

Bookstore Manager

Technical Information Document

Using VITAL (VisaNet) in BSMGR

Document Information:

Category	Software	O/S	Windows	Last Modified	4/30/2004
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Document Summary

This document provides information on using VITAL in BSMGR.

Document Contents

Important Note: You need to leave the server on and logged in overnight to allow the credit card transactions for the day to be settled.

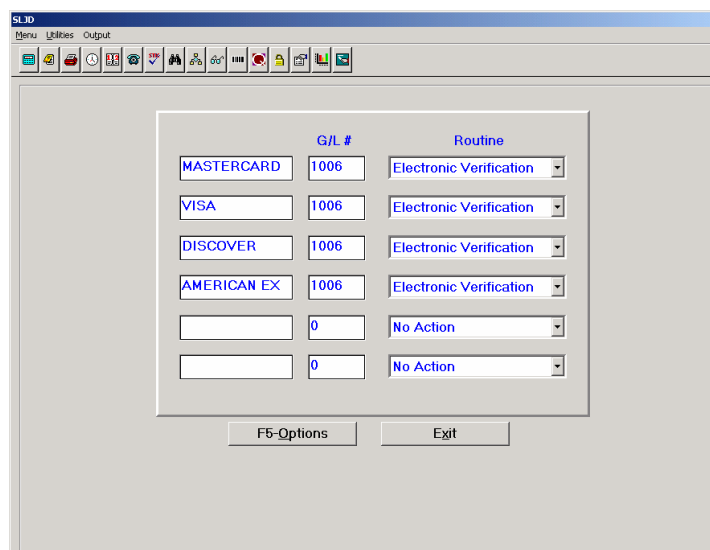
Overview

The VITAL credit card program in BSMGR connects to VisaNet (Vital® Processing Services) over the Internet using the Secure Socket Layer (SSL) protocol. VITAL uses a terminal draft capture format, as opposed to MAPP, which is a host draft capture system. This means that when you authorize a transaction in POS, the transaction is not finalized until the batch is settled. The SCHEDULE program in BSMGR automatically checks for any authorized, but not settled transactions and will communicate the settlement string with VITAL each night.

NOTE: BSMGR uses only Track 1 data from credit card swipes for VITAL authorizations.

SLJD Setup

In BSMGR, run SLJD. Enter store number 1, then choose "Credit Cards / Credits". You will need to configure the card types. The left-hand field is the label that will show in POS on the sub-total screen. The right-hand combo-box has the various actions to perform for that card. You will need to set up at least one of these as "Electronic Verification". You don't have to split them all out like I have shown here. Since American Express and Discover card transactions are generally broken out on credit card statements, you may want to list them separately the easily distinguish between them in the sales journal.



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Settings in the CONFIG file

BSMGR Support will assist you in your initial VITAL setup. You will need to enter your information into SYS | Config File | Misc. Configurations | #7012.

Near the bottom of the screen is a place for you to indicate whether or not your merchant account is configured to accept American Express and/or Discover/NOVUS cards. By default, your merchant account accepts and can process Visa and MasterCard credit cards. You must specifically request and agree to the additional terms required by American Express and/or Discover before you will be allowed to process these cards. At POS, when you authorize a transaction, Vital is simply checking the validity of the card and the availability of funds, based on their credit limit and the amount of the transaction. Vital is not attempting to confirm whether or not your account is configured to accept any specific card type. However, when you settle the authorized transactions, if your merchant account is not configured to accept American Express and/or Discover/NOVUS cards, you will not be able to settle these transactions for payment. Only check these boxes if you are sure your merchant account has been configured to accept these card types.

VitalPS Electronic Credit Card Setup

Vital requires your store's City, State and Zip Code. Set this in "ARHD".
Each POS station has a unique "Terminal Number" set using the TID variable.
You also need to set your "VITAL-INDUSTRY-CODE" in the "Store Environment".

Acquirer BIN

Agent Bank Number

Agent Chain Number

Currency Code

Language Indicator

Merchant Category Code

Merchant Country Code

Merchant Location Number

Merchant Number (Visa ID Number)

Store Number

Terminal ID Number / Visa ID Number

Time Zone Differential

Accept: American Express Discover/NOVUS

Vital PS Internet URL (include "https://")

Voice Auth Info = <F6> Save = <F5> Cancel = <Esc>

Settings in ARHD

In addition to the settings in 7012, you will need to enter your store's information into ARHD. The specific information required by VITAL is the store name, city, state and Zip code.

Settings in Store Environment

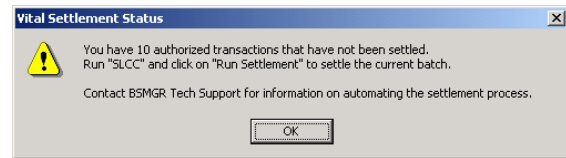
You will need to indicate the industry type that is on the Vital setup form in the store environment using the variable name "VITAL-INDUSTRY-CODE". Set this to "R" for retail and "D" for direct marketing. One additional setting that may or may not be required is the "SETTLEMENT-TID". Generally, this variable is only needed when you accept American Express and/or Discover cards. Set this variable to the value provided by your merchant service provider.

Settings in the User's Station Environment

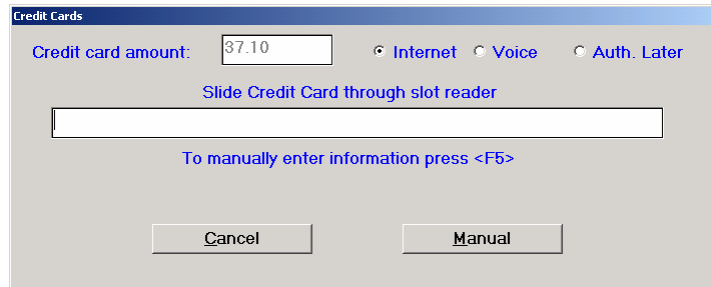
By default, a station's terminal number is based on its REG_NUM setting. For example, POS #1 would have a REG_NUM of 1, so its Terminal Number is set to "0001". If your merchant service provider requires that you use different terminal numbers, you can specify them using the "TID / Terminal #" field in SYS | Environment | User's Station Environment on the Misc. tab.

Credit Card Transactions in POS

When you first start POS, if you have authorized transactions that have not been settled from a previous day, you will see a warning message urging you to settle the batch manually.



In POS, when you choose a payment option that has "Electronic Verification" set as the "Routine" in SLJD, you will see this screen:

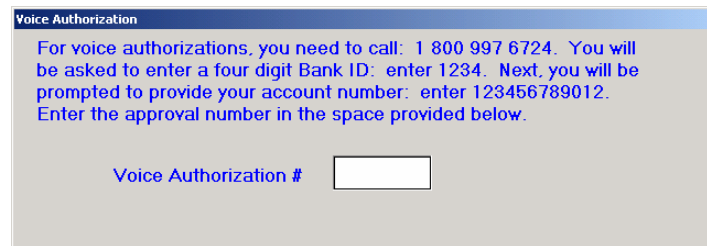


Internet

For a normal transaction, simply swipe the credit card in the magnetic card swipe reader.

Voice Authorizations:

If you are unable to get an authorization from the Internet, click on the "Voice" radio button, click in or tab to the card number entry field and swipe the card. A new window will pop-up with an entry field where you can enter the voice approval code, as well as information about how to get a voice authorization that you enter into SYS | Config File | Misc. Configuration | #7012.



Authorize Later

A third option is "Auth. Later". This option saves the credit card information, but no online authorization is attempted. *This can be risky, since you don't know at the time of the transaction whether or not the credit card will be authorized.* This feature is intended for use when you have a "book table" setup where you do not have phone or Internet access, but still want to accept credit cards. The CCSET program recognizes when a transaction was done without attempting to authorize the credit card. Before settling the batch, it will first go through the non-authorized transactions and try to authorize them. While trying to authorize the "Authorize Later" transactions, any authorization errors will be logged in the "Settle.txt" file.

VITAL-DEFAULT-ACTION

By default, Vital expects to perform an immediate Internet authorization. If you are going to perform many transactions that are not "Internet" at the time of the transaction, you can add an environment variable called, "VITAL-DEFAULT-ACTION" to the Store Environment file, or set it for each POS individually. This will tell POS which radio selection you want as the default. This variable requires one of the following values:

- 1 = Internet – This is the default if the variable is not set.
- 2 = Voice – If your Internet connection is down, you can set the value to this to more quickly direct the front line employee to call for authorization.
- 3 = Auth. Later – If you are using a "book table" setup where you have no Internet connection, you can use this variable to default to the Authorize Later option. Please read the Authorize Later section above for information on the risk involved in using this option.

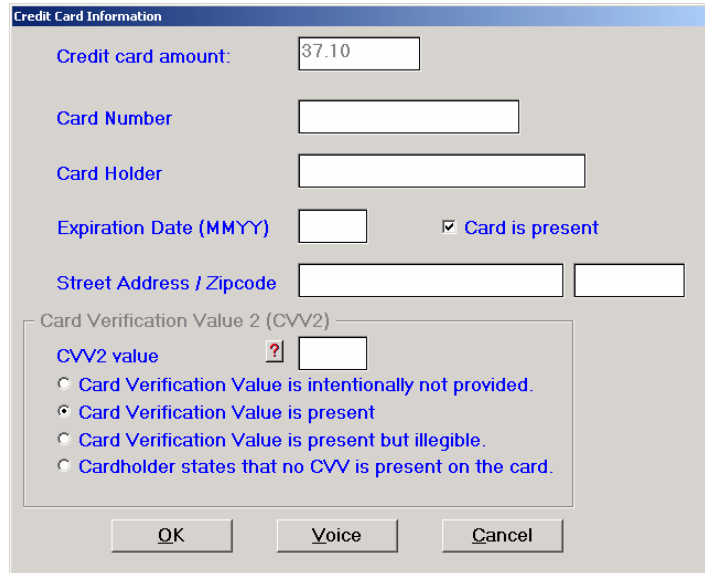
Manual Card Entry

If you are unable to read the magnetic stripe on the card, you can click the "Manual" button. Most processors charge more for manually entered transactions, so this option should be avoided, when possible. When you click on the "Manual" button, you will see this screen:

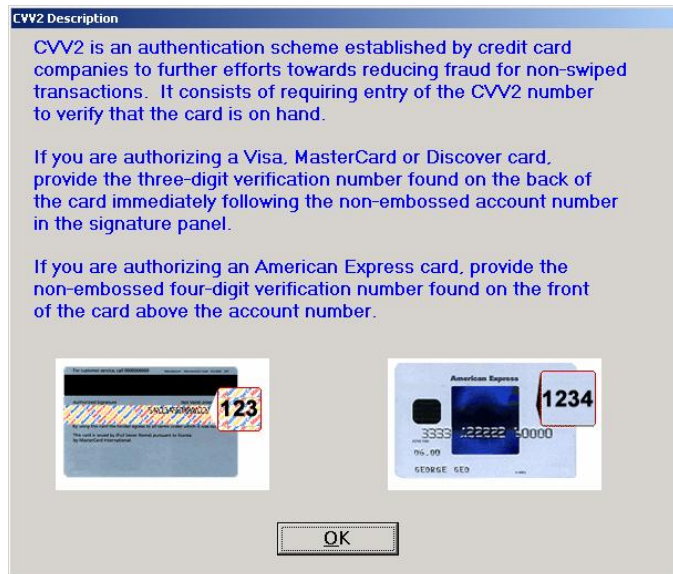
The only time the "Card is present" check box should not be checked is if you are doing direct marketing and have configured BSMGR to send direct marketing VITAL transactions.

If this is a voice transaction, enter the requested information and click on "Voice." Otherwise, enter the required information and click on "OK."

Information on CVV2 is available by clicking on the "?" button beside the "CVV2 value" entry field. CVV2 is short for Card Verification Value 2 (what Visa calls it, while MasterCard calls it a Card Validation Code, or CVC2). CVV2 is the three extra digits you'll now find on the back of your credit or debit card. In case you're wondering about the 2, CVV1 is a different number, but identical in purpose, that's encoded in the magnetic stripe and read by the terminal as a card is swiped through. As the number is not embossed (raised) and is not encoded on the card's magnetic strip, it is not saved when a merchant makes an imprint of your card or swipes it through a reader.



The screenshot shows a dialog box titled "Credit Card Information". It contains several input fields: "Credit card amount" with the value "37.10", "Card Number", "Card Holder", "Expiration Date (MMYY)", and "Street Address / Zipcode". There is a checked checkbox for "Card is present". Below these fields is a section for "Card Verification Value 2 (CVV2)" with a "CVV2 value" field and a "?" button. Below the CVV2 field are four radio button options: "Card Verification Value is intentionally not provided.", "Card Verification Value is present", "Card Verification Value is present but illegible.", and "Cardholder states that no CVV is present on the card." At the bottom are "OK", "Voice", and "Cancel" buttons.

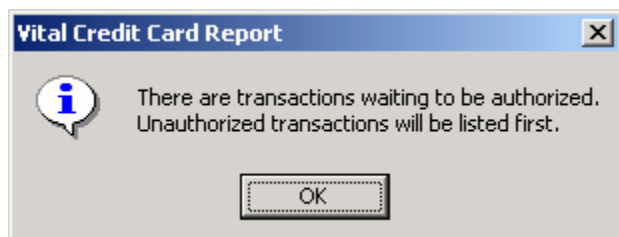


The screenshot shows a dialog box titled "CVV2 Description". It contains text explaining CVV2: "CVV2 is an authentication scheme established by credit card companies to further efforts towards reducing fraud for non-swiped transactions. It consists of requiring entry of the CVV2 number to verify that the card is on hand." Below this are two paragraphs of instructions: one for Visa, MasterCard, or Discover cards (three-digit number on the back) and one for American Express cards (four-digit number on the front). At the bottom are two images of credit cards with CVV2 numbers highlighted: a Visa card with "123" and an American Express card with "1234". An "OK" button is at the bottom.

Credit Card Reports (SLCC)

The SLCC program automatically detects the existence of new VITAL transactions. When you run this program, by default it shows the current transactions that have not been settled. You can view archived transactions and print reports from either.

If you have used the "Authorize Later" feature in POS during the current batch, you will see a message explaining that the unauthorized transactions will be listed first. In the "Type" column, you will see a "Waiting" status. This identifies the transactions that have not yet been authorized.



The screenshot shows a dialog box titled "Vital Credit Card Report". It contains an information icon (i) and the text: "There are transactions waiting to be authorized. Unauthorized transactions will be listed first." At the bottom is an "OK" button.

Vital Credit Card Report

Menu Utilities Output

Date	Time	Clerk	Auth.	Trans. Identifier	Vald.	Amount	Type	Card
2003-07-20	13:54:37	BKMM		000000000000000		29.16	Waiting	40211
2003-07-20	13:53:43	BKMM		000000000000000		16.19	Waiting	46311
2003-07-20	13:52:42	BKMM		000000000000000		23.76	Waiting	43881
2003-07-27	14:33:48	BSRR	606738	013208704283938	2NBC	33.48		46311
2003-07-27	14:30:05	BAMM	052194	093208702051628	93HZ	63.72		43311
2003-07-27	14:29:00	BAMM	052129	093208701408178	2FZW	13.60		43311
2003-07-27	14:23:03	BAMM	073248	093208697829369	N3S9	32.40		41851
2003-07-27	14:21:54	BAMM	135159	003208697130272	22RG	36.68		42291
2003-07-27	14:20:47	BVTT	003934	093208696460021	GSPZ	29.16		42711
2003-07-27	14:20:42	BAMM	098153	083208696411591	L8WF	38.86		42291
2003-07-27	14:19:33	BAMM	135445	083208695739436	LSV9	10.68		48061
2003-07-27	14:16:35	BVTT	003146	093208693959328	DCXR	52.92		40941
2003-07-27	14:14:29	TLBB	060067	013208692685751	258D	5.00		42291
2003-07-27	14:10:43	BAMM	256424	0727MPLA66KFX		34.54		54911
2003-07-27	14:09:37	BVTT	R16070	0727MCSQKYAGA		34.16		54071

Open Transactions 76 Captures/Approvals 2 Credits 0 Voids
 Archived Transactions SETTLEMENT-TID: 0005 Total \$ 2,261.33

View a Single Day Enter Date (MMDDYY) : 072303 Run Settlement View Log File

By Status By Date/Time By Clerk Options=F5

Every night, when properly configured, the SCHEDULE program in BSMGR will automatically settle your credit card transactions. The log file generated by the settlement routine is called "SETTLE.TXT". You can also view and print the settlement information from SLCC from any day. At the end of the report is the total dollar amount, plus two summary reports. One shows the dollars processed for each register based on their "REG_NUM". The other details the totals for each card type. Some banks/processors send separate one statement for Visa and MasterCard, but a separate statement for Discover/NOVUS and a third for American Express. This helps you quickly compare amounts in BSMGR with your merchant statements.

You can manually close a batch at any time. Simply click on the "Run Settlement" button. Some merchant service providers configure accounts so that a specific "Terminal Number" is required for settlement. As mentioned earlier in this document, you can set the "SETTLEMENT-TID" value in the store environment that will be used whenever you settle a batch, regardless of the actual terminal number. The value of this variable is shown on the VITAL SLCC screen. If no SETTLEMENT-TID is set, then the SETTLEMENT-TID will be the same as your station's TID / Terminal #", as described above.

You can double click on an entry in the list to see details on the transaction. This screen is password protected because of some of the functions and information available on the details screen.

Vital Credit Card Report

Menu Utilities Output

Date (MMDDYY): 072703 Time (HHMMSS): 143348 Register #: 4 Clerk: BSRR
 Authorized Amount: 33.48 Settlement Amount: 33.48 Cardholder Acct. #: 4631 ...
 Transaction Code: 54 Cardholder ID Code: @ Acct Data Source: H
 Requested ACI: Y Returned ACI: E Authorization Source Code: 5
 Transaction Sequence #: 0503 Response Code: 00 Authorization Code: 606738
 AVS Result Code: 0 Transaction Identifier: 013208704283938
 Validation Code: 2NBC Void Indicator: Transaction Status Code: 00
 Reimbursement Attribute: 0 Purchase ID: 4001631 Industry Code: R
 Failed ? : Failed Field: Reference Number:

Delete=F5 Credit=F8 Exit=Esc

If the transaction has not been settled, you can use the “Delete=F5” key to remove it from the list of transactions to be settled. This will prevent the customer from being charged for that transaction.

If the transaction has been settled, then it will be in the archive. If you need to credit an archived transaction for any reason, you can use the “Credit=F8” button. This will enter a transaction into the list of pending settlement transactions as a credit to the customer’s credit card without affecting the sales journal. One example of when to use this feature is if you have a batch settle twice for any reason.