SERVER DOUBLE

Displays a verification screen to allow the server to

CHECK ACCT#	Verify the account number and amount before processing the transaction.
PRINT RECEIPT FOR TICKET	Causes a receipt to be generated when this payment is tendered.
PRINT GUEST CHECK	Causes a guest check to be generated when this payment is tendered.
NO DELETE ITEMS AFTER PAYMENT	Marks all items on ticket so that they cannot be deleted after the payment has been taken. This is useful where there are uncontrolled items (such as ice tea) that the employees get themselves and could potentially delete after accepting payment from customer.
RECEIPT: NO TIP LINE	Does not include a tip line on the receipt.
RECEIPT: NO CARD STATEMENT	Does not print the "I agree to pay..." card statement on the receipt.
RECEIPT: LAST COPY FOR RECORDS	Modifies the last copy printed to be the customer copy. Use this option when carbon copy paper is not used (i.e. when using thermal paper and printing duplicate copies).

ITIP OPTIONS: (For payments that print receipts)

ITIP is short for "Included Tip". If the ticket has an "Included gratuity" already included in the total due, the receipt will normally appear as follows (i.e. when none of these options are selected):

```

PURCHASES:      9999.99
AMOUNT INCLUDES 15% GRAT
ADDITIONAL GRATUITY: _____
TOTAL: _____

```

ITIP: ALT MESSAGE #1: Changes the receipt as follows:

```

PURCHASES:      9999.99
AMOUNT INCLUDES 15% GRAT
TIP: _____
TOTAL: _____

```

ITIP: BLANK MESSAGE: Changes the receipt as follows:

```

PURCHASES:      9999.99
AMOUNT INCLUDES 15% GRAT

```

TOTAL: _____

ITIP: NO SPACE MORE: Changes the receipt as follows:

PURCHASES: 9999.99
AMOUNT INCLUDES 15% GRAT
TOTAL: 9999.99

ITIP: NO WARNING: Changes the receipt as follows:

PURCHASES: 9999.99
ADDITIONAL GRATUITY: _____
TOTAL: _____

18. Click on the gray "Cards" button. Mark the box in the 'Use' column for all card types that are allowed at the restaurant.

Operation

5

The following example illustrates a typical credit card transaction:

- Operator accepts credit card from customer
- POS obtains amount tendered and reads mag-swipe from Operator. If mag-swipe is unreadable, POS provides alternate method of manually keying in account number and expiration
- POS creates a 'Request' file for VersiPay, requesting authorization
- POS waits for VersiPay to process the transaction
- VersiPay detects Request file and processes the transaction
- VersiPay creates an 'Answer' file for POS
- POS detects the Answer file and obtains link ID and auth code
- POS generates credit receipt on local receipt printer for customer signature

The following example illustrates a typical end of day settlement:

- POS reviews daily records and creates a separate 'Settle' file containing all credit card transactions to be included in the settlement.
- POS creates a 'Request' file for VersiPay, requesting settlement
- POS waits for VersiPay to process the settlement
- VersiPay detects Request file and processes the Settle file
- VersiPay creates an 'Answer' file for POS
- POS detects the Answer file and obtains settlement status.
- If settlement was approved, POS can generate settlement receipt with approval information (or user can obtain the information from VersiPay software at a later date).
- If settlement failed, POS can do one or more of the following: retry the settlement; allow operator to correct the error; perform a 'Forced Settlement'

Standard Credit Card Payment: Call up the check. Press Send/Pay/Done to get to the Payments screen. Simply swipe the card (a box displaying the modem status -- Dialing, Connecting, Transmitting, and Receiving -- will appear when the card is swiped correctly) and wait for the receipts to print. Keep the signed original and give the copy to the customer.

Separate Checks: Call up the check. Press Send/Pay/Done to get to the Payments screen. Press View Position to call up an individual check and follow the Standard Credit Card Payment procedure.

Multiple Credit Cards on One Check: Call up the check. Press Send/Pay/Done to get to the Payment screen. Press the Credit Card button, enter the amount to be charged to the first credit card and press Done. When the terminal asks for an account number, simply swipe the card and wait for the receipts. Repeat the process for the other card(s).

Credit Card with a Bad Magnetic Stripe: Call up the check. Press Send/Pay/Done to get to the Payment screen. Press the Credit Card button, enter the amount to be charged and press Done. Next, enter the account number, press Done. Expiration Date, Done. Etc. Wait for the Modem Status Box and receipts.

Manual Authorization: The Manual Authorization button should ONLY be used when a card has been swiped, the Modem Status Box has appeared, and a message was sent back from the bank saying the card was DECLINED or that a VOICE AUTHORIZATION is required.

Editing a Tip: To edit or add a tip to a credit card transaction after the voucher has been signed by the customer, call up the check and press SEND/PAY/DONE to get to the payment screen. Highlight the credit card payment on the on-screen check. Press the EDIT TIP button that appears in the Green Function Keys beneath the check. Enter the amount of the tip then press DONE.

NOTE: An exception to the **Editing a Tip** procedure occurs when the payment requires a tip to be entered immediately.

Crediting an Account: If you are running a credit on the same day that the charge was made, call up (or re-open) the ticket. Highlight the credit card payment on the ticket by touching it and then press the DELETE key. If you need to credit an account for a charge made on a previous day, open a new ticket and hit the MANAGER key. Select a manager who can perform returns. Hit the RETURN key and enter the amount to be credited. Go back into the ticket and process it as you normally would for a credit card transaction.

Troubleshooting

6

FORCED SETTLEMENTS

There are occasions when your processor will reject the daily settlement. This could be due to various reasons including: incorrect **VersiPay** setup information, incorrect modem settings, telephone line noise, busy signal, or invalid card types within the settlement. **If the error displayed on the screen is “NO CONNECT” – or any other communication error – try again.** Keep retrying the settlement until it succeeds. If it is not accepted after numerous attempts, or if another error message is reported, the batch may need to be settled manually. To do this, press "RETRY", then "FORCE". A forced settlement must be manually adjusted, or the bank will have no record of the transactions.

If a batch is missing from your deposits but no force files were generated by **VersiPay**, you may have a situation that we refer to as a “double-forced”. This can occur if **VersiPay** is either not currently running or is unable to communicate with the point of sale fileserver. Refer to the **VersiPCI Users Guide** for instructions on how to generate a replacement batch for settlement by **VersiPay**.

VERSIPAY ERROR CODES

AUTHORIZATION Error Messages

9999 Transaction Limit
999 Transaction Limit

The maximum number of transactions has been reached and a system closeout must be performed.

Try Again

Host connection was lost during the transaction. This means the user should retry the operation.

Decline: xxxxx

The authorization was declined. The host message will be appended. The user can either try the transaction again or call the merchant help desk (phone numbers are included above) for additional information. However, this message usually indicates the card holder has exceeded the card's limit or the account has otherwise had a 'hold' placed on it by the customer's bank. *If the card being used is a Visa Debit style card, this message may indicate that the customer's bank's computer is not responding at this time.* This is a fairly common problem with these types of cards and does not indicate that there is a problem with the customer's account, the credit card system or the merchant's account. Retry the card several times. If it still does not succeed, another form of payment is required.

System Reboot -
Try Again

VersiPay is restarting. Retry the transaction.

No Connect
Host Timeout
Cannot Connect
Host NAK
Invalid ACK
Invalid Response
Host Wack-Retry
Unexpected Host EOT
Terminal NAK
General
Communication error

The connection with the host is either not succeeding or is being lost during the transaction. If this is a new installation, check the modem, phone line and the modem initialization string. If the system has been operational, retry the authorization, verify that the phone is not in use elsewhere and is in fact connected. If the hardware is in order, the card should be retried several times. During peak times, the bank's host computers and phone lines are very busy and may require several tries to complete.

Sequence Error

Internal sequence numbers are corrupt. This will require a call to the RCS Helpdesk.

AUTHORIZATION Error Messages (continued)

**Too many fields
in line #1
Too few fields
in line #1
Too Many Fields
Not Enough Fields
Invalid Request**

The POS interface to the provider is incorrect. Contact your nearest authorized RCS dealer. This will require a call to the RCS Helpdesk.

Visalog File Error #1

A disk error occurred, and the transaction could not be saved. Hardware service is required.

Error Creating Reqhold

A disk error has occurred. A complete system reboot (resetting all terminals) may correct the problem. If not, hardware service is required. Disk may be full.

***VersiPay* key
is missing**

The system does not detect an RCS Credit key. Check to be sure the key is plugged into the back of the RCS Credit terminal.

Invalid Card swipe

The card that was swiped is not a recognized card type.

**Invalid Expiration
Format**

The expiration date provided was not in the correct format of MM/YY.

SETTLEMENT Error Messages

Line #x has invalid
sequence #

This usually indicates the settlement was already successful. This error is most commonly seen if there was a power failure or other interruption during the POS closeout. Force the settlement, then check on the Back Office computer (go into REPORTS, select CREDIT SETTLEMENTS, highlight the date and verify that there is an OK# at the bottom of the settlement file). If there is not an OK#, then a call to the RCS help desk is required.

Line #x has duplicate
sequence #

This means the settlement must be forced. A call to the RCS help desk is also required. **VersiPay** force files as well as the POS data files from both the current and previous day will be required. This error indicates that RCS internal files have been tampered with, or that the POS has become out of sync with the credit processor.

Decline/Batch
Failed: XXXXX

This means the settlement was declined by the host. The host message is appended. The user will need to call the merchant account help desk for more information. Their help desk may ask the user to retransmit the batch. If the problem can not be resolved, then the settlement may need to be forced.

System Reboot –
Try Again

VersiPay is restarting. Retry the settlement.

No Connect
Host Timeout
Can Not Connect
Host NAK
Invalid ACK
Invalid Response
Host Wack – Retry
Unexpected Host EOT
Terminal NAK
General
Communication Error

Any one of these messages could mean connection with the host is either not succeeding or is being lost during transmission. If this is a new install, check the modem, phone line and the modem initialization string. If the system has been operational, retry the settlement, verify that the phone line is not in use and is connected. If the hardware is in order, *the settlement should be retried several times before forcing*. During peak settlement times (mid day to late evening, especially during holidays), the host computers and phone lines are very busy and may require several tries to complete the settlement.

SETTLEMENT Error Messages (continued)

**Can't Open Batchnum
Can't Open Settle.dta
Can't Open Visalog.dta
Can't Create
Backup File**

One of these messages may appear if a disk error is preventing the batch number file from being opened. Do a complete system reboot to see if this corrects the problem. If not, hardware service is required.

**Can't Copy Settle.dta
Can't Copy Visalog.dta
Can't Copy Decline.dta
Can't Copy Userlog.dta
Can't Open Tranlog.dta**

These messages will only appear when trying to force a closeout. A disk error is preventing the settlement force from completing. Try doing a complete system reboot to correct the problem. If a reboot does not fix it, the disk may be full and hardware service is required.

Empty Data Set

The POS is attempting to settle 0 transactions. This can be a symptom of other hardware failures.

**Error Occurred
Loading Seq #x**

This means there was a disk error and hardware service is required.

**Visalog File Error #1
Tranlog File Error #1**

If one of these messages appears it means a disk error occurred and the transaction could not be saved. Hardware service is required.

Error Creating Reqhold

This means a disk error occurred. Try rebooting the entire system to see if this corrects the problem. If not, the disk may be full and hardware service is required.

Appendix



GLOSSARY

Account: See *'Merchant account'*.

Acquirer: An acquirer is a Visa/Master Card Affiliated bank or Bank/Processor alliance that is in the business of processing credit card transactions for businesses and is always acquiring new Merchants.

Acquiring Bank: A financial institution that provides credit card processing accounts for Merchants. Also referred to as a Merchant bank or an acquirer, the bank receives funds from a cardholder when a credit card transaction is completed, and then deposits the payment amount, less any fees, into the Merchant's business checking account.

Authorization: The process of verifying that a credit card has sufficient funds (credit) available to cover the amount of the transaction. An authorization is obtained for every sale. An approval response in the form of a code is sent to the Merchant's POS equipment. This process verifies that the card number and expiration are valid. In addition, it allows the bank to verify that the amount is within the customer's credit limit and to make sure the card is not stolen. See also *'Voice Authorization'*.

Authorization Response: An issuing financial institution's electronic message reply to an authorization request, which may include:

Approval -- transaction was approved
Decline -- transaction was not approved
Call Center -- response pending more information, Merchant must call the toll-free authorization phone number

Authorization Code: A code that a credit card issuing bank returns in an electronic message to the Merchant's POS equipment that indicates approval of the transaction. The code serves as proof of authorization.

Automated Clearing House (ACH) File: A file with instructions for the exchange and settlement of electronic payments passed between financial institutions. It represents debits and credits to be deducted from an account automatically as they occur.

Bankcard: A credit card issued by a Visa or MasterCard sponsored financial institution. (American Express, Discover, Diners Club, JCB, etc, are issued directly from their respective operations, rather than through banks.)

Batch: The accumulation of captured credit card transactions in the Merchant's terminal or POS awaiting settlement.

Batch Close: The process by which a Merchant gathers all of the credit card transactions that have occurred over a specified period of time, usually one full day, and submits them to the financial

Appendix



institution acting as the acquiring bank for

Capture: The submission of an electronic credit card transaction for financial settlement. Authorized credit card sales must be captured and settled in order for a Merchant to receive funds for those sales. Also see Settlement.

Cardholder: A person who holds a payment card account (bankcard or otherwise).

Card Issuing Bank: An EFT Network Member-Bank that runs a credit or debit card “purchasing service” for their account holders. An example is CitiBank and the CitiBank Visa Card that they issue.

Card Not Present A transaction where the card is not present at the time of the transaction (such as a mail or telephone order). Credit card data is manually entered into the terminal, as opposed to swiping a card’s magnetic stripe through the terminal. Also see Mail Order/Telephone Order (MOTO).

Chargeback: A credit card transaction that is billed back to the Merchant after the sale has been settled. Chargebacks are initiated by the card issuer on behalf of the cardholder.

Close Batch: The process of sending the batch for settlement.

settlement.

Code 10 Authorization: If a credit card is suspected to be fraudulent at the time of the transaction, the Merchant can call their voice authorization phone number and ask for a code 10. The voice operator will instruct the Merchant on how to proceed.

Commercial Cards/ Corporate Cards: Credit or charge cards issued to businesses to cover expenses such as travel and entertainment.

Credit Card Software: A POS Terminal Application or PC or Internet Application that runs transactions and associated administration.

Credit (Reversal): Nullification of an authorized transaction (sale) that has not been settled. If supported by the card issuer, a reversal will immediately “undo” an authorization and return it to the open-to-buy balance on a cardholder’s account. Some card issuers do not support reversals.

Debit Card: Payment card whose funds are withdrawn directly from the cardholder’s checking account at the time of sale (online debit on a Debit Network) or after batch settlement (off-line debit on a Credit Card Network).

Electronic Data capture (EDC): The process of electronically authorizing, capturing and settling a credit card transaction.

EFT (Electronic Funds Transfer): A method of transferring money from one bank account to another, using any of a wide variety of electronic methods currently available.

Footer: Text printed at the bottom of a sales draft. A Merchant can customize the footer (i.e., Come Again, Thank You, etc.).

Force: Refers to the method of manually processing a transaction or settlement. *See also 'Voice authorization' and 'Manual settlement'.*

Force files: These are the data files that are created when a settlement is forced. Force files contain the information that is required for the host processor to transfer funds to the Merchant's bank account. *See also 'Manual settlement'.*

Forced authorization: *See 'Voice authorization'.*

Forced settlement: *See 'Manual settlement'.*

Hardware: The physical equipment that makes up a point-of-sale system. This includes computers, touch screens, printers, and any peripheral devices that are attached. *See also 'Software'.*

Host processor: *See 'Processor'.*

Independent Sales Organization (ISO): An ISO is an Independent Sales Organization that represents a bank or Bank/Processor alliance. The ISO has an agreement to sell the services of the bank or Bank/Processor alliance.

Interchange: The standardized electronic exchange of data associated with sale and credit data between Merchant Acquirers and Card Issuers.

Internet Service Provider (ISP): Internet Service Providers (ISPs) are the Web Site Hosting companies that provide a home for merchant's web sites. They typically resell and/or support the services of a Secure Gateway Provider and/or ISO or Agent or Bank.

Issuing Financial Institution: The Financial Institution that extends credit to cardholders through bankcard accounts. Also referred to as the cardholder's financial institution.

Mag-card: Any card that has data encoded on a magnetic strip. This usually refers to credit cards.

Magnetic Stripe: A strip of magnetic tape affixed to the back of credit cards containing identifying data, such as account number and cardholder name.

Mail Order/Telephone Order (MOTO): Credit card transactions initiated via mail, email, or telephone. Also see Card Not Present.

Manual Close: *See 'Manual Settlement'.*

Manual settlement: Should the merchant's connection to the host processor be interrupted for an extended period of time, or there is some other problem with the settlement, a manual settlement can be used. This allows the POS to complete the closeout procedure normally but does not

actually send the settlement to the bank. Once this has been performed, the merchant must later use the **VersiPay** software to send the batch to the bank (after the problem has been corrected). The advantage to using this feature is that it allows a merchant to continue on with the next day's business without having to immediately deal with whatever is causing the problem.

Merchant: The business owner or operator offering goods or services for credit card payment. A customer of a Processor/Acquirer.

Merchant account: The configuration that routes the funds received from credit card transactions to the Merchant's bank account. The merchant account is created by the credit card provider, as defined by the host processor.

Merchant Identification Number (MID): This number is generated by a Processor/Acquirer to identify an individual merchant and location during processing of credit card transactions.

Merchant Services Provider: A bank, ISO or any other firm that provides the various services required for the processing of a merchant's credit card sales.

MSR: Acronym for Magnetic-card Swipe Reader. The MSR is the physical hardware used to read credit cards. **VersiPay** requires a MSR that connects via a keyboard wedge interface and reads card tracks 1 and 2 of the mag-card.

Network: Two possible definitions:

1. The software that is used to allow multiple computers to share information. **VersiPOS** products operate over any network that allows mapping and sharing of hard drives.
2. The primary processor protocol, such as VisaNet or Novus.

PC Software: A software program designed to perform a specific function on a computer system, such as a Restaurant Point of Sale System. The application must be interfaced with a credit card authorization system in order to provide on-line transaction processing.

Point of Sale (POS): The location where credit card transactions are performed with the cardholder present, such as a restaurant. The card is read magnetically, and the cardholder's signature is obtained as insurance against the transaction. This is the most secure form of credit card commerce.

POS Terminal: Equipment used to transmit and capture credit card transactions at the point of sale.

Processor: A Processor is the company that actually routes an Authorization Request from a Point of Sale device to Visa or MasterCard, and then arranges for Fund Settlement to the Merchant. Such processors can be accessed via direct dial out modems connected to their system, or via DSL.

Processors need to have a Sponsoring Bank in order to gain access to the Visa and MasterCard networks. When a Processor or other entity has made such an arrangement

with a Sponsoring Bank to resell their services, they are called an Agent of that bank.

Any entity that sells Visa or MasterCard must disclose themselves as an Agent of their Sponsoring Bank. Such sales entities may be a Processor, or an ISO/Agent of the Processor or Processor/Bank alliance.

Many banks are also their own processors, while other banks will use a Third-Party Processor to handle this processing for them (in their own brand name in some cases).

Processing Network (Vendor): The medium of data transport between the merchant application and the processor. This company authorizes and captures credit card transactions. **VersiPay is certified for dial up processing with the processing networks Vital, First USA Paymentech, Novus (Discover), First Data Bank (Nashville Capture) and with Heartland Payment Systems and Mercury Payment Systems for broadband processing.**

Provider: The agent that sets up and manages your credit card service. This may be your bank or an independent agent. The provider works with one or more processors to offer credit card services to the merchant.

Reseller: A company that integrates hardware and software to provide a complete point-of-sale system.

RCS: Acronym for Restaurant Computer Solutions, the company that originally

developed the **VersiPOS** family of Point of Sale products.

Sales Draft (Ticket): A form showing an obligation on the cardholder's part to pay money (i.e., the sales amount) to the card issuer. This is the piece of paper that is signed when making the purchase. Sales draft data can be captured electronically and sent to be processed over the phone lines. Also see Electronic Data Capture.

Secure Payment Gateway: Secure Payment Gateway companies help other Processors conduct secure business on the internet using Secure Socket Layer (SSL) technology.

They provide a system that passes credit card data, authorization request, and authorization responses over the internet using encryption technology.

Rather than try and create their own Secure Web System, many Banks and Bank/Processor alliances will use a Secure Payment Gateway Provider to perform this task for them.

Settlement: The process of sending a Merchant's batch to the network for processing and payment. Every time the POS performs a shift/daily closeout, a settlement must be performed to capture the charges that have been authorized, post any credits that have been processed, and to void any canceled authorizations. Any authorizations that are not captured through settlement will be dropped and no money will be collected.

Software: The digital programs that control the input and output operations of a

computer. Software generally refers to the programs (developed by VersiPOS) that allow you to enter orders at the POS station and to transmit credit card data to the processor. Your POS system also has an Operating System and Network software that are not provided by VersiPOS.

Split dial: Processing credit cards through multiple processor networks depending on the card type that is swiped at the POS station. **VersiPay** does not support split dial or multiple merchant numbers.

Station reset: Turning the power at a POS station off and back on. This may be necessary if the station becomes unresponsive. *See also 'System reset'.*

Swipe: The action of moving a magnetic card (such as a credit card) through the MSR.

Swipe Discount Rate: The lower discount rate that is charged by an acquiring bank or Merchant Services Provider for transactions in which the credit card is present for inspection and read by a magnetic swipe reader.

Sponsoring Bank: A Sponsoring Bank is a Chartered Bank or S & L that has obtained membership in Visa or MasterCard in order to allow a Processor access to the Visa and MasterCard networks (in order to process these types of transactions).

Since only a Bank may join Visa or MasterCard, many Processors make deals with a Sponsoring Bank in order to gain access to the Visa and MasterCard networks.

Because these Sponsoring agreements are usually like a partnership, the line between the Sponsoring Banks and their Processors is not always clear; sometimes the partnership is referred to by the name of the bank, while other times they are referred to by the name of the Processor.

System reset: Turning the power at all computers connected to the POS network (including stations and office PCs) off and back on. This may be necessary if the network software becomes unresponsive. *See also 'Station reset'.*

T & E Cards: Credit or charge card used by businesses for travel and entertainment expenses. Also see Corporate Cards.

Terminal: Equipment used to transmit and capture credit card transactions.

Terminal Identification Number (TID): This number is generated by a Processor/Acquirer to identify individual terminals within a Merchant's establishment during processing of credit card transactions. **VersiPay uses only one point of connection, and therefore has only one TID.**

Third Party Processor: A Third-Party Processor is an independent party contracted by a Bank or Processor to conduct some part of the credit transaction processing.

Some Third-Party Processors specialize in the settlement of credit card transactions with Visa and MasterCard so that Merchants can be paid.

In the world of Internet Credit Card Processing, the Secure Payment Gateway Provider is another type of Third-Party Processor. Rather than try and create their own Secure Web System, many Banks and Bank/Processor alliances will use a Secure Payment Gateway Provider to perform this task for them.

Transaction Fee: A pre-determined and customary charge that is incurred for each individual credit card transaction a merchant processes and collected by the Merchant Account Provider or the ISO.

VAR: Acronym for Value Added Reseller. *See also 'Reseller'.*

VersiPay: *VersiPay* is the interface software that allows credit card transactions to be transmitted to the processor for authorization and settlement. *See also 'VersiPOS'.*

VersiPOS: The suite of point-of-sale software products developed by Electronic Payment Management, LLC. The **VersiPOS** product family includes **VersiPOS, VersiAdmin, VersiPay, VersiPCI, VersiHotel,** and **VersiGC.**

Voice authorization: Occasionally, a charge is manually authorized over the telephone. In this case, the charge should not be authorized by **VersiPay**. The POS should record the sale as usual, recording the manual authorization number. On settlement, the charge is recorded as a FORCE in field #1 to indicate that the transaction was manually authorized.

Void: A void is the deletion of a previously authorized, but not posted, charge. All voids are handled directly by the POS program. Any charges previously authorized that have since been voided should be, but are not required to be, included in the settlement file. Currently, most processors simply ignore voided authorizations. However, some processors do process voids and release the authorized amount from the customer's credit limit, and others will probably support this feature in the future. If the void is not included in the settlement file, the charge will not be captured, and the authorization will eventually be released.

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