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# AssureBuy Payment Processing

*for*

**Microsoft Business Solutions**

**Great Plains**

**Release 8.0**

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# Introduction to AssureBuy

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## Overview

AssureBuy offers a reliable, scalable and secure method of outsourcing the mission critical back office payment processing infrastructure without the technical issues and historically high cost associated with an in-house developed solution. Additionally, use of the AssureBuy infrastructure affords the seller access to industry leading transaction and payment processing expertise, which can reduce overall processing costs and prevent losses from fraudulent transactions.

The AssureBuy Internet Payment Gateway provides businesses with real-time access to AssureBuy's proven back office processing infrastructure. Using any secure SSL server-to-server communication technology, businesses can send transactions using either standard name-value pairs or xml formatted requests and obtain processing results in typically 3 to 5 seconds.

The AssureBuy processing and risk management technology is the result of years of Internet and payment processing experience, large infrastructure investments, and proven security techniques. Having processed Internet transactions since 1995, AssureBuy is among the most experienced companies in the industry.

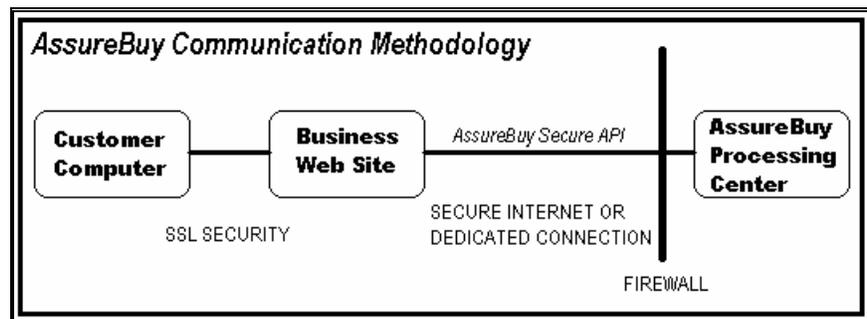


Figure 1 AssureBuy Communication

The above diagram shows the communication methodology employed in a typical transaction. The buyer communicates directly with the business web site, selects the products to be purchased and initiates the payment transaction by clicking on the order button. The business web site configures

the request and securely sends it to AssureBuy for processing. Processing center firewall security controls access to the AssureBuy processing services. Once inside the processing center, the seller's request is authenticated, the request is validated and the appropriate services are performed. The response is then packaged and returned to the seller's server. The AssureBuy servers typically do not communicate directly with the buyer.

For sales originating from sources other than an Internet Web Site, the AssureBuy payment gateway can be accessed from any existing business computer (server or workstation) that is connected to the Internet. This feature allows traditional payment processing applications and in-house accounting systems to access the same reliable and powerful payment processing services offered by AssureBuy to Internet merchants.

AssureBuy services can be easily customized to provide the exact level of functionality desired by an individual seller. From credit card processing and risk management to tax calculation and remote integration, a seller may select just the right mix of services to complete an existing back-office processing solution, or use the entire suite, which works seamlessly to provide a robust, feature rich solution offering high-availability, reliability and scalability.

In addition to the payment gateway services, AssureBuy also offers a secure administration system for remote access to order and transaction data. For sellers who would also like to outsource the entire buying experience, AssureBuy offers its IntegriCharge® service, which is capable of securely collecting and validating billing, shipping and payment information from buyers using a normal web browser.

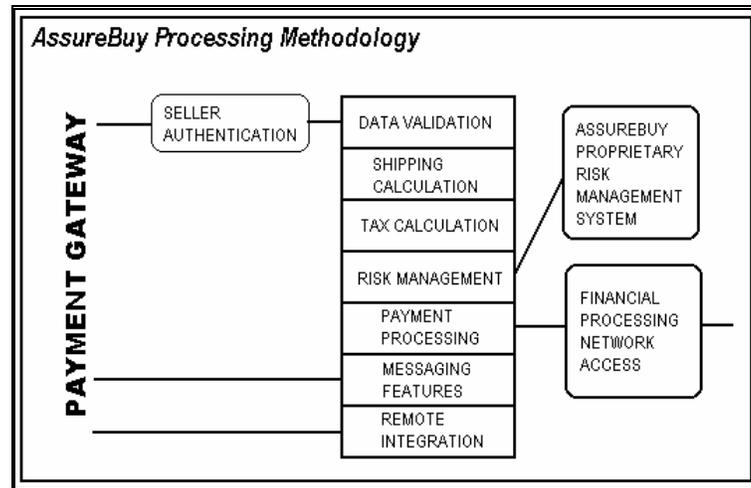


Figure 2: Processing Methodology

The above figure demonstrates how the various AssureBuy services work together to provide a complete back-office transaction and payment processing solution.

## Data Validation

All information contained in any request made to the AssureBuy system is first validated before any other AssureBuy services are performed. This validation includes verifying the length, size and type of all data elements, the

validity of all processing codes, and the relationship of the data elements contained within the request. Certain data elements are required in order to complete a transaction request and others are required based on the values contained in related elements. In all cases, the validity of the request is verified; in the event an invalid data element is located, an error response and error message are returned to the seller.

Sellers may also identify certain user-defined fields as being required elements for their requests only. AssureBuy allows validation rules to be established by a particular seller, so long as these validation rules specify only that a data element be required or optional in the request.

Depending on the type of error and the configuration of the system, sellers may display the AssureBuy error messages directly on a web site so that a buyer will know which elements have been entered incorrectly.

## Shipping Calculation

Accurate shipping and handling charges are critical to the successful completion of a transaction in real-time. Because the complexity of such calculations varies widely amongst sellers, AssureBuy offers several different levels of shipping and handling calculation services, all of which may be customized to meet the exact needs of the seller.

For sellers with no shipping and handling or where the shipping and handling can be calculated easily by the seller, AssureBuy allows the seller to pass a specific value for shipping along with the other transaction details. This value is simply added into the total amount for the transaction.

For more complex shipping and handling calculations, AssureBuy offers a service to calculate the total shipping and handling for the order. Each product ordered can be individually identified as a shippable item. For all shippable items, AssureBuy supports shipping calculations based on order total, order weight, quantity of items ordered, or a flat rate. The ranges for each of these methods are set by the seller and are entered into a shipping calculation database at AssureBuy.

For the most accurate and up-to-date shipping information, some sellers prefer to rely on real-time data from their primary shipper. AssureBuy is capable of configuring real-time connections to major shipping carriers, including United Parcel Service (UPS), Federal Express (FedEx), and the United States Postal Service (USPS). In this case, the seller is required to have an established billing relationship and active account with the third-party shipper.

## Tax Calculation

Tax calculation can be a tedious undertaking, especially given the real-time nature of the on-line business world. Type of product, location of the buyer or seller, and even the shipping location can all affect the taxability and tax rate of a particular transaction. To accommodate the complex nature of tax calculation, AssureBuy offers three levels of tax calculation.

For some sellers, there is either no taxing requirement, or the tax calculations are so complex that the seller has already implemented a method for determining taxability. In these cases, the AssureBuy payment gateway is capable of accepting any tax amount the seller might wish to include in the transaction. The AssureBuy payment gateway simply accepts this number,

along with a seller identified tax jurisdiction and adds that amount into the total amount for the current transaction.

For simple mail order type businesses, the AssureBuy payment gateway allows sellers to establish tax rates which apply only to the shipping location of the order. For all applicable seller jurisdictions, a simple tax rate is entered into a tax calculation database. Tax is applied to all taxable items for each order shipped to one of these jurisdictions. For all levels of tax service, the seller may identify which individual items on each order are taxable.

Finally, through a partnership with TAXWARE International, AssureBuy is able to offer its sellers a comprehensive worldwide tax calculation system that is updated on a regular basis with the latest jurisdiction and rate information. When using this level of tax calculation service, the system determines the appropriate jurisdiction and rate by examining the type of product being sold, the location of the buyer and seller, and the location from which the product is shipped. Tax liability reports are available that identify the taxes collected in each jurisdiction.

## **Risk Management**

Available in the AssureBuy payment gateway is a proprietary risk management service. The risk management service is the result of many years of Internet related transaction and payment processing experience and is designed specifically to assist a seller in identifying potentially fraudulent buyer transactions.

The service is easily configured for the source and level of risk associated with a particular type of business and makes considerations for the type of product being sold, the location of the seller, the amount of a typical transaction and the delivery method. The service combines inherent knowledge of overall potential risk and learned knowledge from the experience of the individual seller. The databases used for scanning each transaction are updated as new fraud methods and perpetrators are identified.

Risk management is an extremely important function in any business, but is exponentially more difficult to monitor given the nature of the Internet. By using the AssureBuy risk management service, sellers are protected from potential fraud occurring across the entire AssureBuy seller base. And, more importantly, sellers can maintain control of a potentially serious and costly problem inherent in the on-line business world.

## **Payment Processing**

The primary feature of the AssureBuy payment gateway is its ability to process payment transactions. The payment processing service includes the ability to accept credit card transactions, electronic checks and ACH transactions, purchase orders, invoices, gift certificates, coupons and giveaways.

Credit card authorizations are preformed in real-time through multiple redundant connections to major processing networks. The system currently has the capability of processing all major credit card types, including American Express, Carte Blanche, Diner's Club, MasterCard, Novus/Discover, Eurocard, JCB Card and Visa. The system processes most major debit and purchasing cards as well. Support for PIN numbers and the new CVV2 and CVC2 card verification values are also available.

The system accepts transactions identified as check, money order, COD, cash, ACH, purchase order, invoice, gift certificate and giveaways. The system can also be set up to automatically transfer electronic check and ACH payments to a seller's bank for processing.

Unlike many other payment processing services, AssureBuy rigorously scans all orders prior to processing and reviews all processing information returned by the processor. A review of this information may result in a situation where the transaction should not be processed, as in the case of an order that does not pass risk management, or when the cardholder's bank is not available for authorization at the time of purchase. In these cases, the AssureBuy payment gateway returns neither an approval nor decline, but rather sends the order to a hold status for further review. In all instances, AssureBuy attempts to provide the highest level of valid and approved orders possible. Simply declining such transactions, as many other processors do, would potentially have the effect of turning away valid buyers.

## **View N Pay Processing**

The second major feature of the AssureBuy payment gateway is its ability to process invoice transactions. The invoice processing service supports the View 'N Pay hosted application.

## **Messaging Features**

Upon completion of any transaction, the AssureBuy payment gateway has the ability to send out one or more e-mail messages. These messages are completely customizable by the seller and can include sales receipts or purchase confirmations to the buyer, order notifications to the seller or to a fulfillment center, order problem messages to a buyer, hold order notifications to the seller's customer service department or any other type of message sent to any seller identified destination.

For regular order confirmations to the buyer and order notifications to the seller, the AssureBuy payment gateway verifies that the messages were sent by recording the time and date the message was delivered to the mail server.

## **Remote Integration**

While the AssureBuy payment gateway provides a response to each request, it has the capability to communicate with other remote applications as well. Standard responses are sent back to the calling application in either name-value pair or xml format. Similarly formatted responses can also be posted to any remote URL capable of using secure HTTPS technology with SSL encryption.

The AssureBuy payment gateway can also securely post any custom configured data stream to any remote URL and verify that the remote processing script properly received the data by storing a response from the remote script. The format of any data posted to a remote script is completely user-defined for each remote script and the system is capable of sending information to multiple scripts.

Transaction data may also be sent via e-mail on a regular basis to any e-mail address supplied by the seller. Data sent in this fashion is usually configured as delimited ASCII files for import into third-party applications. Again, the format of the data sent via e-mail is completely customizable to the seller's

specific requirements. Data containing sensitive information, such as credit card or bank account numbers, is encrypted using standard public/private key encryption technology.

Although the AssureBuy payment gateway can be easily integrated into any existing environment, interfaces to existing environments and applications may be available. An interface to the Microsoft Great Plains accounting applications is currently available for Dynamics and eEnterprise customers using Release 6.0 and higher.

## **Administration**

AssureBuy offers a robust transaction and payment administration system that allows secure access to the transaction information on file at AssureBuy. Sellers are allowed to establish system users that can gain instant access to the AssureBuy information at any time. Each user is assigned a unique ID and password that controls access to the system and specifies the type of information that can be viewed. Existing security levels include users, maintenance users, order processors and administrators. Only order processors and administrators are allowed to view sensitive payment information, such as credit card and bank account numbers.

The AssureBuy administration system allows sellers to access and review order information for all transactions sent through AssureBuy. This includes billing information, shipping information, payment information and order details. Additionally, some users may view pending orders which have not yet been processed or which have been identified as being potentially fraudulent by AssureBuy. Users with processor level access or above are allowed to process orders, resubmit orders with new payment information, decline orders and issue credits.

An order search utility is available that allows orders to be located by order number, date, credit card number, buyer name, e-mail address or IP address. For recurring type orders, the system allows access to all transactions associated with a particular order.

A variety of reports allow users to view order notifications, obtain information for buyer disputes and chargebacks, or print credit statements. Users may also re-send or re-print order notifications and buyer confirmations.

Please contact AssureBuy Support for access to the AssureBuy Administration System or to obtain a copy of the Administration System User Help manual.

## **Data Collection**

When using the AssureBuy IntegriCharge® service, the AssureBuy secure servers collect and validate the buyer's billing, shipping and payment information, including any custom information required by the seller. In addition to certain order processing requirements, the seller is able to identify which data items are required and which are optional. The AssureBuy servers confirm that the order information has been entered completely and, in some cases, also verify the validity of the information entered. When a problem is detected, the buyer is notified with a message and prompted to return to the order page to correct the invalid information. Using the data collection and validation services provided by IntegriCharge®, sellers are

freed from the burden of writing complex error processing scripts to validate buyer information entered through the web browser.

## **Systems and Technology**

AssureBuy houses its transaction and payment processing system in a state-of-the-art, ultra-secure Exodus data center containing the most advanced, fault-tolerant Internet technology available, including power backup, fire suppression, network redundancy and built-in disaster recovery. Exodus operates a global network of inter-connected data centers that are linked by a high-speed, switched infrastructure, providing seamless transaction integration from anywhere in the world. These data centers, located throughout the world, provide redundancy and data backup facilities, ensuring high-availability of AssureBuy's mission-critical transaction processing infrastructure. AssureBuy operates its system on high-speed, load-balanced servers, with redundant frame-relay connections to major credit card processing and banking networks.

AssureBuy utilizes only mature, enterprise class, hardware and software solutions, which have been tested and proven in high-performance, high-availability server environments. All operating systems are stable for business and transaction processing environments. All production level operating systems, applications software and databases reside on either mirrored disk devices or redundant disk array storage. Server and networking hardware is scalable and redundant, utilizing industry standard RAS (reliability, availability and serviceability) technology for optimal uptime.

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## **AssureBuy Setup**

Before installing and using the AssureBuy Payment Processing application within Great Plains, the seller must establish a processing account with AssureBuy. Setting up a processing account with AssureBuy involves four components: a credit card merchant account, the credit card processing network, the payment gateway options, and the fraud management system.

### **Merchant Account Setup**

A merchant account gives a business the ability to accept credit cards as a form of payment. Many businesses already have a credit card merchant account. In most cases, the existing merchant account will work with the AssureBuy payment gateway. If the business does not already have a merchant account, one will need to be obtained before setting up an account with AssureBuy.

Visa and MasterCard are associations of financial institutions that offer credit card services through member banks, identified as either acquiring banks or issuing banks. For a credit card to be used as a form of payment, a buyer must own a credit card and a seller must have a merchant account. When a buyer applies for a credit card, the application is sent to a banking institution that can issue credit cards. This banking institution is referred to as an issuing bank. When a seller applies for a merchant account, the application is sent to a banking institution that can issue merchant accounts and process payments. This banking institution is referred to as an acquiring bank.

The acquiring bank that provides the merchant account will act as a clearinghouse for the credit card payments. Each day, the acquiring bank transmits instructions to the issuing banks telling them to remove funds from the buyer's credit card account and transfer the money back to the acquiring bank. Once the issuing bank has transferred the funds to the acquiring bank, the acquiring bank will then transmit the payment to the seller's regular business bank account. The missing link in the above transaction is how the seller connects to the acquiring bank to send the credit card transactions. In standard retail stores, the connection is usually through a swipe terminal and a phone line, but in non-retail environments the connection is through card processing software and a payment gateway.

Both the swipe terminal and the card processing software require a connection to the acquiring bank. A credit card processing network provides this connection. As with issuing and acquiring banks, there are multiple card processing networks. The acquiring bank usually determines which network the seller's merchant account will need to use. The swipe terminals or the card processing software will dial directly into the card processing network to transmit the credit card transaction.

Once the seller has established a Visa/MasterCard merchant account, they will also want to consider accepting American Express, Discover, Diners Club, and other card types. In order to accept other credit cards, the seller must also obtain merchant accounts from the other credit issuing card companies. Many times the organizations providing the Visa/MasterCard accounts can assist the seller with obtaining the additional credit card merchant accounts. The seller can also contact the organizations directly to sign up for a merchant account. Once the seller has obtained the additional merchant accounts, then all that needs to be done is to add the additional merchant accounts to the seller's Visa/MasterCard merchant account at both the acquiring bank and the card network. The Visa/MasterCard acquiring bank will be able to transmit to American Express, Discover, or Diners Club directly to move funds just like a normal Visa/MasterCard transaction. The AssureBuy payment gateway needs no special programming to accept the additional cards other than adding the additional payment options to the seller configuration.

## **Credit Card Network Setup**

The AssureBuy payment gateway is connected to several predominant card processing networks, including VisaNet(Vital) and First Data(FDMS). The First Data network has a variety of platforms that merchants can use to process credit card transactions. AssureBuy currently connects to the Nashville platform and the South platform. Each network has a unique set of informational requirements that must be entered into the AssureBuy payment gateway before the merchant can process credit cards. The acquiring bank determines the credit card processing network to be used, so the business must contact their merchant account provider to verify whether they are compatible with the AssureBuy payment gateway.

### ***VisaNet(Vital)***

In order for VisaNet to configure your merchant account to work with the AssureBuy payment gateway, the following information will need to be provided to VisaNet about the AssureBuy payment gateway.

Software Type: PaylinX version 3.1.9

Connection: High speed frame relay

In order for AssureBuy to set up the payment gateway to work with a VisaNet merchant account, the merchant account provider will need to provide the following information to AssureBuy. These details are necessary so AssureBuy and the acquiring bank will be able to identify the merchant for each transaction. Typically, the acquiring bank will fax a document containing this information once the merchant account has been set up in their system. Failure to provide any of the requirements in the table below will prevent AssureBuy from properly configuring the payment gateway and transactions will not be processed correctly.

<b>Description</b>	<b>Characters</b>	<b>Field Type</b>
Location/City	Up to 13	Alpha
State	2	Alpha
Agent Bank Number	6	Numeric
Agent Chain Number	6	Numeric
Category Code	4	Numeric
Merchant Location Number	5(zero fill)	Numeric
Merchant Number	11(zero fill)	Numeric
Terminal ID	8(zero fill)	Numeric
Store Number	4	Numeric
Store Name	Up to 25	Numeric
Acquirer BIN	6	Numeric
Terminal Number	4	Numeric
Industry Code	Direct Marketing or Retail	Choice
Currency	USA	----
Country Code	USA	----
Zip Code	Up to 9	Numeric
Language Indicator	----	----
Time Zone	----	----

Once the bank has provided the information to the seller, the seller then needs to forward the information on to AssureBuy. AssureBuy staff will set up and verify that the merchant account is working properly. Please be sure to also provide a list of the credit card types your merchant account can accept, such as American Express or Discover.

### ***First Data (FDMS)***

AssureBuy is a certified payment gateway for both the FDMS Nashville platform and a certified multi-currency gateway for the FDMS South platform. The setup process for each of these platforms will differ slightly because each have unique settings.

## Nashville Platform

If the seller's merchant bank is set up to process on the Nashville platform, the seller's bank will need to know the following information about the AssureBuy payment gateway.

Product Name	IntegriCharge (g/w)
Product ID	819806
Vendor Name	PaylinX
Vendor ID	198

If the seller's merchant account is not set up with the above specifications then the seller's merchant account will not work with the AssureBuy payment gateway. To complete the setup process for AssureBuy, the seller's bank needs to provide a merchant ID (mid) and a terminal ID (tid), which will be entered into the AssureBuy payment gateway.

Description	Characters	Field Type
FDC Merchant ID	11(zero fill)	Numeric
Terminal ID	11(zero fill)	Numeric

## South Platform

The FDMS South platform is a high-volume processing network that is only available to certain businesses. As a result, the setup process is different for each merchant account. When setting up a seller that uses the FDMS South platform, AssureBuy will need to work directly with the seller's bank and First Data to complete the setup process for the seller. AssureBuy is a certified payment gateway, which will help speed the setup process along. However, AssureBuy will need to schedule testing time with the FDMS South platform and be approved for processing before the seller will be allowed to start sending live credit card transactions. Since AssureBuy is directly involved with both the acquiring bank and First Data, the seller does not need to obtain any special information from the bank.

## Gateway Options Setup

In order for AssureBuy to complete the setup of the seller's account in the payment gateway, the seller must decide which of the payment gateway options will be used. The payment gateway options include the settings that tell AssureBuy how to handle the data passed to the gateway, such as how to handle tax and shipping calculations. These gateway options are collected by AssureBuy during the setup process.

## Fraud System Setup

AssureBuy's fraud system is a filtering technology consisting of multiple fraud tests that center on validating the information contained within the transaction. The filters use a variety of methods that allow the seller to set thresholds, restrictions, and establish lists of fraudulent transaction data. Certain fraud filters also allow a seller to enter an override to avoid flagging orders from valuable customers as potential fraud. The override will allow the buyer's transaction to process despite having failed that fraud test.

The AssureBuy fraud system is comprised of three main components: the fraud filter, the watch code and the watch action. The fraud filters perform the

actual validation of the transaction data and are grouped into various levels. The watch codes identify each of the fraud filters for maintenance and for displaying the results of the fraud tests on the transaction. Each watch code that is triggered for a transaction will be displayed on the transaction record. The final piece of the fraud system is the watch action. A watch action is the seller-defined procedure that the system will follow after a transaction has triggered a watch code. During fraud maintenance, the seller is allowed to set the watch actions on each individual watch code.

Here's how it works. Transaction information is passed to the AssureBuy payment gateway. The gateway will then validate the transaction information before passing the customer credit card information on to the credit card network. The process of validating the transaction information includes running the transaction information through any fraud tests that have been enabled by the seller. These fraud tests are identified by watch codes. If the fraud tests do not trigger any watch codes, the transaction is processed normally. If the fraud tests trigger one or more watch codes, then the watch codes are added to the transaction. The system also checks to see if the watch code is listed as an override filter for the current transaction. If there is an override, and no other watch codes have been added, then the transaction will be processed. If the transaction does not contain any override information, the watch action processing is performed for the current transaction. Watch action processing then determines whether the transaction will be processed, declined or placed on hold, according the seller's predefined instructions. The route the transaction takes through the fraud system is mapped out in detail below.

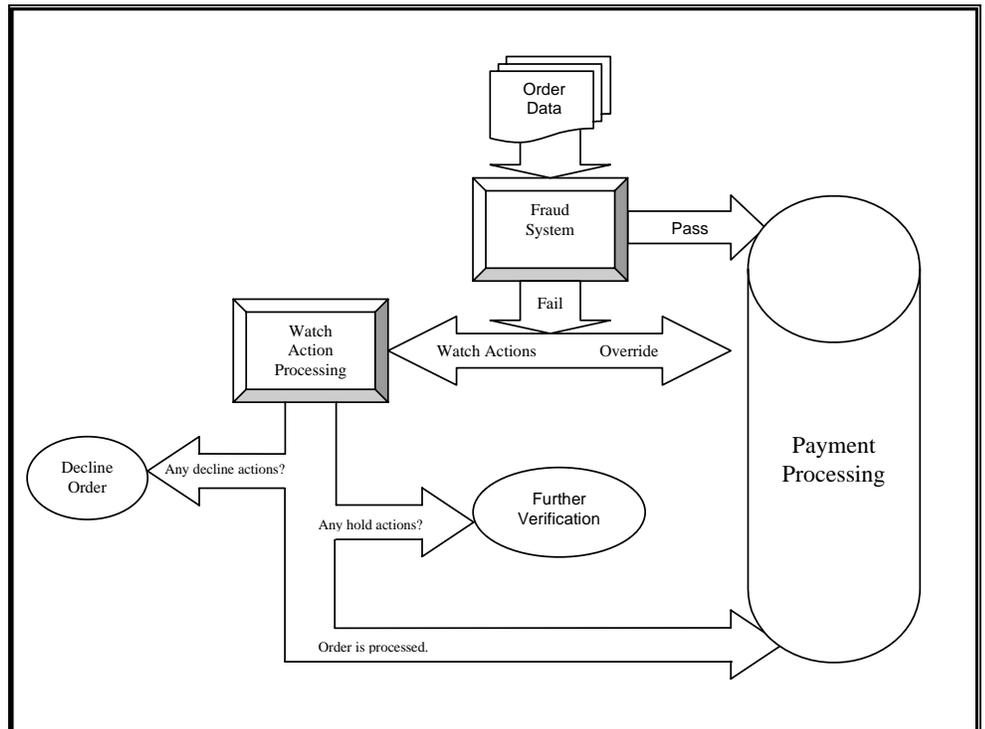


Figure 3: Fraud System Diagram

## Levels of Service

The AssureBuy fraud prevention system is offered in three levels of service. The basic level of service includes five common tests, checking for things such as duplicate transactions or restricted email addresses. The advanced level of service offers more sophisticated testing that checks for matching values across all the transaction data, allows for more restrictions, and does some validating of the transaction data. The custom level of service offers the option of adding third party services, such as more robust address verification services or credit checks. These custom fraud filters can add an additional layer of protection by validating transaction information with outside data sources. Since the custom level consists of third party services, each watch code is purchased on an individual basis and is priced individually. For more information and pricing, please contact AssureBuy Sales at [sales@assurebuy.com](mailto:sales@assurebuy.com). Each of the watch codes and their corresponding level of service are displayed below.

Watch Codes	Description	Basic	Advanced	Custom
CD	Restricted Credit Card	X	X	X
EM	Restricted Email Address	X	X	X
IP	Restricted IP Address	X	X	X
OV	Order Value Too High	X	X	X
RD	Restricted Email Domain	X	X	X
XP	Too Many Orders From Same IP Address	X	X	X
AC	Address/City Contain Matching Values		X	X
AR	Invalid Phone Number Area Code		X	X
CH	Cardholder Does Not Match Billing Name		X	X
CI	Restricted City		X	X
CO	Restricted Company		X	X
CT	Restricted Country		X	X
CZ	City/Zip Contain Matching Values		X	X
FL	First Name/Last Name Contain Matching Values		X	X
FM	Free Email Account Used		X	X
IC	Too Many Items Ordered		X	X
ID	Invalid Email Domain		X	X
IQ	Too High Quantity on a Single Item		X	X
NA	Last Name/Address Contain Matching Values		X	X
NC	No Capital Letters in Name		X	X
NM	Restricted Name		X	X
PD	High Risk Product		X	X
RB	Restricted Buyer		X	X
SM	High Risk Shipping Method		X	X
SZ	Invalid State/Zip Code Combination		X	X
TM	Restricted Time of Day		X	X
TX	Invalid Phone Number Format		X	X

Watch Codes	Description	Basic	Advanced	Custom
VC	Suspect Vowel Count		X	X
VO	Missing Vowels		X	X
WD	Restricted Words		X	X
XB	Too Many Orders From Same Billing Address		X	X
XC	Too Many Orders From Same Credit Card Number		X	X
XR	Too Many Orders From Same IP Range		X	X
AU	Failed Authentify™ Confirmation			X
AV	Bad Response from AVS System			X
DL	High Risk Delivery Location			X
IT	IP Address/Billing Country Check			X

## Watch Codes

All watch codes have two common features. Each watch code can be turned on or off and each has a specific watch action. Watch actions determine the next step after the fraud filters have triggered a watch code. For more information on watch actions, please see “Watch Actions” on page 23. Beyond these two basic features, the watch codes can be categorized into six different types.

### System Watch Codes

System watch codes are fraud filters whose settings are fully controlled within the AssureBuy system. These filters will test the transaction data for certain characteristics and a few of the filters will be able to verify certain transaction data. The seller only controls turning the system watch codes on or off.

Watch Code	Filter Description
AC	The address field and the city field contain the same information. This usually indicates that a customer has either typed or copied garbage information into the transaction fields.
AR	The area code for the entered phone number is not consistent with the address specified for the transaction. This test is valid for US transactions only.
CD	The buyer's credit card is listed in the bad card database. Credit cards are only added to the bad card database if they have been used to place fraudulent transactions in the past.
CH	The cardholder name does not match the billing name entered for the transaction.
CZ	The city field and the postal code field contain the same information. This usually indicates that a customer has either typed or copied garbage information into the transaction fields.

<b>Watch Code</b>	<b>Filter Description</b>
FL	The first name and last name fields contain the same information. This usually indicates that a customer has either typed or copied garbage information into the transaction fields.
ID	The domain for the specified e-mail address is invalid or cannot be identified as a valid Internet domain.
NC	No capital letters were entered in any of the name fields. This practice sometimes indicates that a transaction is fraudulent.
NA	The last name field and the address field contain the same information. This usually indicates that a customer has either typed or copied garbage information into the transaction fields.
SZ	The postal code entered for the current transaction is not consistent with the state/province entered.
TX	The format of the entered telephone number is not consistent with the address for the current transaction.
VC	The number of vowels located in one of the name fields is inconsistent with the numbers found in valid names.
VO	No vowels were found in a value entered into the one of the name fields.

### ***Value Watch Codes***

Value watch codes require the seller to enter a threshold or value against which the filter may compare the transaction data. The values should be set according to the seller's business. For example, a seller whose main product is \$500.00 would not want to set a transaction total limit to \$200.00. However, a seller with items costing \$5.00 might want to consider a transaction total limit of \$100.00.

<b>Code</b>	<b>Fraud Test Description</b>
IC	Too many items have been ordered. A high number of line items on a transaction can sometimes indicate fraud.
IQ	An item being purchased on this transaction has an unusually high quantity. Ordering a high number of a single item sometimes indicates fraud.
OV	The buyer's transaction total exceeds the seller threshold limit. The seller determines the high limit during the payment gateway setup. High limit should be set according to a seller's typical transaction amount. If a seller's average transaction amount is \$100.00, then the high limit might be set at \$150.00.
TM	The current transaction was placed at a time of day considered to be high risk for the products being offered by this seller.

## List Watch Codes

List watch codes require a list of data that is compared to all incoming transaction data. If any of the transaction data contains an entry on the restricted data lists, then the transaction will fail the fraud filter and the appropriate watch codes will be applied to the transaction. Some of the watch lists, such as restricted e-mail addresses, will require the seller to input data. Other lists, such as the list of free e-mail domains, are system controlled. Each seller is able to add and remove items from the non-system controlled watch lists. The system controlled watch lists are maintained by AssureBuy, so the seller does not have access to the data contained in those lists. The table below indicates which watch lists are seller maintained and which are system maintained.

<b>Code</b>	<b>Owner</b>	<b>Fraud Test Description</b>
CI	Seller	Either the buyer's shipping city or the billing city is on the restricted city watch list.
CO	Seller	The company name entered for the specific transaction is currently on the restricted company watch list.
EM	Seller	The e-mail address entered for this transaction is on the restricted e-mail watch list.
IP	Seller	The IP address used to place the current transaction is in a range of IP addresses on the restricted watch list. The seller should be cautious when entering an IP range. The broader the range of the IP address, the greater the chance that more transactions will go on hold. For more information, please see "IP Address" on page 27.
RB	Seller	A buyer number entered is from a buyer that has been restricted from ordering. The buyer number is a number the seller has specifically given to the buyer.
RD	Seller	The domain for the specified e-mail address is located in the restricted e-mail domains watch list.
NM	Seller	The buyer's name is listed on the restricted name watch list. This fraud test is an inclusive test, meaning that if the name on the transaction contains the restricted text in the watch list, then the transaction will fail the test. For example, if the watch list contains the text Rob, a transaction with a name of Robert will cause the fraud test to fail.
PD	Seller	The item number (SKU) of a product purchased on the current transaction is listed as a "high risk" product. Certain products naturally attract fraudulent orders and can be flagged as high-risk products for a particular seller.
SM	Seller	The shipping method has been identified as high risk. For certain products, use of a particular type of shipping may indicate a fraudulent transaction.

<b>Code</b>	<b>Owner</b>	<b>Fraud Test Description</b>
FM	System	The buyer's email address contains the domain of a free Web-based email provider. Free e-mail accounts are often used to place fraudulent on-line transactions.
WD	System	One or many of the transaction fields contains a word or phrase from the restricted words watch list.

### **Combined Watch Codes**

The combined watch code is similar to the list filters in how it performs the fraud tests. However, the combined filter has an added feature, the list entered by the seller can be either a list of restricted data or it can be a list of allowed data. Currently, only one filter, the restricted country filter, has this dual functionality. If the restricted country filter is set to "list is restricted countries", then only transactions with countries on the seller's restricted list will fail the fraud test. If the restrict country filter is set to "list is allowed countries", then all transactions with a billing country not on the list will fail the fraud test. The seller can make exemptions to this test by entering the allowed countries into the list.

<b>Watch Code</b>	<b>Allow Flag Setting</b>	<b>Fraud Test Description</b>
CT	List is Restricted Countries	Either the buyer's shipping country or the billing country is on the restricted country watch list.
CT	List is Allowed Countries	Either the buyer's shipping country or the billing country is not on the seller's allow watch list.

### **Override Watch Codes**

Override watch codes perform two functions. The first function is a normal fraud test that the transaction can fail; this part of the fraud filter is system controlled. The second function is as an override, used in cases where a seller has a valuable buyer whose transactions consistently fail one of the override watch codes. In this case, the seller wants this buyer's transactions to process despite failing the fraud test for the override watch code. The seller can enter a piece of the buyer's transaction information into the override watch list. Then, if the buyer's transaction triggers the override watch code, the watch code will allow the transaction to process anyway.

<b>Watch Code</b>	<b>Filter Description</b>	<b>Override</b>
XB	Too many transactions have been received from the same billing address. This sometimes indicates the use of a stolen credit card.	Enter a buyer's street address to allow their transactions to process.
XC	Too many transactions have been received using the same credit card number. This sometimes indicates the use of a stolen or fraudulent credit card.	Enter a buyer's credit card number to allow their transactions to process.

XP	The buyer has placed multiple transactions from the same IP address in a given period of time.	Enter a buyer's IP address to allow their transaction to process.
XR	XR is similar to the functionality of the XP watch code above, except that this test looks for too many transactions placed from a specified IP address range instead of a single IP address. The IP range must contain the numbers up to the class C.	Enter a buyer's IP range up to the Class C to allow their transaction to process.

### **Custom Third Party Watch Codes**

Custom third party watch codes will depend greatly on what information the third party will need to perform their validations. For this reason, the third party watch codes are grouped by themselves. Each of the services will come with their own unique settings.

- AU     The Authenticate service is provided by Authenticate Inc. Authenticate verifies the buyer by placing a phone call to the phone number entered on the buyer's transaction. This service helps to eliminate a little of the anonymity of buyers by forcing them to enter a phone number directly connected to them. The Authenticate service performs two functions, as a watch code and watch action. The watch code function of Authenticate controls whether the service is on or off and also controls result of the Authenticate watch action. The Authenticate watch action is available on all of the seller's watch codes so that if a transaction fails a designated watch code, the system will initiate the Authenticate service that will call the buyer. Based on the Authenticate service's response, the system will take the watch action determined on the Authenticate watch code and process, decline or place the transaction on hold.
- AV     Invalid response from a third-party Address Verification Service (AVS). This address verification is on a higher level and is provided by a third party.
- DL     The shipping address specified for this transaction has been listed as a "high risk" delivery address by the United States Postal Service. High-risk delivery addresses usually include post office boxes and abandoned buildings. This watch code is a level three watch code so the information provided by the United State Postal Service might require additional fees.
- IT     The IP address used to place the current transaction originates from a country that does not match the country entered for the billing address.

### **Watch Actions**

Watch actions allow each watch code to have its own predetermined action. Some watch codes are more serious indicators of fraud than others. For example, the watch code that tests for no capital letters in a buyer's name can sometimes indicate fraud, but it could also just signify a buyer who is rushing through the transaction entry process and does not use capital

letters. The seller can decide that the transactions that fail this watch code can be allowed to process. However, if a transaction were placed using a credit card on the bad credit card database, the seller would typically want this transaction to be automatically declined. The watch action on the watch code for the bad card database would then be set to decline.

Action	Description
Process	If the watch action of process is selected for a watch code, then the transaction will be allowed to process despite failing the watch code.
Decline	If the watch action of decline is selected for a watch code, then the transaction will be automatically declined if the transaction fails that fraud filter.
Hold	If the watch action of hold is selected for a watch code, then the transaction will be placed on hold awaiting manual review.
Authenticate	This watch action only applies when the Authenticate service is active. If the watch action of Authenticate is selected for a watch code, then the buyer will receive a phone call from the Authenticate system. If the buyer fails to confirm with Authenticate, then the transaction will be processed according to the watch action set on the AU (Authenticate) watch code.

If more than one watch code is applied to a transaction, then the fraud system follows a set hierarchy when determining what action to take on a particular transaction. The hierarchy is listed below.

- 1 Decline
- 2 Hold
- 3 Authenticate (If service is active.)
- 4 Process

For example, if a transaction has been entered and has failed four of the watch tests,

Watch Code	Watch Action
FM	Process
OV	Hold
<b>XP</b>	<b>Decline</b>
IQ	Authenticate

The transaction would be declined and Authenticate would not be used.

# Payment Gateway

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## Overview

The AssureBuy payment gateway requires certain information to complete the processing of each transaction. This required data will automatically be sent to the payment gateway by the AssureBuy Payment Processing application. The AssureBuy Payment Processing application will also receive the data that is returned from the payment gateway and complete the processing within the Great Plains software. Most of the processing is done behind the scenes within the two software applications, but some of returned data, such as approval code, is displayed. The Data Required and Data Returned sections will explain the data used during payment processing. The AssureBuy payment gateway performs the step of settlement after the transaction results have been returned to the Great Plains Dynamics software.

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## Data Required

Most of the information sent to the AssureBuy payment gateway is the same type of information collected for any other type of payment. In addition to the credit card number and expiration date, the payment gateway needs three additional pieces of information to complete processing: the credit card type, the transaction type and the IP address.

### Credit Card Types

Each transaction accepted by the payment gateway will have a code assigned to it based on the method of payment. The payment codes help the seller identify the method of payment for the transaction. The AssureBuy Payment Processing application enhances the Great Plains credit card types by linking them to a set of predefined card types used by AssureBuy. The AssureBuy payment gateway actually makes use of a 2-character code that represents the credit card type. This 2-character code may be seen on AssureBuy reports and within the AssureBuy Online Administration system. The following table shows how these card type identifiers are used within the Great Plains software.

Great Plains Card Type	AssureBuy Payment Type	AssureBuy Code
------------------------	------------------------	----------------

<b>Great Plains Card Type</b>	<b>AssureBuy Payment Type</b>	<b>AssureBuy Code</b>
User-defined	American Express	AM
User-defined	Bravo Card	BR
User-defined	Carte Blanche	CB
User-defined	Diners Club	DC
User-defined	Discover	DI
User-defined	EuroCard	EC
User-defined	JCB Card	JC
User-defined	MasterCard	MC
User-defined	Visa	VI

## Transaction Types

Each of the credit card transaction types available within the Great Plains software is listed below with a description of each type. Not all of these transaction types are available for every module or every document type in Great Plains. For more information, see the section on “Attaching Transactions to Great Plains Documents” on page 54.

<b>Transaction Type</b>	<b>Description</b>
Authorization	An authorization transaction contacts the cardholder’s bank to verify that the cardholder has enough funds available to cover the transaction. An authorization will not transfer money from the cardholder’s account until a capture transaction is performed. The number of days an authorization remains valid is determined by the cardholder’s bank.
Capture	A capture transaction is performed only on an existing approved authorization transaction. The capture will complete the authorization transaction and instruct the cardholder’s bank to release the funds to the seller once a settlement has occurred.
Sale	A sale transaction is a combination authorization and capture in one transaction. The cardholder’s bank is asked to verify the cardholder has sufficient funds to cover the transaction and then the bank is instructed to release the funds once a settlement has occurred.
Refund	A refund, or credit, transaction is used to return money to a cardholder’s account. In order to use this type of transaction, a sale or capture transaction must have been previously performed. Do not use this type of transaction after only performing an authorization transaction.

Transaction Type	Description
Manual Sale	A manual sale or a force transaction allows a transaction to be entered after an authorization has been obtained from a voice authorization process. A voice authorization is provided when calling a processing center in response to a decline transaction where the cardholder's bank replied with a message indicating the transaction requires a voice approval.
Void	The void transaction is used to cancel a sale, capture or refund transaction that has not yet been settled. Typically, a void transaction is only used to undo a transaction during the same day, before a settlement takes place. Issuing a void on a settled transaction will result in an error from the AssureBuy payment gateway.

## IP Address

The Internet protocol (IP) address of a transaction is the buyer's Internet address. Each Internet user is assigned a unique IP address for a particular connection. This IP address functions similarly to a "caller ID" and may be fixed to a user's computer or may be randomly assigned by the user's ISP or proxy server when a dial-up connection is initiated.

Each IP Address is comprised of four sections. Each of these sections is referred to as a "class" and will contain a number from 0 to 255. The sections are separated by a period. The first set of numbers is referred to as Class A, the second set of numbers is referred to as Class B, and the third and fourth sections are classes C and D. The classes of an IP address can be very important in helping to prevent fraud. The fraud system can use the IP addresses to trap transactions that come from a single IP address or ranges of addresses. An IP address contains all four classes, while an IP range must contain at least the class A portion.

IP Address	An IP address has all four classes (123.123.123.10) of an IP address and points to a specific computer or system.
IP Range	An IP range has at least 1 of the classes of an IP range (123.123).

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## Data Returned

Along with the information required by the payment gateway to complete processing is the information passed back from the gateway with the results of the transaction processing. The first and most important piece of information passed back to the Great Plains software is the result of the processing or the transaction result. Included with the transaction result are the responses from the Address Verification System and the CVV verification. If the seller has chosen to utilize the AssureBuy fraud system, then the fraud results will also be passed back to the Great Plains software.

## Transaction Result

The transaction result field contains the result of the payment processing. The possible transaction results are listed below.

<b>Code</b>	<b>Status</b>	<b>Description</b>	<b>Corresponding AssureBuy Code</b>
1	Unprocessed	A status of "1", or unprocessed indicates that payment has not been processed.	blank
2	Approved	A status of "2", or approved, indicates that the payment has been approved.	Y
3	Declined	A status of "3", or declined, indicates that the payment has been declined.	N
4	Void	A status of "4", or void, indicates that the payment has been voided.	V
5	Manual Decline	A status of "5", or manual decline, indicates that the payment has been manually declined by a system administrator.	D
6	Auto Cancel	A status of "6", or auto cancel, indicates that the payment has been automatically declined by the fraud prevention system.	C
7	Expired	A status of "7", or expired, indicates that the payment has been on hold for an extended period of time and the system has canceled the transaction.	E
8	Hold/Pending	A status of "8", or hold/pending, indicates the transaction has been placed on hold by the fraud system or the gateway has returned an error.	H

## Authorization Errors

The process of authorizing credit cards has three possible results. The first is an approval with a bank determined approval code. The second is a decline. Declines are accompanied either with a DECLINE message or a message describing the problem. Examples of possible decline messages are listed below:

**CALL CENTER**

The **CALL CENTER** code is a decline—so the AssureBuy payment gateway treats the transaction as though it is declined; however, if a transaction receives a Call Center code, it indicates that the bank would like you to call the voice authorization center. Sometimes, the charge just needs additional verification before the card company will approve the transaction, but in most cases, the transaction will still be declined. The bank will charge sellers additional fees for a voice authorization.

**PICK UP**

The **PICK UP** code is intended for sellers who have the buyer's credit card at the time of the transaction. The Pick Up code means that the credit card is no good and if the cardholder is present, the seller should confiscate the credit card. In the case of Internet/phone transactions, this code is treated as a declined transaction.

**INVALID CARD**

The **INVALID CARD** code means that the credit card number supplied is not a valid card number for the card issuing bank. This code is received when buyers incorrectly enter their credit card numbers or attempt fraudulent transactions. Note that all credit card networks do not check every credit card number against the credit card number database. Not receiving an invalid card code does not guarantee that the credit card number is good.

**EXPIRED CARD**

The **EXPIRED CARD** code indicates that the card number is expired or the buyer has entered an invalid expiration date.

**CVV2 MISMATCH**

The CVV2 mismatch code indicates that the card verification value entered does not match the CVV value on record at the bank. Since the CVV2 code is an added security measure, the bank usually declines the transactions. However, some credit card networks might treat this as an error and this would require the seller to cancel the transaction from within the system. Either way the transaction should not be processed.

The final possible result is an error code. Error codes indicate a problem with either the cardholder's credit card number, a problem with the cardholder's bank, or a problem with the seller's merchant account. Depending on both the bank and the credit card networks, the error may automatically be declined while others might just consider the transaction an error.

## RE-ENTER

The **RE-ENTER** code indicates that the credit card transaction could not be completed. The seller should cancel the payment, as the system considers this an error and does not automatically decline the payment.

## Address Verification Service

The Address Verification Service (AVS) is provided to a seller through the cardholder's bank. The AVS system is owned and operated by the card processing banks. When a credit card is sent to the card network for an authorization, the payment gateway also transmits all the information required for the AVS system to verify the cardholder's address. The AVS system works based on the numbers in a cardholder's billing address and postal code—only the numbers in the street address and the zip code are verified. The card network will respond with the authorization for the card and the AVS response at the same time. The payment gateway interprets the AVS response and returns the response in two parts:

<b>ADDR=</b>	If the numbers of the street address match, a "Y" (Yes) will display. If the numbers of the street address do not match, then an "N" (No) will display. If the AVS system cannot verify the address for any reason, then a "U" (Unavailable) will display.
<b>ZIP=</b>	If the numbers of the zip code match, a "Y" (Yes) will display. If the numbers of the zip code do not match, then an "N" (No) will display. If the AVS system cannot verify the zip code for any reason, then a "U" (Unavailable) will display.

### Drawbacks to the AVS System

The seller should be aware of the AVS system's limitations:

- 1) The AVS system works only for credit cards issued in the United States. All international cards including Canada and Mexico will receive a "No Response" (N) or an "AVS Unavailable" (U) code from the AVS system.
- 2) The AVS response is only received once the transaction has been forwarded to the card processor for charging. If the AVS responses are both NO and the seller decides to refund the transaction, the seller will still be responsible for the fees from the credit card processor for charging the card and issuing the refund.
- 3) The AVS system is only checking the numbers of the address and zip code, not the cardholder name or the exact wording of an address.

## CVV2 Response Codes

The CVV2 Response codes will vary greatly depending on the card type and the credit card issuer. The table below lists the valid response codes for Visa and MasterCard as of the printing of this manual.

Code	Description
M	Match
N	No match
P	Not Processed
S	Should be on card but was not provided (Visa only)
U	Issuer not certified

## Watch Codes

If the seller has chosen to use the AssureBuy Fraud System, then the result fields could include additional data that pertains to the fraud system. The gateway will return a fraud response of "Y" if the transaction has passed all the fraud tests or a response of "N" if the transaction failed any of the fraud tests. In addition to the fraud response, each watch code that the transaction failed will be returned as a two-letter code as part of the fraud value. For more information on watch codes, please see "Watch Codes" on page 19. The fraud filters themselves are controlled through the AssureBuy Online Administration System.

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## Settlements

The final step in transaction processing is the settlement. All transactions must be settled in order for the cardholder's bank to release the funds to the seller. Settlements are run in accordance with the acquiring bank's requirements. Batches are normally settled at least once a day but can also be settled based on when the batch reaches a certain dollar amount, a certain number of transactions, or based on how many hours the batch has been open. The specific instructions for how and when a batch should be settled will be determined at the time the seller is set up within the AssureBuy system. The only time this will change is if the seller or the seller's bank requests a change. So once the settings are determined on a batch closure, the seller can then use that as a guide as to whether or not a transaction can be voided from a batch.



# Installation and Setup

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## Overview

The AssureBuy Payment Processing application allows Microsoft Business Solutions users to process credit card payments in real-time or batch mode over any TCP/IP connection. The product offers a seamless integration to existing Sales Order Processing, Invoicing and Receivables Management modules and includes support for payment authorizations, sales, and returns.

## System Requirements

The AssureBuy Payment Processing application installs easily on any workstation running one of the following versions of the Microsoft Great Plains software.

*Dynamics Release 6.0, 7.0, 7.5*

*eEnterprise Release 6.0, 7.0, 7.5*

*Microsoft Business Solutions – Great Plains 8.0*

The application supports all of the major database types, including the following.

*Microsoft SQL Server 2000*

*Microsoft SQL Server 7.0*

*Btrieve*

*c-tree*

Installation of the AssureBuy Payment Processing application will affect the functionality of the following Microsoft Business Solutions modules.

*Sales Order Processing*

*Invoicing*

*Receivables Management*

AssureBuy Payment Processing can be installed and run on any workstation using Windows 95, 98, ME, NT Windows 2000, or XP. Use of the AssureBuy Payment Processing application requires that at least one workstation have an operating Internet connection. It is recommended, but not necessary, that all workstations using the payment processing application have access to the Internet.

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# Installation

Before beginning the installation of the AssureBuy Payment Processing application, we highly recommend closing all windows programs currently running. Your Great Plains application should not be running, as it will cause the installation to fail. Closing any virus protection software is also suggested to avoid any conflicts with the installation.

## **Customizations Warning**

If you have made significant customizations to any of the modules affected by the AssureBuy installation, the AssureBuy Payment Processing features may not work properly. Consult your local integrator to determine if any of your customizations might affect the operation of this application.

To begin the AssureBuy installation, double-click on the ABI601\_Setup.exe program. This will launch the AssureBuy Payment Processing installation wizard.

## **Step 1**

Once the AssureBuy Payment Processing installation has started, the first window, displayed below, only requires that the user read the information and the warning and then select the Next button to continue. If the user has any open windows programs, please click Cancel and close the open programs. Then restart the installation and select the Next button.



Figure 4: Installation Step 1

## **Step 2**

Step 2 of the installation process is the License Agreement. Please read the license agreement completely. If terms are acceptable, select the radio button next to "I Agree" and select the Next button. If the terms are not acceptable, select the Cancel button and the installation will be terminated.

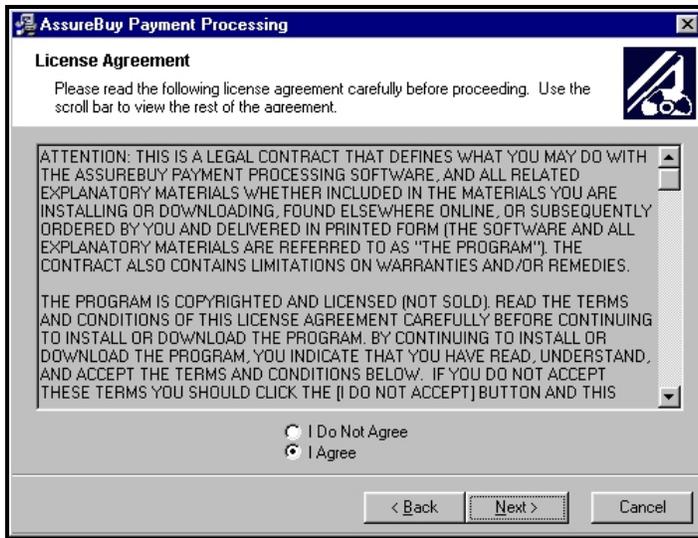


Figure 5: Installation Step 2

### Step 3

The third step of the installation involves determining the destination location of the AssureBuy Payment Processing files. These files must be installed in the same directory as the current Great Plains Dynamics/eEnterprise installation. If the installation program does not find the location of the Dynamics/eEnterprise folder on the computer, use the browse button to browse to the correct location. Once the correct folder has been selected, select the OK button. The destination window should now display the correct path to the Dynamics/eEnterprise directory under the Destination Folder box. Select the Next button to continue with the install or the Cancel button to cancel the installation.

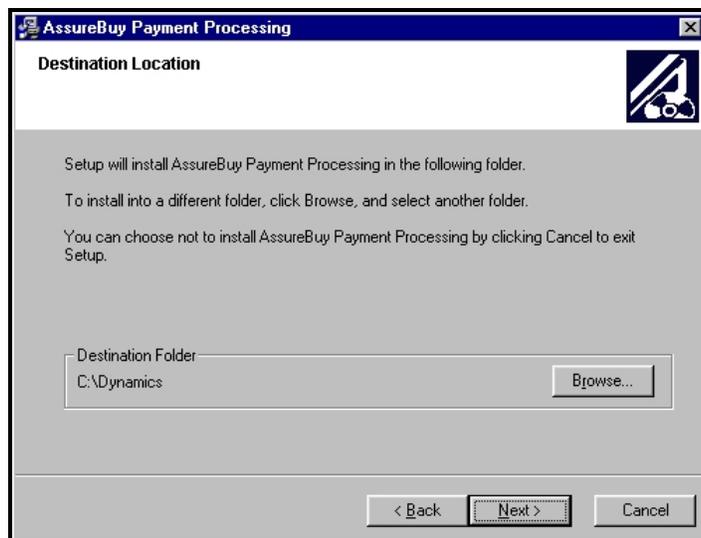


Figure 6: Installation Step 3

## Step 4

The fourth step is simply a verification window. Select the Next button to continue with the install or the Cancel button to cancel the installation. The Back button can be used if any of the previous installation information needs to be changed before continuing with the installation.

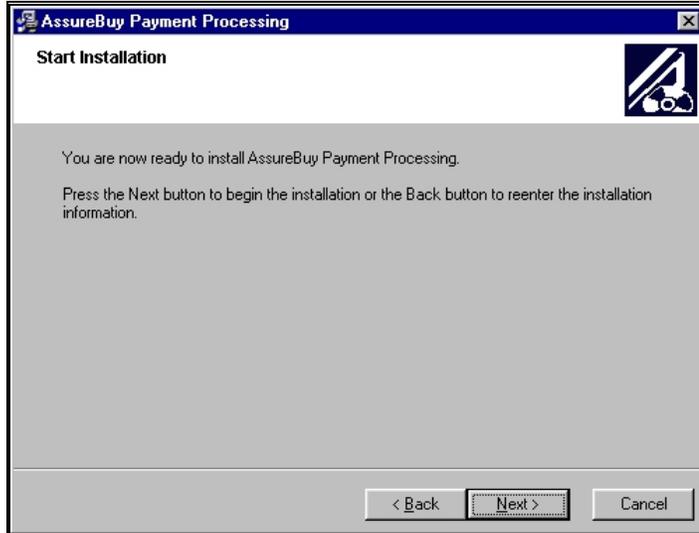


Figure 7: Installation Step 4

## Step 5

The fifth step begins the installation of the AssureBuy Payment Processing application. Press the Cancel button only if the installation needs to be halted. The window will automatically close itself when the installation is complete.



Figure 8: Installation Step 5

## Step 6

The final step is to exit the installation program by selecting the Finish button at the bottom of the window. The ReadMe file will automatically open once the installation program is closed. The ReadMe file contains instructions for setting up a test system and other important information. By deselecting the check box next to View ReadMe File, the ReadMe file will not launch.



Figure 9: Installation Step 6

## Step 7

When the AssureBuy installation is complete start the Dynamics/eEnterprise application. If the installation was completed successfully, you will see a message that reads “New code must be included in the Dynamics.set dictionary. Do you wish to include new code now?”

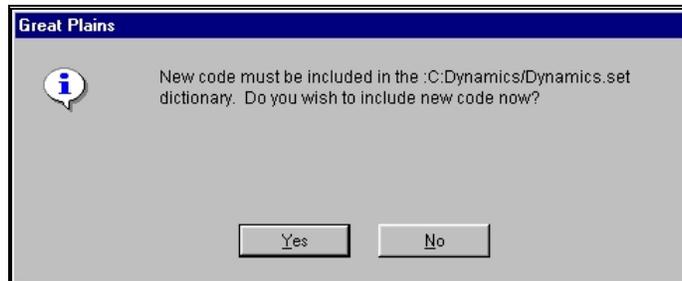


Figure 10: Install New Code Message

Select Yes and the AssureBuy Payment Processing application will be installed.

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## Uninstall

An automatic uninstall application is not supplied with the AssureBuy Payment Processing application. The application can be uninstalled manually by using the following uninstall instructions.

## Uninstall Warning

Only attempt to uninstall this application if you are familiar with the Great Plains Dynamics/eEnterprise operating environment. Otherwise, contact your System Administrator for assistance.

## Instructions

To uninstall the application manually, perform the following steps.

1) Locate the directory under which the Dynamics/eEnterprise application is installed. For Dynamics, this will typically be the **c:\Dynamics** directory. For eEnterprise, you should look for the **c:\eENTRPRS** directory.

2) From within the application directory, remove the following files if they exist:

*ABI2994.DIC*  
*ABI2994F.DIC*  
*ABI2994R.DIC*

3) Remove the following sub-directory and all of its contents from under the application directory:

*AssureBuy*

4) Using a text editor, make the following changes to the **Dynamics.SET** file, located in the application directory.

```
5 ----- Decrease this number by one.
0
Dynamics
1493
Explorer
1878
Excel-Based Budgeting
105
IntegrationManager
2994 ----- Remove these two lines.
AssureBuy
Windows
:C:Dynamics/Dynamics.dic
:C:Dynamics/Forms.dic
:C:Dynamics/Reports.dic
:C:Dynamics/EXP1493.DIC
:C:Dynamics/EXP1493F.DIC
:C:Dynamics/EXP1493R.DIC
:C:Dynamics/XLBUDGET.DIC
:C:Dynamics/XL1878F.DIC
:C:Dynamics/XL1878R.DIC
:C:Dynamics/IH.DIC
:C:Dynamics/IHFORMS.DIC
:C:Dynamics/IHRPTS.DIC
:C:Dynamics/ABI601.DIC ----- Remove these three lines.
:C:Dynamics/ABI601F.DIC
:C:Dynamics/ABI601R.DIC
```

Figure 11: Dynamics.set File

5) The AssureBuy Payment Processing application should now be completely uninstalled from your system.

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# Setting up AssureBuy Inside Great Plains

Once a seller has established an account with AssureBuy and has received and installed the AssureBuy Payment Processing application, the seller can then set up the AssureBuy Payment Processing application inside the Great Plains software. Each company setup is allowed to have its own unique AssureBuy settings. This allows the AssureBuy application to be used in production and test mode (for training and testing) simultaneously.

**The AssureBuy Processing Setup should be performed by a System Administrator and should only need to be completed once. After the processing setup is complete, the System Administrator should remove access to this function for normal Great Plains users.**

AssureBuy has two setup windows that need to be completed before processing can begin. The first window is called the AssureBuy Processing Setup window. To access the processing setup window, select Company from the Setup menu. Once the Company Palette has been displayed an Extras menu will be added to the menu bar. Select the Extras menu and a dropdown menu will display listing AssureBuy Processing Setup as one of the options.

**Setup >> Company >> Extras**

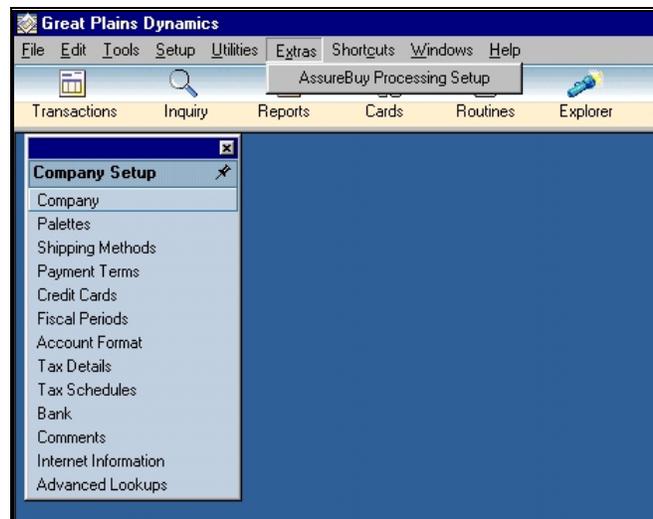


Figure 12: Extras Menu

The Extras menu option will only appear if the company palette has been launched from the Setup menu and remains open. Otherwise the Extras menu is unavailable. The extras menu has AssureBuy Processing Setup as one of the options and selecting it from the menu will launch the AssureBuy Processing Setup window.

## AssureBuy Processing Setup

The AssureBuy Processing Setup window contains the information needed to connect to the AssureBuy payment gateway. It includes the gateway options and settings that tell the system how to react to certain situations.

**Setup >> Company >> Extras >> AssureBuy Processing Setup**

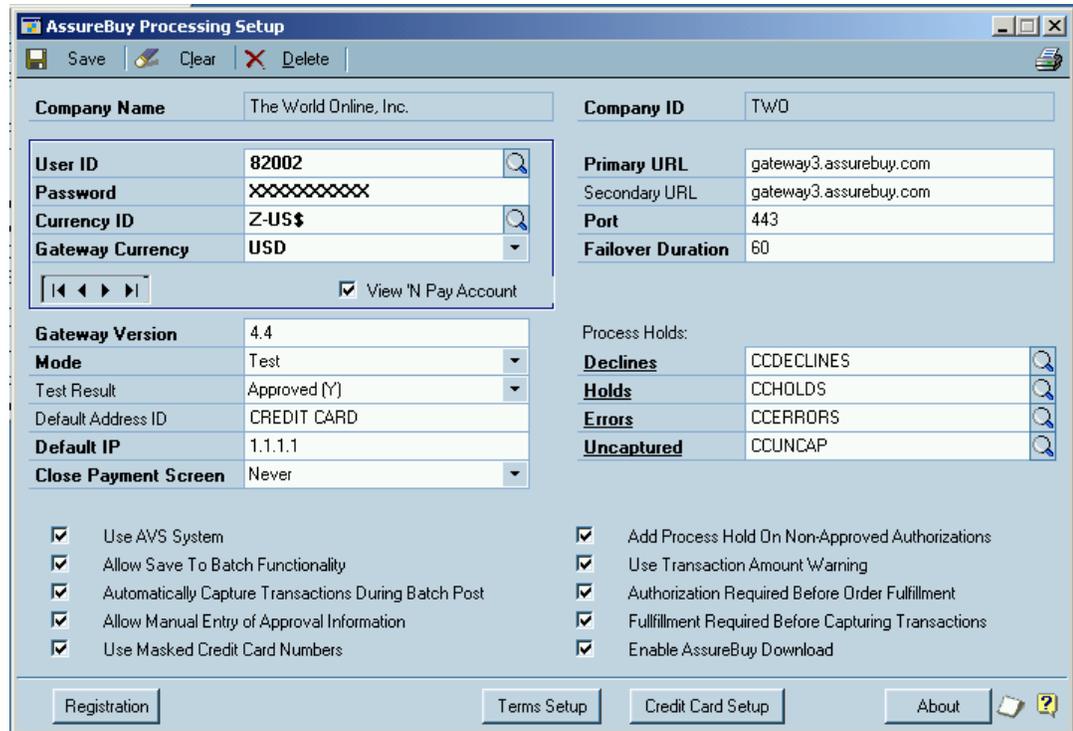


Figure 13: AssureBuy Processing Setup

The top two fields of the setup window are uneditable fields that identify the company within the Great Plains software. Each company within the Great Plains Dynamics/eEnterprise system can have its own setup options within the AssureBuy Payment Processing application and can use either the same or a different AssureBuy account. However, an AssureBuy account can only be linked to one merchant account. If each company has their own merchant account then multiple AssureBuy accounts will also be needed.

Field Name	Description
Company Name	The company name field displays the name of the company currently logged into by the user. This field is determined by the Great Plains software and is not editable.
Company ID	The company ID field displays the Great Plains company ID. This field is not editable.

*Warning! Use only the User ID and Password settings supplied by AssureBuy. DO NOT under any circumstances give these settings to any other entity.*

The next group of fields consists of the controls for the AssureBuy payment gateway. These fields need to be in sync with the payment gateway setup at AssureBuy. Please be sure to contact AssureBuy with any questions relating to the setup. This information is specially keyed to the seller's merchant account. Sharing of this information will only result in problems with the seller merchant account provider as any transactions sent to the gateway with the seller's user ID and password will be charged against the seller's merchant account.

Field Name	Description
------------	-------------

<b>Field Name</b>	<b>Description</b>
User ID	The User ID field contains the AssureBuy-assigned 5 digit user ID for the seller. Please contact AssureBuy Support for the UserID. The correct User ID must be entered or the gateway will return an error on every transaction.
Password	The password field contains the user-assigned password determined during the setup process with AssureBuy. The password in this field must match the password on file with AssureBuy. If the seller wants to change the password, they must first contact AssureBuy before changing the password in this screen. Otherwise, the gateway will return an invalid password on all transactions. This field is an encrypted field so the password will be displayed as X's.
Currency ID	This box reflects the Great Plains Currency ID selected for this User ID. Because of the way banking transactions are handled, it is necessary to have a separate User ID for each type of Currency.
Gateway Currency	This is a drop down list of those Currency's that are currently available. This must match the Currency as set up in Great Plains.
View 'N Pay Account	This is a checkbox that will only appear if you have set up View 'N Pay. It designates that this Account may be used for View 'N Pay.
Gateway Version	The gateway version field must contain the version number of the AssureBuy payment gateway application being used. This value will be assigned by AssureBuy during the seller setup process. Only change the gateway version if instructed by an AssureBuy support person otherwise the gateway will return an error on all transactions.

Field Name	Description
Mode	<p>The mode field indicates which operation mode of the payment gateway will be used. The two modes of operation are Production and Test. Production mode is used when the seller is ready to start charging customer's credit cards. All transactions are then sent on to the cardholder's bank. Testing mode allows the seller to test their system without sending any information to the cardholder's bank. The mode must be set to one of these two settings or the gateway will return an error.</p> <p><b>Warning: Setting the Mode to "Test" in your live environment will cause transactions to appear as if they have been processed even though they have not been sent to the credit card processor. Always set the mode to "Production" in your live environment.</b></p>
Test Result	<p>The test result field should be used when the mode has been set to Test. The seller can then chose which transaction result the gateway will return on all test transactions. For example, if the seller wants to review how Decline transactions are handled within the system, then the seller would set the test result to Decline and process a transaction. For a definition of each of the transaction results, please see "Transaction Result" on page 28.</p>
Primary URL	<p>The primary URL field contains the primary URL address of the AssureBuy payment gateway. This value will be supplied by AssureBuy during the account setup process.</p>
Secondary URL	<p>The secondary URL field contains the secondary or backup URL address of the AssureBuy payment gateway. This value will be supplied by AssureBuy during the account setup process.</p>
Port	<p>The port field should contain the port number. The default port number is 443 unless otherwise instructed by the AssureBuy support personnel.</p>
Failover Duration	<p>The failover duration should be entered in minutes and determines the length of time that the system should continue using the secondary URL once a connection error has occurred on the primary URL. The processing system will always attempt to connect to the AssureBuy payment gateway using both the primary and secondary URL. Once the primary URL is determined to have a connectivity problem, the system will attempt to avoid the problem by using the secondary URL first. The secondary URL will continue to be tried first until the failover duration expires.</p>

The next section of fields lists the system settings for the AssureBuy/Great Plains payment processing interface. Some of these system options will affect the way certain situations are handled with the system.

Field Name	Description
Default Address ID	<p>The Default Address ID field contains the default customer address type to be used as the BillTo address for credit card transactions. For example, one customer might have three different addresses in the Great Plains system: a warehouse address, corporate address and a credit card address. If the default address ID is set to the credit card address, then for any credit card transactions the credit card address will be auto filled into the AssureBuy Payment Processing window. For Address Verification purposes, the address that will be associated with the AssureBuy Payment Processing window should match the address on file with the customer's credit card company.</p>
Default IP	<p>The Default IP field contains a default IP address. The AssureBuy payment gateway requires that every transaction be sent with an IP address. As this might not always be available, the default IP address will be sent to fulfill the IP address requirement. The Default IP address can be any valid IP address the seller chooses.</p> <p>If the seller is using the AssureBuy Fraud System, the seller would need to enter the default IP address into the IP address override so that multiple transactions with the default IP address do not go on hold. The other option would be to deactivate the XP and XR fraud filters. For more information about the Fraud System Maintenance, please contact AssureBuy support.</p>
Close Payment Screen	<p>The close payment screen field determines under what conditions the system will automatically close the AssureBuy Payment Processing window after a transaction is processed in real-time.</p> <p>Never – The system will never automatically close the payment window.</p> <p>On Approval Only – The system will only automatically close the payment window when the transaction is approved. If an error occurs or if the transaction is put on Hold by the AssureBuy Fraud system, the window will remain open.</p> <p>On Approvals &amp; Declines – The system will only automatically close the payment window when the transaction is either approved or declined.</p> <p>Always – The system will always close the payment window when the transaction has completed processing.</p>

<b>Field Name</b>	<b>Description</b>
Process Holds	For the transaction processing, the seller must chose a sales process hold value to be used when the payment processing ends with the specified result. The values entered for these must exist in the process holds master table.
Declines	Choose the sales process hold that should be attached to the transaction when the transaction has been declined. This process hold should apply to Posting and, if desired, to Printing Documents. See the section on “Enforcing Authorization Before Printing Picking Tickets or Packing Slips” on page 48 for more information.
Holds	Choose the sales process hold that should be attached to the transaction when the transaction has been placed on hold. This process hold should apply to Posting and, if desired, to Printing Documents. See the section on “Enforcing Authorization Before Printing Picking Tickets or Packing Slips” on page 48 for more information.
Errors	Choose the sales process hold that should be attached to the transaction when the transaction has received an error from the AssureBuy payment gateway. This process hold should apply to Posting and, if desired, to Printing Documents. See the section on “Enforcing Authorization Before Printing Picking Tickets or Packing Slips” on page 48 for more information.
Uncaptured	Choose the sales process hold that should be added when an authorization transaction has been approved but has not yet been captured. This process hold should apply to Posting only.

The remaining section of the setup screen consists of options that can be turned on or off by selecting the check box next to the option. These options determine how the system functions in certain situations.

<b>Field Name</b>	<b>Description</b>
Use AVS System	By selecting this check box, the system will send AVS information to the AssureBuy payment gateway during each transaction. The AVS system typically only works for credit cards issued in the United States. If this option is enabled, then the billing address information must be complete on all transactions or the AssureBuy payment gateway will return an error.

Field Name	Description
Allow Save to Batch Processing	<p>By selecting this check box, the system will allow both real-time and batch processing of payment transactions. If batch processing is allowed, the user will be able to save the transaction without sending the transaction to the AssureBuy payment gateway for immediate processing. Batched transactions can then be processed individually or the entire batch can be processed at once during the AssureBuy Batch Transaction Processing run prior to posting documents. If a transaction is saved for later processing, the associated payment information will not be added to the system until the transaction is processed and approved.</p> <p>This option does not apply to transactions processed from the Receivables Management module.</p>
Automatically Capture Transactions During Batch Post	<p>By selecting this check box, the system will automatically capture all approved authorization transactions when the AssureBuy Batch Transaction Processing function is performed. If this function is not enabled, then the user will be required to manually perform the capture transaction before a document can be posted. For more information on authorization and capture transactions, please see "Transaction Types" on page 26.</p> <p>This function works in conjunction with the option that requires a document be allocated and fulfilled before the payment transaction can be captured. Thus, if this option is enabled, and the allocation and fulfillment option is also enabled, then a capture transaction will only be performed on the document if it has been allocated and fulfilled first.</p> <p>This option only applies to transactions processed from the Sales Order Processing module.</p>
Allow Manual entry of Approval Information	<p>If this option is selected, a user will be able to manually add the processing result information to the transaction. This may be necessary if an authorization was obtained from an external source, such as a voice authorization system, another credit card system, or from the AssureBuy Online Administration System.</p>

Field Name	Description
Add Process Hold on Non-Approved Authorizations	<p>A credit card payment record is not added to the system for a document until after a transaction is authorized or approved. When this option is enabled, a process hold will be placed on the document when a credit card payment is attempted and does not receive an authorization or approval.</p> <p>When this option is not enabled, a declined transaction will allow a document to be posted with an “on account” amount.</p> <p>This option only applies to transactions processed from either the Sales Order Processing or Receivables Management modules.</p>
Use Transaction Amount Warning	<p>In certain environments, users should not be able to process a payment on a credit card unless the entire amount of the document is fully paid. When this option is enabled, a warning message will be displayed if the user attempts to process a payment transaction that results in the document having an “on account” balance remaining after the transaction is completed.</p>
Authorization Required Before Order Fulfillment	<p>If the box is checked, the order must have an approved authorization or sale transaction attached before the order can be fulfilled. If the box is not checked, then the customer’s credit card does not need to be approved before the order is fulfilled.</p> <p>This option only applies to transactions processed from the Sales Order Processing module.</p>
Fulfillment Required Before Capturing Transactions	<p>If the box is checked, then the orders must be fulfilled before issuing the capture transaction to complete the sale. If the box is not checked, then a transaction can be captured before the order has been fulfilled. In most cases, capturing a transaction before the order is ready to ship is a violation of Visa/MasterCard regulations. See your credit card merchant agreement for more details.</p> <p>This option only applies to transactions processed from the Sales Order Processing module.</p>
Enable AssureBuy Download	<p>If you are capturing Authorizations via your web system and wish to download this Authorization to Great Plains in order to use it when making the capture at time of shipment, you would select this box. Please note that this option requires integration with your Web site and should be reviewed carefully with the AssureBuy support representatives before this is selected.</p>

## **Navigation**

Arrow Keys	There are Arrow Keys available in the User ID Box. It is possible to set up many User ID's. Examples of this might be the use of specific Accounts for View 'N Pay or different Accounts based on Currency. Please note that only one Account may be used for View 'N Pay for each Currency and a different Credit Card must be set up based on the Account.
Registration	Selecting the Registration Setup button will allow you to Register which products you are using.
Terms Setup	By Selecting the Terms Setup button, a new window will display where you can link each terms code to an option to send an invoice with this terms to View 'N Pay. This button will only appear for a View 'N Pay Account.
Credit Card Setup	By selecting the Credit Card Setup button, a new window will display called AssureBuy Credit Card Setup.
OK	By selecting the OK button, all changes will be saved and the window will close.
About	By selecting the About button, a window will display with information about the AssureBuy Payment Processing application. This information may be required when contacting AssureBuy for support.
Window Notes Icon	When selecting the Window Notes Icon, a note will be added to the AssureBuy Credit Card Setup window.
Help Icon	When selecting the Help Icon, the help system will be launched.

## **Report**

By selecting the printer icon in the lower left-hand corner, a window will display allowing a choice between viewing the report, printing the report or saving the report to a file. An example of the report created from the AssureBuy Processing Setup window is listed below.

System: 3/4/2002 9:06:21 AM		The World Online, Inc.		Page: 1
User Date: 3/4/2002		ASSUREBUY PROCESSING SETTINGS REPORT		User ID: Lessonuser1
Company Name:	The World Online, Inc.	Company ID:	TWO	
AssureBuy User ID:	S2001	Primary URL:	gateway.assurebuy.com	
Gateway Version:	4.2	Secondary URL:	gateway2.assurebuy.com	
Processing Mode:	Production	Port:	443	
Test Result:		Fallover Duration:	60	
Default Address ID:	CREDIT CARD			
Default IP:	1.1.1.1			
Close Payment Screen:	Never			
Process Holds				
Declines:	ABI-DECLINE			
Holds:	ABI-HOLD			
Errors:	ABI-ERROR			
Uncaptured:	ABI-UNCAPTURED			
Use AVS System:		Yes		
Allow Save To Batch Functionality:		Yes		
Automatically Capture Transactions During Batch Post:		Yes		
Allow Manual Entry of Approval Information:		No		
Add Process Hold on Non-Approved Authorizations:		No		
Use Transaction Amount Warning:		Yes		
Authorization Required Before Order Fulfillment:		Yes		
Fulfillment Required Before Capturing Transactions:		Yes		
Note:				
Credit Card	AssureBuy Equivalent	Authorization Expiration Days		
American Express	American Express	14		
Bankcard	Visa	7		
Note: Bankcard only used by MegaCorp Ltd.				
Discover	Discover	7		
MasterCard	Mastercard	10		
Visa	Visa	7		

Figure 14: AssureBuy Processing Settings Report

The report simply repeats all the information already listed in the AssureBuy Processing Setup window and any information stored in the AssureBuy Credit Card Setup window in one easily printable text format.

### ***Enforcing Authorization Before Printing Picking Tickets or Packing Slips***

When using the Sales Order Processing module, it is possible to force the system to ensure a credit card authorization has been processed and approved before the Picking Ticket or Packing Slips are printed. This functionality may be accomplished by appropriately configuring the Process Holds that are attached to the various transactions.

When a credit card authorization is entered but not processed (using the Save To Batch functionality), a process hold of type "Hold" is added to the sales document. When the authorization transaction is processed and approved, a process hold of type "Uncaptured" will be attached to the sales document. If the transaction is declined, or if an error occurs, a process hold of type "Decline" or "Error" may be added to the sales document.

To enforce authorization before printing, the process holds of type "Decline", "Hold" and "Error" should not allow the printing of documents. This is accomplished by enabling the "Printing Documents" check box under the "Apply Hold To:" section of the Sales Process Holds setup window, as shown below.

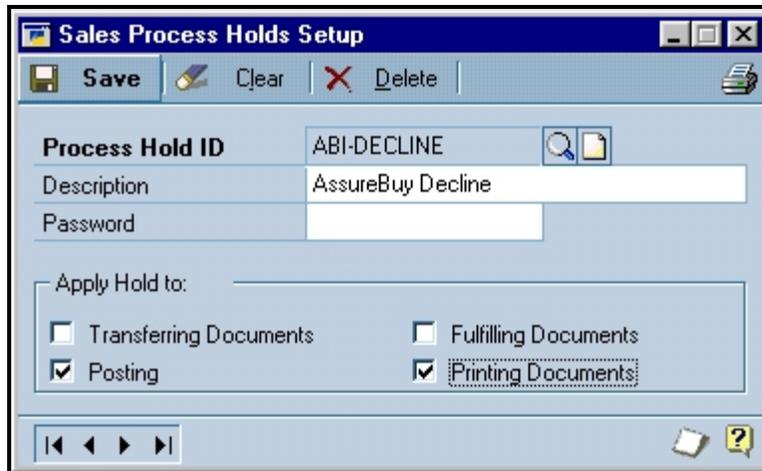


Figure 15: Sales Process Holds Setup

## AssureBuy Credit Card Setup

The Great Plains system normally allows credit card types to be set up on the Credit Card Setup window, available by selecting Credit Cards on the Company Setup palette. Because these credit card types are user-defined, the AssureBuy Payment Processing system needs a way to associate these types with credit card types that can be understood by AssureBuy. The AssureBuy Credit Card Setup window is used to link the Great Plains credit card types with the pre-defined AssureBuy types.

The AssureBuy Credit Card Setup window can be displayed one of two ways. The first way is by selecting the Credit Card Setup button on the AssureBuy Processing Setup window. Additionally, the AssureBuy Credit Card Setup window will display automatically when a new credit card type is added on the Great Plains Credit Card Setup window. Credit cards need to be set up in both Great Plains and in the AssureBuy System in order for the system to function properly. By not completing the information in the AssureBuy Credit Card Setup window when it launches, the credit card type will not be added to the AssureBuy processing system and any transactions sent with that card type would cause the system to generate an error.

The AssureBuy Credit Card setup window is used to establish which types of credit cards the seller can accept. The seller must individually enter each type of credit card accepted in the window in order for the card type to be available on the AssureBuy Payment Processing window. After each completed entry the seller must press the Save button in the top row of buttons to save the record. The record selector at the bottom left of the window will allow the seller to review each of the records already entered and saved. If a seller discontinues taking a certain credit card, then the credit card type should be deleted from this window so that the card type will no longer be available.

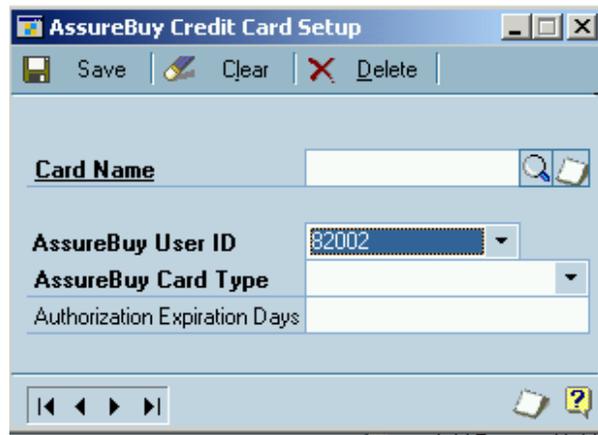


Figure 16: AssureBuy Credit Card Setup

Field Name	Description
Card Name	The Card Name field is for credit card name as it is described in the Great Plains database. The value entered here should match one of the card types already established using the Great Plains Credit Card Setup window. The lookup icon may be used to select an existing credit card type from Great Plains. If the value entered here is not on file, the user will be prompted to add the record to the Great Plains Credit Card Master file also.
AssureBuy User ID	Each Credit Card may only be used for a specific User ID when sending it for processing. This drop down list will identify all User ID's that have been set up on the AssureBuy Setup Screen.
AssureBuy Card Type	The AssureBuy Card Type field is a dropdown box that has all the available card types listed. The AssureBuy Card Type and the Card Name should refer to the same type of credit card. For example, if the card name is Visa then the selection for the AssureBuy card type should also be Visa.  Note that selecting a credit card type from the dropdown list does not automatically ensure that it will be processed by the AssureBuy payment gateway. The payment gateway will only process those credit card types that are established when the AssureBuy account is created. Selecting a type that has not been setup on the AssureBuy payment gateway will result in an error when attempting to process the transaction.

<b>Field Name</b>	<b>Description</b>
Authorization Expiration	The Authorization expiration designates how many days an authorization is still considered good by the bank for the specified credit card type. The standard number of days is usually 7 days but it can vary by card type. This field will be important in the cases where a credit card is authorized but the transaction is not captured until the item has shipped. If the authorization has expired, then the system will force a new authorization before a capture is allowed.
Record Notes Icon	When selecting the Record Notes Icon, a note will be added to the current credit card type.
Window Notes Icon	When selecting the Window Notes Icon, a note will be added to the AssureBuy Credit Card Setup window.
Help Icon	When selecting the Help Icon, the help system will be launched.

### ***Navigation***

Save	By selecting save, all changes currently displayed on the window will be saved.
Clear	By selecting clear, the current values displayed in the fields will be cleared. However, it will only clear the display window fields and prepare it for a new record. This button does not perform a delete.
Delete	By selecting delete, the current record displayed will be deleted. This deletion includes any notes attached to the record. When deleting credit card types from the AssureBuy Credit Card Setup window, the user will be prompted to delete the corresponding record from the Great Plains Credit Card Master file as well.
Record Selectors	The four arrows at the bottom left side of the screen are called record selectors. These record selectors are used to scroll through each of the credit card types currently on file for the company. If any changes are made on the currently displayed record and one of the record selectors is selected, then the user will be prompted to save the currently displayed changes before the new record is displayed.



# AssureBuy Functionality

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## Introduction

The AssureBuy Payment Processing module is a single-vendor solution providing both enhanced credit card processing capabilities and payment gateway services to Great Plains Dynamics/eEnterprise users. From within the Great Plains software, users are able to create credit card transactions associated with sales documents, invoice documents, or cash receipts. Once created, these transactions are processed by sending the transaction to the AssureBuy payment gateway through a standard TCP/IP Internet connection.

The AssureBuy payment gateway acts as a conduit, or connector, to the various credit card processing networks. As each transaction is received by AssureBuy, validated, checked for potential fraud, and then forwarded on to the credit card processor for authorization. The results of the fraud analysis and the authorization results are both returned to the Great Plains software.

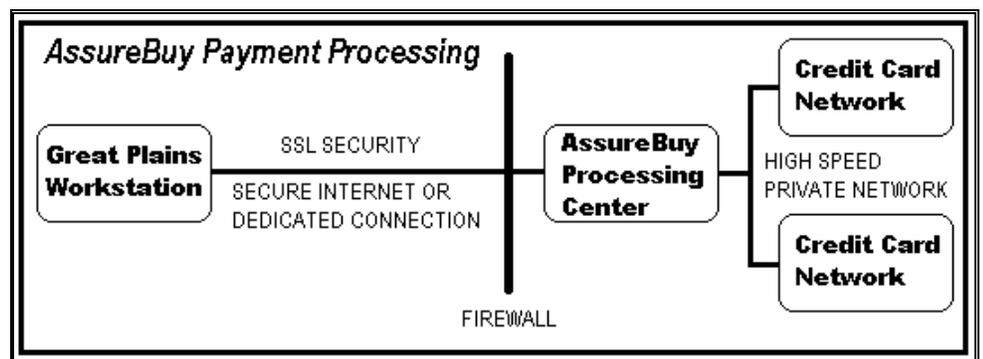


Figure 17: AssureBuy Payment Processing

## Transaction Types

The AssureBuy Payment Processing application supports all of the most popular credit card transaction types. Each transaction type is described in detail below.

Transaction Type	Description
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Authorization	An authorization transaction contacts the cardholder's bank to verify that the cardholder has enough funds available to cover the transaction. An authorization will not transfer money from the cardholder's account until a Capture transaction is performed. The number of days an authorization remains valid is determined by the cardholder's bank.
Capture	A capture transaction is performed only on an existing approved authorization transaction. The capture will complete the authorization transaction and instruct the cardholder's bank to release the funds to the seller once a settlement has occurred.
Sale	A sale transaction is a combination authorization and capture in one transaction. The cardholder's bank is asked to verify the cardholder has sufficient funds to cover the transaction and then the bank is instructed to release the funds once a settlement has occurred.
Refund	A refund, or credit, transaction is used to return money to a cardholder's account. In order to use this type of transaction, a sale or capture transaction must have been previously performed. Do not use this type of transaction after only performing an authorization transaction.
Manual Sale	A manual sale or a force transaction allows a transaction to be entered after an authorization has been obtained from a voice authorization process. A voice authorization is provided when calling a processing center in response to decline transaction where the cardholder's bank replied with a message indicating the transaction requires a voice approval.
Void	The void transaction is used to cancel a sale, capture or refund transaction which has not yet been settled. Typically, a void transaction is only used to undo a transaction during the same day, before a settlement takes place. Issuing a void on a settled transaction will result in an error from the AssureBuy payment gateway.

## Attaching Transactions to Great Plains Documents

Depending on the document type, the AssureBuy Payment Processing application only allows transactions that are appropriate for the specified Great Plains document. This feature acts as a safeguard against a user accidentally entering the wrong type of transaction for a document. For example, sales returns only allow credit transactions, not sales of authorizations. The table below shows the available transactions for each Great Plains document type.

Source	Document Type	A U T H	C A P T U R E	S A L E	R E F U N D	M A N U A L	V O I D
Sales Order Processing	Quote						
Sales Order Processing	Order	●					
Sales Order Processing	Invoice	●		●			
Sales Order Processing	Return				●		
Sales Order Processing	Back Order	●					
Invoicing	Invoice			●			
Invoicing	Return				●		
Receivables Management	Sales/Invoices			●			
Receivables Management	Debit Memo			●			
Receivables Management	Finance Charges			●			
Receivables Management	Service/Repairs			●			
Receivables Management	Warranty			●			
Receivables Management	Credit Memo						
Receivables Management	Returns				●		
Receivables Management	Payment			●			

## Transaction Life Cycle

The steps performed and actions available for each transaction vary depending on the transaction type, document type, transaction result, and the settings in the AssureBuy Processing Setup table. The following examples attempt to explain the normal life cycle of an AssureBuy transaction.

### Step 1 - Transaction Entry

New transactions can only be entered from the AssureBuy Payment Processing window. The payment processing window is normally available from the following places within the Great Plains Dynamics/eEnterprise application.

Module	Window
Sales Order Processing	Sales Transaction Entry Sales Payment Entry
Invoicing	Invoice Entry Invoice Payment Entry

Module	Window
Receivables Management	Transaction Entry Cash Receipts Entry

Shown below is an example of how the payment processing window can be accessed from the Sales Payment Entry window. See “AssureBuy Payment Processing ” on page 61 for more information about entering transactions.

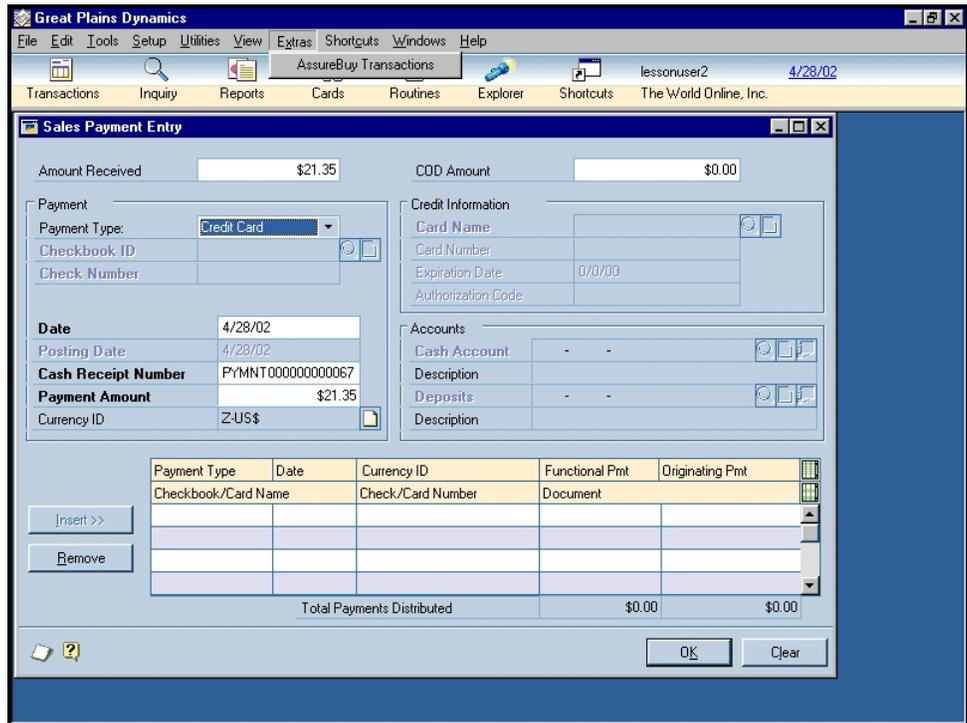


Figure 18: AssureBuy Extras Menu From Sales Payment Entry

## Step 2 - Saving The Transaction

All AssureBuy transactions are linked to a specific Great Plains document and are saved in a special AssureBuy Transaction Work file. Once the transaction is entered, it may be processed immediately by selecting the Process button or saved for later processing by selecting the Batch button. When selecting the Process button, the transaction is first saved to the transaction file and then immediately sent to the AssureBuy payment gateway for processing. When the Batch button is selected, the transaction is only saved to the transaction file. A saved transaction can be processed later by viewing the transaction and selecting the Process button, or by using the AssureBuy Batch Transaction Process feature available from either the Sales Batches or Invoice Batches window. Credit card numbers are always encrypted when saved from the AssureBuy Payment Processing window.

The following example shows how an Authorization transaction would be entered for a Sales Order Processing invoice document.

Transaction Details		Customer Information	
Transaction Type	Authorization	Transaction Date	4/28/02
Amount	\$21.35	Source	Sales Order Processing
Card Type	Visa	Document No	INVSP1002
Card Number	XXXXXXXXXXXX4448	Document Type	Invoice
Expiration	04/2005 C V V 2	Customer ID	MIDLANDC0001
Address ID	PRIMARY	Customer Name	Midland Construction
Cardholder	David Harris	Batch ID	MAY INV & RTN
Address	5008 Fraser Ave N.	<input type="checkbox"/> Bypass Processing	
City	Mishawaka	Result	Unprocessed
State	IN Postal Code 46544	Approval Code	
Country	USA	Process Date	0/0/00
Country Code	US	AVS Response	
E-mail		CVV Response	
IP Address	1.1.1.1	Alt Response	
Status: UNPROCESSED		Reference	
Process Mode: Test		Trans Number	

Figure 19: Authorization Transaction

### Step 3 - Transaction Processing

Transactions are processed either by selecting the Process button on the AssureBuy Payment Processing window, or by performing the AssureBuy Batch Transaction Processing option from either the Sales Batches or Invoice Batches window. In order for a Great Plains workstation to process transactions it must have an active Internet connection, either through a dedicated connection such as DSL, ISDN, or a modem, or it must have Internet access through a company-wide local area network (LAN). If an Internet connection is not available, transaction may still be entered, but must be processed from a different workstation.

When a transaction is processed, it is first configured into an industry standard XML document by reading each data element from the AssureBuy Transaction Work table. Once this XML document is created, it is encrypted and securely sent to the AssureBuy payment gateway over the Internet. The payment gateway then processes the transaction and returns an encrypted response to the Great Plains workstation. Transaction processing typically occurs in 5 seconds or less.

When the AssureBuy response is received, the transaction processing results are extracted and saved to the current transaction record. The example below shows the response received after the above Authorization transaction was approved.

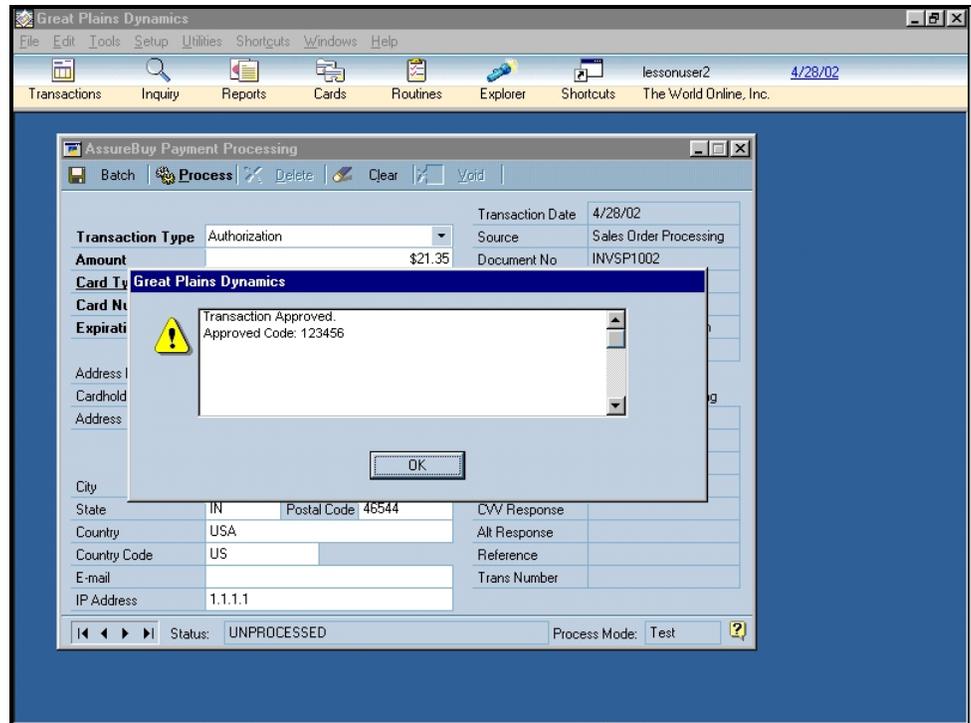


Figure 20: Transaction Result

#### Step 4 - Linked Transactions

A Great Plains document may have one or more associated AssureBuy transactions. Once a transaction has been processed, additional "linked" transactions may be added. For example, an Authorization transaction may be later followed by a Capture transaction. These are treated as two separate transactions by the AssureBuy Payment Processing application. In the following example, the Capture transaction is created by selecting Capture in the "Change To" field on the AssureBuy Payment Processing window.

The screenshot shows the 'AssureBuy Payment Processing' window. The 'Transaction Type' is set to 'Authorization'. The 'Amount' is 'Capture'. The 'Card Type' is 'Visa' and the 'Card Number' is masked as 'XXXXXXXXXXXX4448'. The 'Expiration' is '04/2005'. The 'Address ID' is 'PRIMARY' and the 'Cardholder' is 'David Harris'. The 'Address' is '5008 Fraser Ave N.', 'City' is 'Mishawaka', 'State' is 'IN', 'Postal Code' is '46544', 'Country' is 'USA', 'Country Code' is 'US', 'E-mail' is blank, and 'IP Address' is '1.1.1.1'. On the right, 'Transaction Date' is '4/28/02', 'Source' is 'Sales Order Processing', 'Document No' is 'INVSP1002', 'Document Type' is 'Invoice', 'Customer ID' is 'MIDLANDC0001', 'Customer Name' is 'Midland Construction', and 'Batch ID' is 'MAY INV & RTN'. The 'Result' is 'Approved' with an 'Approval Code' of '123456'. The 'Process Date' is '4/28/02', 'AVS Response' is 'ADDR U ZIP U', 'CVV Response' is blank, and 'Alt Response' is blank. The 'Reference' is '8200100000109' and 'Trans Number' is '0000691238'. The status bar at the bottom shows 'Status: APPROVED 123456' and 'Process Mode: Test'.

Figure 21: Adding A Capture To An Authorization

Other types of "linked" transactions include linking a Refund to a previously entered Sale transaction, or linking a Void transaction to a previously entered Authorization or Sale. Declined transactions may be automatically re-processed in a similar fashion. The following table shows the available transactions in the "Change To" field on the AssureBuy Payment Processing window after a transaction has previously been processed.

Source	Document Type	Transaction Type	Approved	A U T H	C A P T U R E	S A L E	R E F U N D	M A N U A L	V O I D
SOP	Quote	N/A							
SOP	Order	Authorization	Yes						
SOP	Order	Authorization	No	●					
SOP	Invoice	Authorization	Yes		●				
SOP	Invoice	Authorization	No	●		●		●	
SOP	Invoice	Sale	Yes				●		●
SOP	Invoice	Sale	No			●		●	
SOP	Return	Refund	Yes						●
SOP	Return	Refund	No				●		
SOP	Back Order	Authorization	Yes						
SOP	Back Order	Authorization	No	●					
Invoicing	Invoice	Sale	Yes				●		●

Source	Document Type	Transaction Type	Approved	AUTH	CAPTURE	SALE	REFUND	MANUAL	VOID
Invoicing	Invoice	Sale	No			●		●	
Invoicing	Return	Refund	Yes						●
Invoicing	Return	Refund	No				●		
Receivables	Sales/ Invoices	Sale	Yes				●		●
Receivables	Sales/ Invoices	Sale	No			●		●	
Receivables	Debit Memo	Sale	Yes				●		●
Receivables	Debit Memo	Sale	No			●		●	
Receivables	Finance Charges	Sale	Yes				●		●
Receivables	Finance Charges	Sale	No			●		●	
Receivables	Service/ Repairs	Sale	Yes				●		●
Receivables	Service/Re pairs	Sale	No			●		●	
Receivables	Warranty	Sale	Yes				●		●
Receivables	Warranty	Sale	No			●		●	
Receivables	Credit Memo	N/A							
Receivables	Return	Refund	Yes						●
Receivables	Return	Refund	No				●		

### ***Step 5 - Transaction Settlement***

The final step in transaction processing is the settlement. All transactions must be settled in order for the cardholder's bank to release the funds to the seller. Credit card transactions are normally settled once per day at a time designated by the seller. These instructions are determined at the time the seller is set up on the AssureBuy payment gateway. For more information, please see "Settlements" on page 31.

# AssureBuy Payment Processing Window

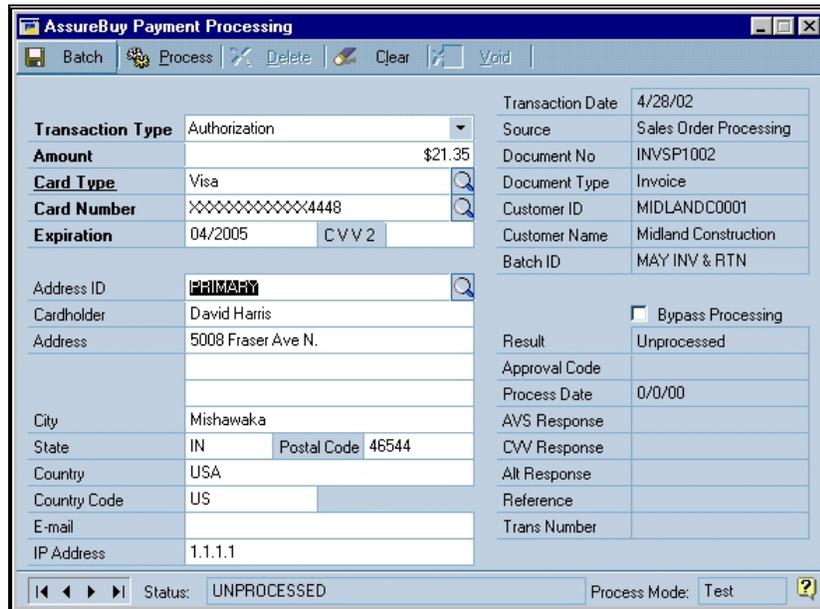


Figure 22: AssureBuy Payment Processing Window

## Top Row Buttons

The top row buttons are the available action buttons for the payment processing screen. The buttons will be enabled or disabled according to how the seller has setup the account in the AssureBuy Processing Setup and the state of the transaction is currently displayed.

Field	Description
Batch	By selecting the Batch button, the transaction will be saved to a batch for later processing or when the Batch Process is run. If the button is disabled or not available, then the batch option is not available.
Process	By selecting the Process button, the transaction will be saved and sent to the AssureBuy Gateway for processing.
Delete	By selecting the Delete button, the current transaction will be deleted from the database. No record of the transaction will remain. This option is only available for transactions that have not yet been processed.
Void	By selecting the Void button, the current transaction will be voided but remain in the database for historical purposes. This option is only available for transactions that have not yet been processed.
Clear	The clear button will clear the current displayed information and create a new transaction. If entering new transactions is not are not allowed, the Clear button will be disabled.

The payment processing screen can be divided into four sections. The upper left section is the credit card information. Below the credit card section is the customer information. The upper right section displays the Great Plains

document information for the customer and below that is the transaction processing result section.

**Credit Card Information**

<b>Transaction Type</b>	Authorization	
<b>Amount</b>		\$340.00
<b>Card Type</b>		
<b>Card Number</b>		
<b>Expiration</b>	00/0000	CVV 2

Figure 23: Credit Card Fields from AssureBuy Payment Processing

Field	Description
Transaction Type	The transaction type field is a dropdown list. The available transactions types for the currently displayed transaction will be listed in the dropdown menu. For more information on transaction types, please see “Transaction Types” on page 53.
Amount	The Amount field displays the amount to be charged to the customer’s credit card. The amount will be auto filled from the previous screen or will be the amount remaining on account for the current document.
Card Type	The card type field displays the customer’s type of credit card as defined in the AssureBuy Credit Card Setup table. The lookup icon to the right of the field allows the user to select from the valid credit card types. If the credit card type is not a valid type, the credit card setup window will display as soon as the user attempts to tab off the field.  <b>Caution:</b> Before entering the credit card type into the credit card setup window, the user needs to be sure that the company has a valid merchant account for that card type, the card type has been added to their main merchant account, and AssureBuy has been notified so the card type can be added to the acceptable card types on the payment gateway.

Field	Description
Card Number	<p>The card number field displays the masked credit card number for the customer. The lookup icon to the right of the field allows the user to view the unmasked credit card number for this customer.</p> <p><b>Security Warning!</b></p> <p>The credit card number is always displayed as a masked number. The lookup icon allows access to the unmasked credit card number. To disable the ability to view the unmasked card number, simply remove the user access rights for the unmasked credit card window.</p>
Expiration	<p>The expiration field is for the buyer's credit card expiration date. This date field is required for all credit card transactions. If a buyer's credit card is expired, the bank will decline transactions from the seller.</p>
CVV2	<p>The CVV2 (Card Verification Value) number is the extra 3 digits of a credit card number that most card issuers have begun requesting for extra security. Enter the right most 3 numbers found in the signature strip on the back of the card.</p>

### Customer Information

Address ID	PRIMARY		
Cardholder	Mike Unjhem		
Address	2439 42 St. W		
City	Woodbury		
State	MN	Postal Code	55119
Country	USA		
Country Code	US		
E-mail			
IP Address	1.1.1.1		

Figure 24: Customer Fields from AssureBuy Payment Processing

The customer information portion of the payment processing window will be automatically completed depending on the records previously established inside the Great Plains software and the default address ID chosen in the AssureBuy Processing Setup. The system will auto complete the fields based on the following criteria:

- 1) If the Default Address ID that was chosen in the AssureBuy Processing Setup is found for the current customer, the address with be automatically displayed.

- 2) If the system cannot find an address for the customer that matches the default address ID, then the system will use the BillTo address attached to the current document.
- 3) If the system cannot find a default address or the BillTo address for the document, then the system will take the address directly from the current document.
- 4) If all of the above three fail, then the system will display the fields as blank. Due to the nature of the Great Plains system, the probability that the system will have to display blank fields is very low.

<b>Field</b>	<b>Description</b>
Address ID	The address ID field displays the Great Plains address ID used to auto complete the address information. If the wrong address is listed, a list of the customer's addresses is available by selecting the lookup icon to the right of the field and selecting a different address field.
Cardholder	The cardholder field displays the name on the customer's credit card or, more specifically, the name of the person to which the credit card was issued.
Address	The address fields display the street address information. This information should match what is on file at the customer's bank in order to receive a positive AVS result.
City	The city field displays the customer's city.
State	The state field displays the state for the billing address.
Postal Code	The postal code field displays the postal code information. This information should match what is on file at the customer's bank in order to receive a positive AVS result.
Country	The country code field displays the country. This field is also important for AVS. AVS only works for cards issued within the United States so no AVS information is sent for international credit cards. Use the lookup icon to select from a list of all available country codes.
Country Code	The country code field will automatically display the ISO standard code for the customer's country. If the country code is not automatically displayed, then the system does not recognize the country entered in the country field. Please check the country to verify that the spelling is correct. If the spelling is correct, please refer to "ISO 3166 Standard Country Codes" on page 105.
Email	The email address field is available to enter the customer's email address. This information is used in conjunction with the AssureBuy fraud system.

Field	Description
IP Address	The IP address field is available to enter the customer's IP address if the information is available. If not, the system will use default IP address from the AssureBuy Processing Setup.

### **Great Plains Document Information**

The Great Plains document information is not editable by the user. These fields are copied from the originating document and are for informational purposes only.

Transaction Date	4/23/02
Source	Sales Order Processing
Document No	INVSP1000
Document Type	Invoice
Customer ID	PLAZAONE0001
Customer Name	Plaza One
Batch ID	MAY INV & RTN

Figure 25: Document Fields from AssureBuy Payment Processing

Field	Description
Transaction Date	The Transaction Date field displays the current date and time the transaction was created.
Source	The Source Field displays the Great Plains Source Module from which the user launched the payment processing window.
Document No	The Document Number field displays the document number to which the current transaction will be attached.
Document Type	The Document Type displays the Great Plains Document type for the current document.
Customer ID	The Customer ID displays the customer ID for the current document.
Customer Name	The Customer Name displays the customer for the current document.
Batch ID	The Batch ID displays the Batch ID number associated with the current document.

### **Transaction Processing Result Information**

The transaction processing result information displays the results of the transaction processing. For the most part, the fields will be uneditable. The only time these fields are editable is in cases of manual transactions and bypass processing.

	<input type="checkbox"/> Bypass Processing
Result	Unprocessed
Approval Code	
Process Date	0/0/00
AVS Response	
CW Response	
Alt Response	
Reference	
Trans Number	

Figure 26: Transaction Fields from AssureBuy Payment Processing

Field	Description
Bypass Processing	The Bypass Processing checkbox allows the user to override the AssureBuy transaction processing and enter the processing results manually. This feature is only available if the “Allow Manual Entry of Approval Information” option is enabled on the AssureBuy Processing Setup window. The Bypass would be used in cases where the seller has received a voice authorization or when the seller has entered a transaction through the AssureBuy Administration system and then would like to enter the results into the Great Plains system. Manual entry of the transaction result will bypass sending the transaction to AssureBuy for processing.
Result	The Result field displays the result of the transaction processing. The three most common results will be approved, declined, and unprocessed. For more information on different result types, please see “IP Address” on page 27.
Approval Code	The approval code field will display the response received for this transaction. Depending on the seller’s bank, an approval code will be either a six-digit number or a combination of six letters and numbers. The approval code is the card processor’s method of identifying the approved transaction and is also proof for the seller that the credit card company has authorized the credit card purchase.
Process Date	The Process Date is returned by the AssureBuy payment gateway and is the date and time that the transaction was processed. The AssureBuy systems run on Greenwich Mean Time. For more information, please see “Time Zone Chart” on page 103.

<b>Field</b>	<b>Description</b>
AVS Response	The AVS response field displays the Address Verification Service's response. Only credit card transactions will have an AVS response. For more information, please see "Address Verification Service" on page 30.
CVV Response	If the CVV2 number is sent with the credit card information then the response from the bank will be display in this field. The AssureBuy payment gateway accepts the CVV2 information and displays the response from the credit card bank as to whether or not the CVV2 matched the one of file for the credit card number. A credit card will not be declined for not receiving a bad CVV2 response. For more information, please see "CVV2 Response Codes" on page 31.
Alt Response	The Alt Response field is intended for any additional information needed for the transaction.
Reference	The reference field displays the AssureBuy order reference number for the order in the AssureBuy system. An order number in the AssureBuy system is similar to the document number in Great Plains. An order may have one or more transactions.
Trans Number	Each transaction is assigned a unique ten-digit number by the AssureBuy payment gateway. Orders can have multiple transactions applied to them so the system uses a transaction number to uniquely identify each individual transaction.

### ***Bottom Navigation Bar***

Record Selectors	The record selectors are the set of arrow buttons located in the bottom left of the window. Use the inner two arrows button to move through the transaction records one at a time. Use the outer two arrows to move to the beginning or the end of the transaction records.
Status	The status field is a text display box that will display a more detailed description of the transaction's status and it will also display the results of the fraud system.
Process Mode	The process mode is a text display box that will show the user whether the system is in test or production mode. If the user is processing a customer's order, the mode should always be production or the credit card will not be charged.

# Sales Order Processing

This section describes how the AssureBuy Payment Processing application integrates with the Great Plains Sales Order Processing module. There are four windows on which the AssureBuy functionality has been added: Sales Transaction Entry, Sales Payment Entry, Sales Batches, and Order Fulfillment. The Print Sales Documents functionality may also be affected by the process holds added for AssureBuy transactions.

## Sales Transaction Entry

Normally payments are not entered from the Sales Transaction Entry window. However, when the AssureBuy Payment Processing application is installed, users will be able to access credit card transactions from this window. Other Sales Transaction Entry functionality, such as deleting and transferring documents, may also be affected when using AssureBuy Payment Processing.

### ***Accessing The AssureBuy Payment Processing Window***

Once the Sales Transaction Entry window is displayed, an Extras menu will appear in the toolbar with AssureBuy Transactions as one of the options. To use the menu option, select a document in the Sales Transaction Entry window that has a document number and a document type other than quote.

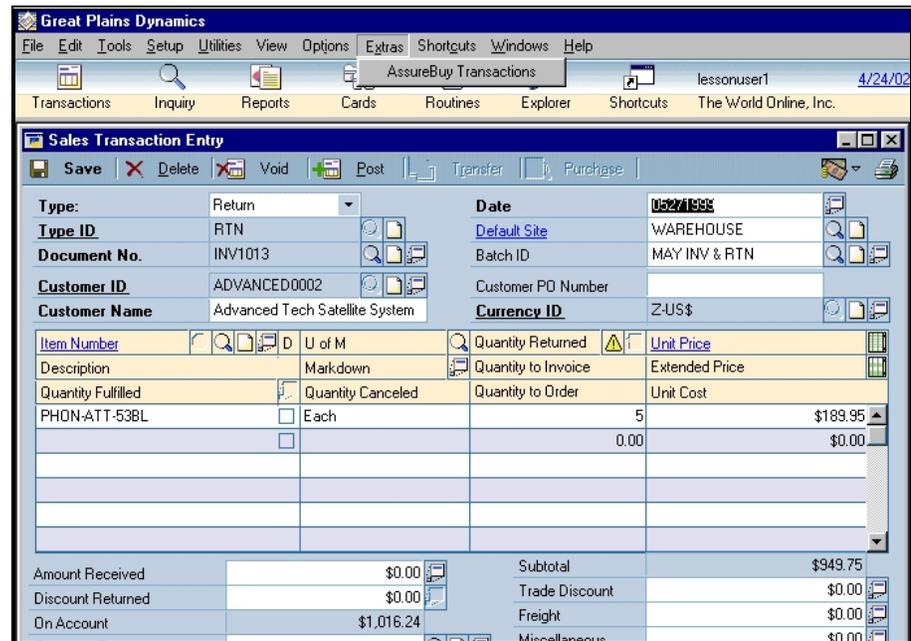


Figure 27: Extras Menu From Sales Transaction Entry

The AssureBuy Payment Processing window will launch and display all the transactions attached to the selected sales document. If there are no transactions attached to the current document, then a message will be displayed and a new transaction can be entered. Once the AssureBuy Payment Processing window is displayed, the payment information can be entered and processed. When transactions are approved, the payment will

automatically be applied to the document. For more information, please see “AssureBuy Payment Processing Window” on page 61.

### ***Transfer Button***

When transferring documents and payments from one type to another, all AssureBuy transactions attached to the originating document will be automatically reassigned to the new document number. If the entire document is being transferred, be sure to check the box next to Include Totals and Deposits so that the payments are transferred with the document. If only part of document is being transferred, then we suggest that the Include Totals and Deposits is also checked on the part of the order that will be posted first. Otherwise the document will not have a payment registered and will not be allowed to post. After the document is transferred, you should be able to access the credit card payments in the same way they were accessed prior to the transfer.

### ***Delete And Void Buttons***

When using the AssureBuy Payment Processing application, an automatic verification is performed to make sure that documents are not deleted or voided with pending or approved credit card transactions attached. Depending on the type of credit card transactions found, the AssureBuy Payment Processing application may prevent the document from being voided or deleted until a credit card transaction has been removed or reversed. The following items outline the verifications performed by AssureBuy.

- 1) If any unprocessed credit card transactions are found, then the application will automatically void the transaction and allow the document to be voided or deleted normally.
- 2) If any approved authorization transactions are found, the application will automatically attempt to reverse the authorization and a warning message will display if the reversal fails. In this case, the application will display the following warning message: “Authorization reversal failed. Continue?” By selecting No on the warning message, the void or delete process will be aborted. By selecting Yes on the warning message, the void or delete process will continue without reversing the authorization. Authorizations are reversed so that the credit originally set aside by the authorization will be released back to the customer. Most banks will expire authorizations after a pre-determined length of time. Reversals are considered a courtesy to the customer.
- 3) If any capture or sales transactions are found that do not have a corresponding refund transaction, the application will display the following warning message: “Cannot Delete document with AssureBuy payments on file. Review payments now?” By selecting No on the warning message window, the application will cancel the void or delete process. By selecting Yes, the AssureBuy Payment Processing window will launch with all the transactions attached to the current document available for review. To complete the void or delete process, issue a refund for any sale or capture transaction that has not already been refunded.

## Allocate or Fulfill Menu Option

When the Allocate or Fulfill menu option is chosen from the Options menu, a window will display allowing a choice between selecting allocate, fulfill or both. Once the options are selected and the OK button is selected, the AssureBuy Payment Processing application will review any credit card transactions and determine whether or not the document can be fulfilled. The allocate option is not affected by the AssureBuy application. The fulfill option is affected only in cases where a document has credit card transactions attached and when one or both of the following options have been selected on the AssureBuy Processing Setup window: "Authorization Required Before Order Fulfillment" and "Use Transaction Amount Warning". If neither of these options has been selected, then the Allocate or Fulfill processing will continue without any interference from the AssureBuy application.

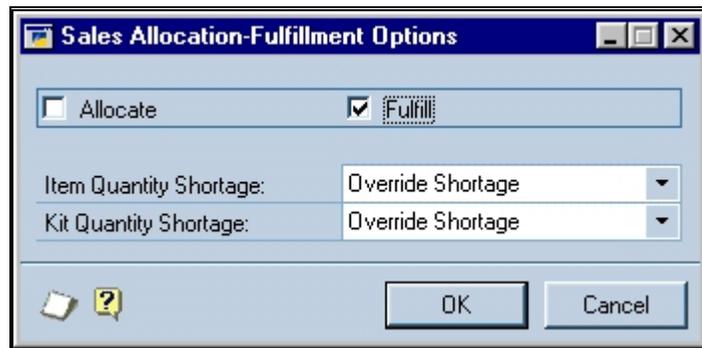


Figure 28: Sales Allocation –Fulfillment Options Window

Since the processing setup options affect the system separately, each function will be discussed independently. The "Authorization Required Before Order Fulfillment" function is the primary function for this menu option so the warnings associated with this function will always take precedence over any amount warnings.

Once the "Authorization Required Before Order Fulfillment" option has been enabled on the AssureBuy Processing Setup window, then anytime the fulfillment option is selected, the application will automatically search the document for any credit card transactions. If any pending transactions are found, then the following warning message will appear: "There are pending AssureBuy transactions for this sales document. Fulfillment is not allowed at this time." By selecting the OK button, the AssureBuy application will abort the fulfillment process. Before continuing with the fulfillment on this document, the pending credit card transaction should be processed.

If no pending transactions are found, then the AssureBuy application searches to verify that an approved authorization, sale, capture, or manual sale exists on the document. Failure to find an approved transaction of this type will result in a warning message and the fulfillment process being canceled. If an approved transaction is found, the AssureBuy system will allow the fulfillment process to continue.

At this point, the second setup function can affect the fulfillment process by checking to see if there is a remaining balance "on account" for the document. If there are credit card transactions and a remaining balance due on the document, the following warning will display: "Transaction Amount

Warning”. This warning will allow the fulfillment process to continue if the Yes button is selected and will abort the process if the No button is selected.

The “Transaction Amount Warning” option can also affect the fulfillment process without the “Authorization Required Before Order Fulfillment” option being enabled. The system would, after verifying that credit card transactions are present on the document, verify whether the document has any remaining balance “on account” and then display the same warning message, allowing the fulfillment process to continue or be canceled.

### ***Printing Picking Tickets or Packing Slips***

The AssureBuy Payment Processing application does not directly impact the printing packing tickets or packing slips function. However, if the process holds have been set up to ensure that a picking ticket or packing slip can only be printed on a document that has an authorized transaction, then the Process Holds will have an impact on the printing picking tickets or packing slips functionality. For more information on the setup of the process holds for this purpose, please see “Enforcing Authorization Before Printing Picking Tickets or Packing Slips” on page 48.

## **Sales Payment Entry**

Normally, credit card payments for sales documents are entered directly on the Sales Payment Entry window. When the AssureBuy Payment Processing application is installed, this functionality is disabled and replaced by the AssureBuy Payment Processing window.

### ***Accessing The AssureBuy Payment Processing Window***

The Sales Payment Entry window allows check, cash and credit card transactions. When using the AssureBuy application, and the method of payment is credit card, the user will select credit card from the Payment Type dropdown field. When this option is selected, the AssureBuy Payment Processing window will automatically launch and the default customer and transaction information will be loaded into the appropriate fields. Credit card transactions will only be sent to the AssureBuy payment gateway if they have been entered from the AssureBuy Payment Processing window.

Figure 29: Sales Payment Entry Window

As with the Sales Transaction Entry window, the Extras menu option is an alternative way of launching the AssureBuy Payment Processing window. Again, the payment processing window will open with the default customer and transaction information filled in and ready for a new transaction to be entered.

When entering a credit card transaction, you will notice that the Insert button is disabled. Once a credit card transaction of type authorization, sale, or manual sale has been processed and approved, the payment will be automatically entered into the Sales Payment Entry window. If the transaction has been saved to batch, the payment will not be inserted until after the transaction is processed or when the batch is processed using the AssureBuy Batch Transaction Processing option available from the Sales Batch Entry window.

### Remove Button

The remove button will be affected by the AssureBuy application in the same way the Delete or Void buttons are affected in Sales Transaction Entry when credit card payments are attached to the document. Depending on the type of credit card transactions found, the AssureBuy Payment Processing application may prevent the payment from being removed until a credit card transaction has been removed or reversed. The following items outline the verifications performed by AssureBuy.

- 1) If any unprocessed credit card transactions are found, then the application will automatically void the transaction and allow the payment to be removed normally.
- 2) If any approved authorization transactions are found, the application will automatically attempt to reverse the authorization and a warning message will display if the reversal fails. In this case, the application will display the following warning message: "Authorization reversal

failed. Continue?" By selecting No on the warning message, the payment removal process will be aborted. By selecting Yes on the warning message, the payment removal process will continue without reversing the authorization. Authorizations are reversed so that the credit originally set aside by the authorization will be released back to the customer. Most banks will expire authorizations after a pre-determined length of time. Reversals are considered a courtesy to the customer.

- 3) If any capture or sales transactions are found that do not have a corresponding refund transaction, the application will display the following warning message: "Cannot remove item with AssureBuy payments on file. Review payments now?" By selecting No on the warning message window, the application will cancel the remove operation. By selecting Yes, the AssureBuy Payment Processing window will launch with all the transactions attached to the current document available for review. To complete the payment removal process, issue a refund for any sale or capture transaction that has not already been refunded.

## **Sales Batches**

A sales batch represents a user-defined collection of documents in the Great Plains system. Each batch is identified by a unique Batch ID. Inside the sales batch, a document may have one or more payments, or deposits, attached. These payments can be a combination of AssureBuy transactions and non-AssureBuy transactions, such as cash or check payments. When using the AssureBuy Payment Processing application, users should perform the AssureBuy Batch Transaction Processing function before performing the normal Batch Post procedure in Great Plains. This step is necessary because some of the credit card transactions may still be pending because they were saved to batch instead of processed immediately. These credit card transactions must be processed before the batch can be posted. If the credit card has not been charged, then the payment has not yet been recorded on the sales document.

When the Sales Batch Entry window is open, an Extras menu will appear with two AssureBuy menu functions: AssureBuy Transactions and Process AssureBuy Batch Transactions.

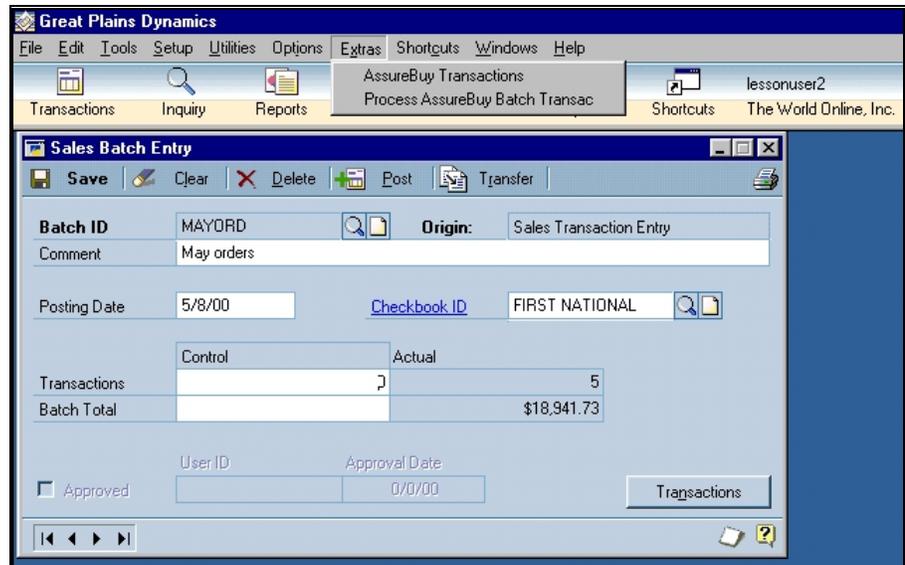


Figure 30: Sales Batch Entry

## AssureBuy Transactions

By selecting the AssureBuy Transactions menu option, the AssureBuy Payment Processing window will launch and display all the credit card transactions attached to all documents in the currently selected batch. The transactions can be reviewed one at a time by using the record selectors located at the bottom left-hand side of the window. If the sales batch does not contain any credit card transactions, the application will display a warning message that states “No AssureBuy Transactions Available for This Batch ID.” By selecting the OK button on the warning, the warning will disappear and the sales batch window will once again be in focus.

The AssureBuy Payment Processing window only allows viewing of existing transactions when accessed from the Sales Batch Entry window. As a result, the Clear button is disabled, preventing any new transactions from being entered. To enter a new transaction for any document in the batch, open the AssureBuy Payment Processing window from the Sales Transaction Entry window or the Sales Payment Entry window. However, transactions can be processed, deleted, or voided when viewing the transaction from the Sales Batch Entry window. If any of the transactions have a process hold on them then the transactions cannot be posted until the transaction has been processed and the hold has been removed.

## Process AssureBuy Batch Transactions

By selecting Process AssureBuy Batch Transactions, the application will attempt to automatically process all unprocessed credit card transactions and capture all approved authorizations within the batch. Once all the transactions have been processed or the attempts to process have failed, a report will be generated detailing the credit card transactions for the current batch.

Depending on the type of credit card transaction encountered, the AssureBuy application will react differently during the batch process. For pending refunds and voids, the transactions will simply be processed and the results handled accordingly. For sales, manual sales, or capture transactions, the

batch transaction processing will check the setting called "Fulfillment Required Before Capturing Transactions" on the AssureBuy Processing Setup window. If this function has been enabled, then the transaction will only be processed if the document has been fulfilled.

A pending capture transaction will be processed only after the companion authorization transaction has been approved and checked to verify that the authorization has not expired. Banks only consider authorizations to be valid for a certain number of days. If the time limit, as defined on the AssureBuy Credit Card Setup window, has passed, then a new authorization will need to be performed before the capture transaction can be processed.

Approved authorization transactions are handled differently in that the system will check to see if the AssureBuy Processing Setup option called "Automatically Capture Transaction During Batch Post." Is enabled. If the authorization has not been processed, the system will attempt to process the authorization. An approved authorization will then have a companion capture transaction created automatically. If the setup option "Automatically Capture Transaction During Post" has been enabled, the capture transaction will be processed according to the method described in the preceding paragraph.

At the end of the AssureBuy batch processing for the credit card transactions, a report will be available that details the status of all credit card transactions in the batch. Any transactions that have been declined or put on hold during the batch processing will need to be examined and re-processed before the document can be posted. Transaction problems can include anything from a transaction failing to get approval from the bank to an error accessing the credit card network.

#### **Possible Errors**

#### **Solutions**

A transaction has failed to receive an approval from the bank.

Contact the customer to let them know the credit card was declined.

An authorization transaction was expired.

Create a new authorization.

An order has not been fulfilled.

Fulfill the order and then try reprocessing the transaction.

An authorization transaction cannot be posted without a capture.

The "Automatically Capture Transaction During Batch Post" option was not enabled so the system will not try a capture transaction automatically. The user must manually create a capture transaction.

A transaction was sent for processing but received an error from the AssureBuy payment gateway.

Review the "AssureBuy Gateway Errors" on page 101 or contact AssureBuy Support. For Contact information, please see "How To Obtain Technical Support" on page 99.

## AssureBuy Batch Processing Report

System:		3/4/2002	9:06:21 AM	The World Online, Inc.				Page:	1	
User Date:		3/4/2002		ASSUREBUY BATCH PROCESSING REPORT				User ID:	Lessonuser1	
				Sales Order Processing						
Batch ID:		SALES01/2002								
Batch Comment:										
Approved:				Batch Transactions Attempted:	7	Batch Sales Total:	\$397.67			
Approved By:				Batch Transactions Approved:	4	Batch Credit Total:	\$27.40			
Approval Date:		0/0/0000		Batch Transactions Declined/Pending:	3	Net Batch Total:	\$370.27			
Type	Document Number	Doc Date	Customer ID	Name	Amount	Action	Status	Approval Code	Process Hold Number	
3	INV000000012135	01/02/2002	ABC010000010101	ABC Distribution Partners Ltd.	\$22.14	Authorization	Declined		ABI-DECLINE 0000000101	
3	INV000000012345	01/02/2002	ABC010000010101	ABC Distribution Partners Ltd.	\$123.25	Authorization	Approved	203047	0000000104	
					\$123.25	Capture	Approved	203047	0000000107	
3	INV000000012347	01/03/2002	XYZ010000010255	XYZ Pharmaceuticals Inc.	\$840.00	Sale	Hold/Pending		ABI-HOLD 0000000114	
3	INV000000012363	01/04/2002	TNT010000010343	TNT Fireworks & Displays	\$274.42	Authorization	Declined		0000000123	
					\$274.42	Manual Sale	Approved	127083	0000000145	
3	INV000000014561	01/06/2002	DTM030000010555	Dedicated Tool & Machine Co.	\$97.50	Sale	Hold/Pending	Error - 12	ABI-ERROR 0000000167	
3	INV000000014709	01/10/2002	GMS020000010342	Great Mountain Software	\$27.40	Refund	Approved		0000000193	
Summary of Sales Transactions:										
Transaction Type	Sales Attempted	Sales Approved	Sales Total	Refunds Attempted	Refunds Approved	Refunds Total	Net Sales			
American Express	1	1	\$274.42	0	0	\$0.00	\$274.42			
Discover	1	0	\$0.00	0	0	\$0.00	\$0.00			
Mastercard	1	0	\$0.00	0	0	\$0.00	\$0.00			
Visa	1	1	\$123.25	1	1	\$27.40	\$95.85			
TOTAL:	0	0	\$397.67	0	0	\$27.40	\$370.27			

Figure 31: AssureBuy Batch Processing Report from Sales Order Processing

The AssureBuy Batch Processing Report lists all of the AssureBuy transactions associated with the current sales batch. The transactions are sorted by document number and transaction date. Each sales document may have one or more AssureBuy transactions. If a sales document has been deleted, the credit card transactions will remain on file in the AssureBuy Transactions file and the document will be marked as deleted on this report. The information appearing on this report is described in detail below.

Report Field	Description
Batch ID	The Batch ID field displays the batch ID assigned to the selected sales batch.
Batch Comment	The Batch Comment field displays any notes that have been added to the current batch.
Batch Summary Fields	A group of fields that summarize how many transactions were attempted and the results of those transactions including the batch dollar totals.
Type	This field displays the document type for Sales Order Processing. 1 = Quote 2 = Order 3 = Invoice 4 = Return 5 = Backorder

<b>Report Field</b>	<b>Description</b>
Document Number	The document number field displays the document number associated with the current document.
Doc Date	The doc date or document date field displays the date the document was created.
Customer ID	The customer ID field displays the customer ID associated with the current document.
Name	The name field displays the customer's name from the current document.
Process Hold	The process hold field displays the type of AssureBuy process hold, if any, on the current document.
Proc Date	The Proc or Processing Date field displays the date the credit card transaction was processed.
Type (Card)	The second type field is the credit card type field. The two-character type codes displayed are used by the AssureBuy payment gateway. For a complete list of all AssureBuy credit card type codes, please see "Credit Card Types" on page 25.
Amount	The amount field displays the total dollar amount of the transaction processed.
Action	The action field displays the type of credit card transaction used for processing the transaction. For a complete list, please see "Transaction Types" on page 26.
Status	The status field displays the status of the credit card transaction. For a complete list of all possible status codes, please see "Transaction Result" on page 28.
Approval Code	The approval code field displays the approval code received from the customer's bank at the time of processing.
Number	The number field displays a transaction reference number assigned by the AssureBuy payment gateway.

<b>Report Field</b>	<b>Description</b>
Summary of Sales Transactions	The summary of sales transaction section displays a summary of all credit card transaction that are approved sales.

### ***Transfer Button***

When transferring batch documents and payments from one type to another, all AssureBuy transactions attached to the originating document will be automatically reassigned to the new document number. Be sure to check the box next to Include Totals and Deposits so that the payments are transferred with the document. Otherwise the document will not have a payment registered and will not be allowed to post. After the document is transferred, you should be able to access the credit card payments in the same way they were accessed prior to the transfer.

### ***Delete Button***

When using the AssureBuy Payment Processing application, an automatic verification is performed to make sure that documents in the sales batch are not deleted with pending or approved credit card transactions attached. Depending on the type of credit card transactions found, the AssureBuy Payment Processing application may prevent the document from being deleted until a credit card transaction has been removed or reversed. The following items outline the verifications performed by AssureBuy.

- 1) If any unprocessed credit card transactions are found, then the application will automatically void the transaction and allow the document to be deleted normally.
- 2) If any approved authorization transactions are found, the application will automatically attempt to reverse the authorization and a warning message will display if the reversal fails. In this case, the application will display the following warning message: "Authorization reversal failed. Continue?" By selecting No on the warning message, the delete process will be aborted. By selecting Yes on the warning message, the delete process will continue without reversing the authorization. Authorizations are reversed so that the credit originally set aside by the authorization will be released back to the customer. Most banks will expire authorizations after a pre-determined length of time. Reversals are considered a courtesy to the customer.
- 3) If any capture or sales transactions are found that do not have a corresponding refund transaction, the application will display the following warning message: "Cannot Delete document with AssureBuy payments on file. Review payments now?" By selecting No on the warning message window, the application will cancel the delete process. By selecting Yes, the AssureBuy Payment Processing window will launch with all the transactions attached to the current document available for review. To complete the delete process, issue a refund for any sale or capture transaction that has not already been refunded.

## Allocate or Fulfill Menu Option

When the Allocate or Fulfill menu option is chosen from the Options menu, a window will display allowing a choice between selecting allocate, fulfill or both. Once the options are selected and the OK button is selected, the AssureBuy Payment Processing application will review the credit card transactions for each document in the batch and determine whether or not the document can be fulfilled. The allocate option is not affected by the AssureBuy application. The fulfill option is affected only in cases where a document has credit card transactions attached and when one or both of the following options have been selected on the AssureBuy Processing Setup window: "Authorization Required Before Order Fulfillment" and "Use Transaction Amount Warning". If neither of these options has been selected, then the Allocate or Fulfill processing will continue without any interference from the AssureBuy application.



Figure 32: Sales Allocation-Fulfillment Options Window

Since the processing setup options affect the system separately, each function will be discussed independently. The "Authorization Required Before Order Fulfillment" function is the primary function for this menu option so the warnings associated with this function will always take precedence over any amount warnings.

Once the "Authorization Required Before Order Fulfillment" option has been enabled on the AssureBuy Processing Setup window, then anytime the fulfillment option is selected, the application will automatically search the document for any credit card transactions. If any pending transactions are found, then the following warning message will appear: "There are pending AssureBuy transactions for this sales document. Fulfillment is not allowed at this time." By selecting the OK button, the AssureBuy application will abort the fulfillment process. Before continuing with the fulfillment on this document, the pending credit card transaction should be processed.

If no pending transactions are found, then the AssureBuy application searches to verify that an approved authorization, sale, capture, or manual sale exists on the document. Failure to find an approved transaction of this type will result in a warning message and the fulfillment process being canceled. If an approved transaction is found, the AssureBuy system will allow the fulfillment process to continue.

At this point, the second setup function can affect the fulfillment process by checking to see if there is a remaining balance "on account" for the document. If there are credit card transactions and a remaining balance due on the document, the following warning will display: "Transaction Amount Warning". This warning will allow the fulfillment process to continue if the Yes button is selected and will abort the process if the No button is selected.

The “Transaction Amount Warning” option can also affect the fulfillment process without the “Authorization Required Before Order Fulfillment” option being enabled. The system would, after verifying that credit card transactions are present on the document, verify whether the document has any remaining balance “on account” and then display the same warning message, allowing the fulfillment process to continue or be canceled.

## Order Fulfillment

When selecting the order fulfillment option from the Sales Transactions Palette, the AssureBuy application will check the setting of the “Authorization Required Before Order Fulfillment” option on the AssureBuy Processing Setup window.

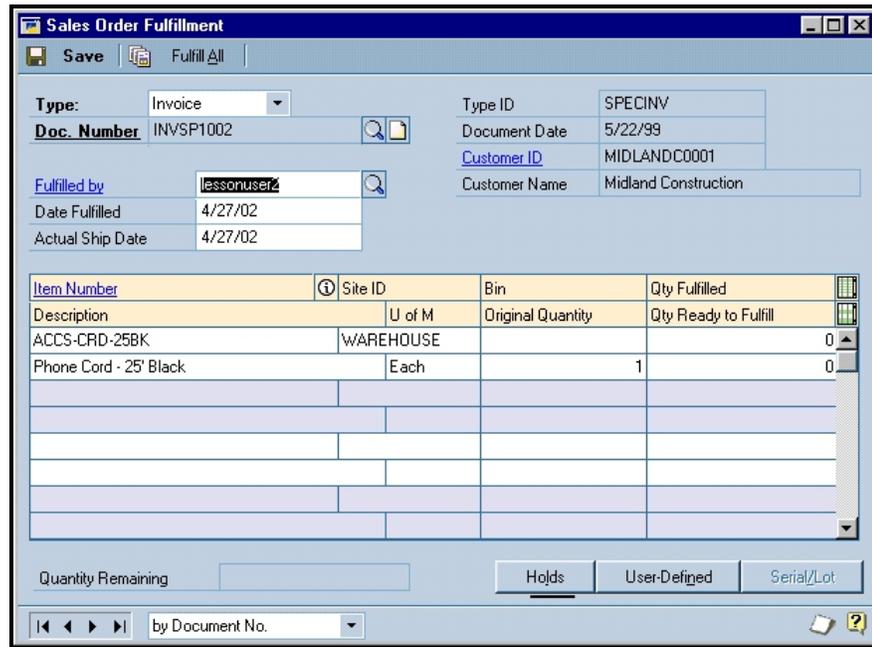


Figure 33: Sales Order Fulfillment Window

The “Authorization Required Before Order Fulfillment” option impacts both the fulfillment of a single line item or when selecting the “Fulfill All” button on the top of the Sales Order Fulfillment window. In both cases, the AssureBuy application will verify whether an approved sale, manual sale or authorization exists on the document. If an approved transaction is not found, then the system will display a warning message stating, “An approved credit card authorization is required before fulfillment can be allowed.” After the OK button is selected on the warning window, the system will return to the fulfillment window and reset the fulfillment quantity to zero.

## Process Holds Warning

Users should never manually remove any of the four AssureBuy (ABI) process holds that have been applied to a transaction. If the user removes the process hold, a sales document could be posted to the general ledger with a credit card transaction that has a status other than approved. Credit card transactions with a status other than approved are not completed payments. These items could range from the transaction being pending,

declined or processed with an error. Posting the sales document to the general ledger with a status other than approved would result in a document being posted without a full payment. In addition, a pending transaction processed after the document has been posted would not be applied to the sales document. The customer would have been charged but the payment will not have been applied. The AssureBuy application will automatically remove the process hold when an approved payment has been completed. To cancel a pending transaction before posting, use the Void button on the AssureBuy Payment Processing window.

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## Receivables Management

This section describes how the AssureBuy Payment Processing application integrates with the Great Plains Receivables Management module. There are four windows on which the AssureBuy functionality has been added: Transaction Entry, Cash Receipts Entry, Posted Transaction, and Receivables Batches.

### Transaction Entry

Normally, credit card payments for receivables documents are entered directly on the Transaction Entry window by entering an amount in the credit card field. When the AssureBuy Payment Processing application is installed, this functionality is replaced by the AssureBuy Payment Processing window.

#### ***Accessing The AssureBuy Payment Processing Window***

The Transaction Entry window allows check, cash and credit card transactions. When using the AssureBuy application, and the method of payment is credit card, the user will enter an amount in the credit card field or select the credit card details icon. When an amount is entered in this field, the AssureBuy Payment Processing window will automatically launch and the default customer and transaction information will be loaded into the appropriate fields. Credit card transactions will only be sent to the AssureBuy payment gateway if they have been entered from the AssureBuy Payment Processing window.

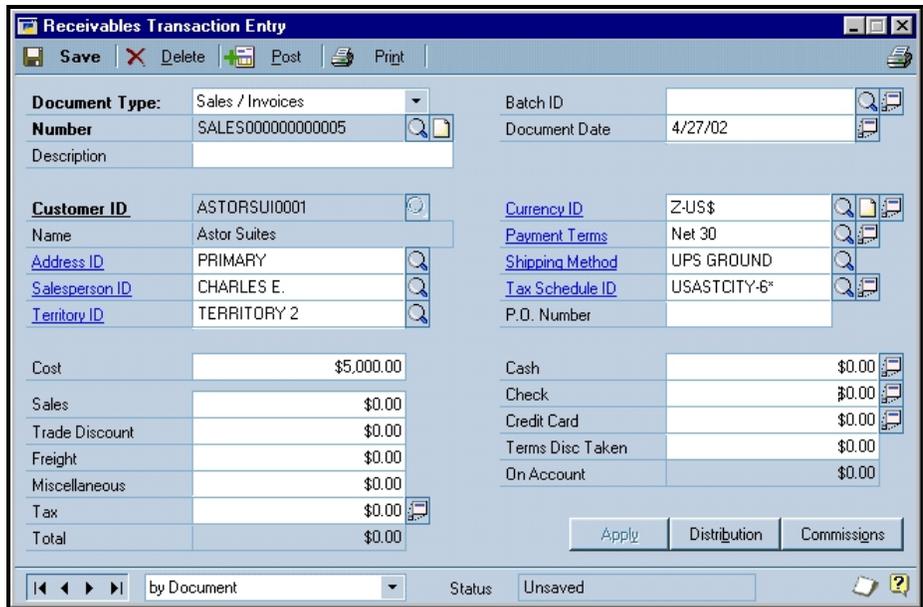


Figure 34: Transaction Entry Window

In addition to entering data in the credit card amount field or selecting the credit card details icon, the Extras menu offers an alternative way of launching the AssureBuy Payment Processing window.

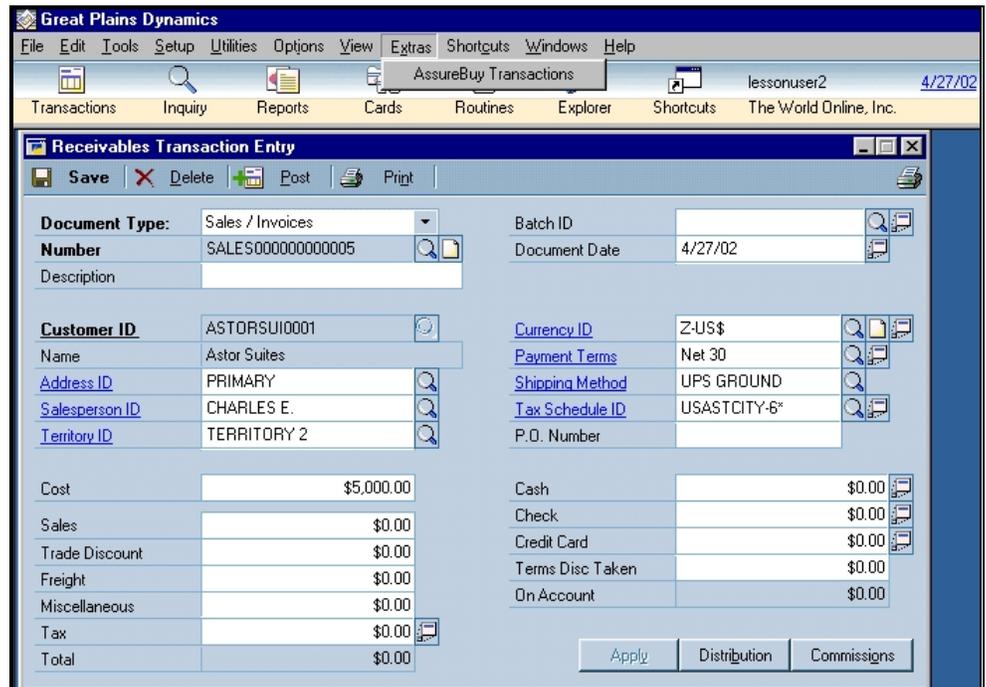


Figure 35: Transaction Entry Window

If the current document does not have any transactions attached, the system will display a message: “No transactions available for this document. Add new transaction?” By selecting the Yes button, the payment processing window will open with the default customer and transaction information filled in and ready for a new transaction to be entered. By selecting the No button,

the user will be returned to the Transaction Entry window. If the document already has transactions attached, the AssureBuy Payment Processing window will launch and will display any attached credit card transactions that already exist for the current document. These transactions can be reviewed by using the arrows in the lower left hand corner of the window.

### ***Delete Button***

When using the AssureBuy Payment Processing application, an automatic verification is performed to make sure that documents are not deleted with approved credit card transactions attached. Depending on the type of credit card transactions found, the AssureBuy Payment Processing application may prevent the document from being deleted until a credit card transaction has been removed or reversed.

If any approved sales transactions are found that do not have a corresponding refund transaction, the application will display the following warning message: "Cannot delete document with AssureBuy payments on file. Review payments now?" By selecting No on the warning message window, the application will cancel the delete process. By selecting Yes, the AssureBuy Payment Processing window will launch with all the transactions attached to the current document available for review. To complete the delete process, issue a refund for any sale transaction that has not already been refunded.

## **Cash Receipts Entry**

Normally, cash receipts for credit card payments are entered directly on the Transaction Entry window by selecting the credit card radio button. When the AssureBuy Payment Processing application is installed, this functionality is replaced by the AssureBuy Payment Processing window.

### ***Accessing The AssureBuy Payment Processing Window***

The Cash Receipts Entry window allows check, cash and credit card transactions. When using the AssureBuy application, and the method of payment is credit card, the user will select the credit card radio button. When this option is selected, the AssureBuy Payment Processing window will automatically launch and the default customer and transaction information will be loaded into the appropriate fields. Credit card transactions will only be sent to the AssureBuy payment gateway if they have been entered from the AssureBuy Payment Processing window.

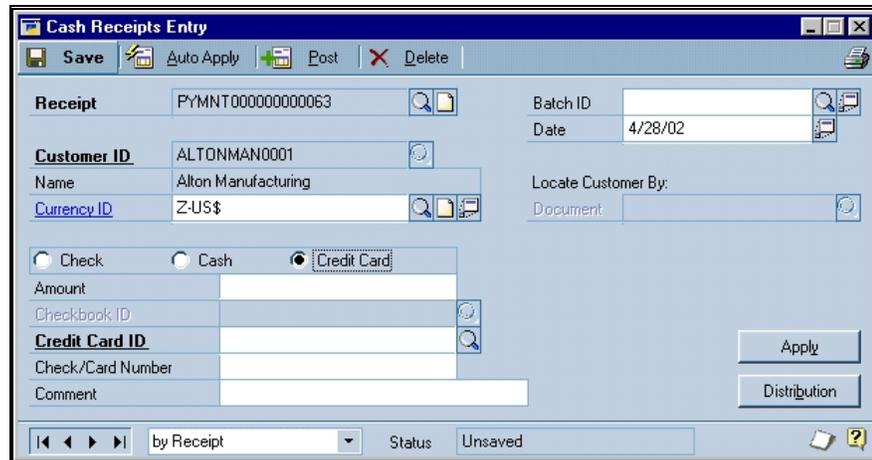


Figure 36: Cash Receipts Entry Window

As with the Transaction Entry window, the Extras menu option is an alternative way of launching the AssureBuy Payment Processing window. Again, the payment processing window will open with the default customer and transaction information filled in and ready for a new transaction to be entered.

If the current cash receipt does not have any transactions attached, the system will display a message: “No transactions available for this document. Add new transaction?” By selecting the Yes button, the payment processing window will open with the default customer and transaction information filled in and ready for a new transaction to be entered. By selecting the No button, the user will be returned to the Cash Receipts Entry window. If the cash receipt already has transactions attached, the AssureBuy Payment Processing window will launch and will display any attached credit card transactions that already exist for the current cash receipt. These transactions can be reviewed by using the arrows in the lower left hand corner of the window.

### Delete Button

When using the AssureBuy Payment Processing application, an automatic verification is performed to make sure that cash receipts are not deleted with approved credit card transactions attached. Depending on the type of credit card transactions found, the AssureBuy Payment Processing application may prevent the cash receipt from being deleted until a credit card transaction has been removed or reversed.

If any approved sales transactions are found that do not have a corresponding refund transaction, the application will display the following warning message: “Cannot delete cash receipt with AssureBuy payments on file. Review payments now?” By selecting No on the warning message window, the application will cancel the delete process. By selecting Yes, the AssureBuy Payment Processing window will launch with all the transactions attached to the current cash receipt available for review. To complete the delete process, issue a refund for any sale transaction that has not already been refunded.

## Posted Transactions

On the Posted Transactions window, the user is allowed to void an existing payment that has already been posted. When the AssureBuy Payment Processing application is installed, this functionality is enhanced to ensure that payments with approved credit card transactions are not voided without issuing an appropriate refund.

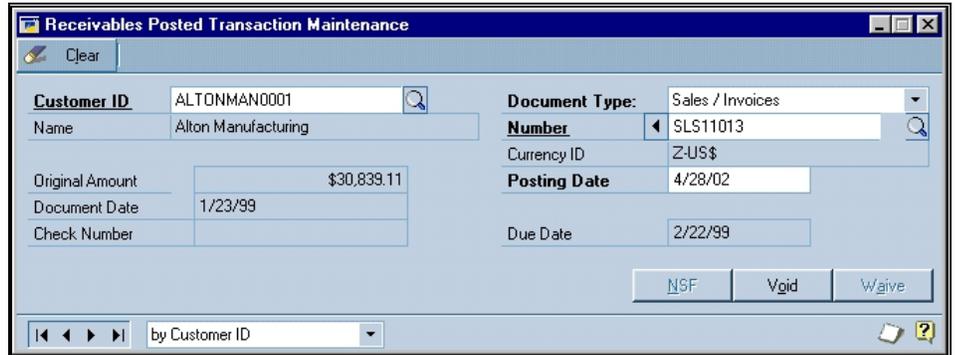


Figure 37: Posted Transaction Window

### Void Button

When using the AssureBuy Payment Processing application, an automatic verification is performed to make sure that payments are not voided with approved credit card transactions attached. Depending on the type of credit card transactions found, the AssureBuy Payment Processing application may prevent the payment from being voided until a credit card transaction has been removed or reversed.

If any approved sales transactions are found that do not have a corresponding refund transaction, the application will display the following warning message: "Cannot void cash receipt with AssureBuy payments on file. Review payments now?" By selecting No on the warning message window, the application will cancel the void process. By selecting Yes, the AssureBuy Payment Processing window will launch with all the transactions attached to the current payment available for review. To complete the void process, issue a refund for any sale transaction that has not already been refunded.

### Receivables Batches

A receivables batch represents a user-defined collection of documents in the Great Plains system. Each batch is identified by a unique Batch ID. Inside the receivables batch, a document may have one or more payments, or deposits, attached. These payments can be a combination of AssureBuy transactions and non-AssureBuy transactions, such as cash or check payments. When using the AssureBuy Payment Processing application, users should perform the AssureBuy Batch Transaction Processing function before performing the normal Batch Post procedure in Great Plains. This step will allow the user to review the status of credit card transactions attached to all receivables attached to the selected batch.

When the Receivables Batch Entry window is open, an Extras menu will appear with two AssureBuy menu functions: AssureBuy Transactions and Process AssureBuy Batch Transactions.

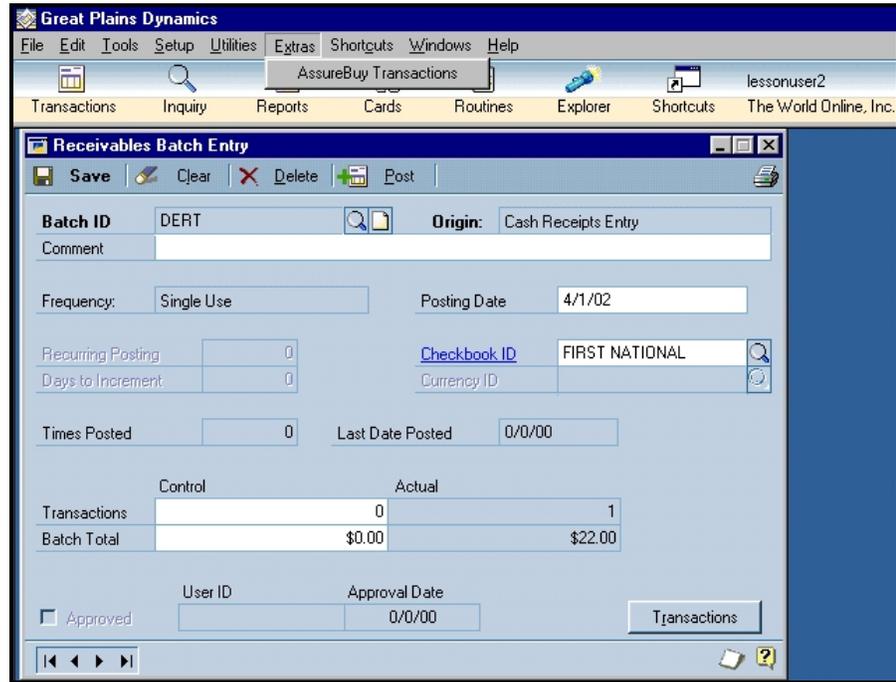


Figure 38: Receivables Batch Entry Window

### AssureBuy Transactions

By selecting the AssureBuy Transactions menu option, the AssureBuy Payment Processing window will launch and display all the credit card transactions attached to all documents in the currently selected batch. The transactions can be reviewed one at a time by using the record selectors located at the bottom left-hand side of the window. If the receivables batch does not contain any credit card transactions, the application will display a warning message that states “No AssureBuy Transactions Available for This Batch ID.” By selecting the OK button on the warning, the warning will disappear and the sales batch window will once again be in focus.

The AssureBuy Payment Processing window only allows viewing of existing transactions when accessed from the Sales Batch Entry window. However, existing transactions can be deleted or voided when viewing the transactions from the Receivables Batch Entry window.

### Process AssureBuy Batch Transactions

By selecting Process AssureBuy Batch Transactions, the application will create a report detailing the credit card transactions for the current batch. Any transactions that have been declined or put on hold for the current batch will need to be examined and should be re-processed before the receivables document or payment is posted. Transaction problems can include anything from a transaction failing to get approval from the bank to an error accessing the credit card network.

#### Possible Errors

#### Solutions

A transaction has failed to receive an approval from the bank.

A transaction was sent for processing but received an error from the AssureBuy payment gateway.

Contact the customer to let them know the credit card was declined.

Review the "AssureBuy Gateway Errors" on page 101 or contact AssureBuy Support. For Contact information, please see "How To Obtain Technical Support" on page 99.

### AssureBuy Batch Processing Report

System:		3/4/2002	9:06:21 AM	The World Online, Inc.				Page:	1	
User Date:		3/4/2002		ASSUREBUY BATCH PROCESSING REPORT				User ID:	Lessonuser1	
				Receivables						
Batch ID:		SALES01/2002								
Batch Comment:										
Approved:		Batch Transactions Attempted:		7	Batch Sales Total:		\$397.67			
Approved By:		Batch Transactions Approved:		3	Batch Credit Total:		\$27.40			
Approval Date:	0/0/0000	Batch Transactions Declined/Pending:		4	Net Batch Total:		\$370.27			
Type	Document Number	Doc Date	Customer ID	Name	Amount	Action	Status	Approval Code	Process Hold Number	
3	INV000000012135	01/02/2002	ABC010000010101	ABC Distribution Partners Ltd.	\$22.14	Sale	Declined		0000000101	
3	INV000000012345	01/02/2002	ABC010000010101	ABC Distribution Partners Ltd.	\$123.25	Sale	Approved	203047	0000000107	
3	INV000000012347	01/03/2002	XYZ010000010255	XYZ Pharmaceuticals Inc.	\$840.00	Sale	Hold/Pending		0000000114	
3	INV000000012363	01/04/2002	TNT010000010343	TNT Fireworks & Displays	\$274.42	Sale	Declined		0000000123	
3	INV000000014561	01/06/2002	DTM030000010555	Dedicated Tool & Machine Co.	\$97.50	Sale	Hold/Pending	Error - 12	0000000167	
3	INV000000014709	01/10/2002	GMS020000010342	Great Mountain Software	\$27.40	Refund	Approved		0000000193	
Summary of Sales Transactions:										
Transaction Type	Sales Attempted	Sales Approved	Sales Total	Refunds Attempted	Refunds Approved	Refunds Total	Net Sales			
American Express	1	1	\$274.42	0	0	\$0.00	\$274.42			
Discover	1	0	\$0.00	0	0	\$0.00	\$0.00			
Mastercard	1	0	\$0.00	0	0	\$0.00	\$0.00			
Visa	1	1	\$123.25	1	1	\$27.40	\$95.85			
TOTAL:	0	0	\$397.67	0	0	\$27.40	\$370.27			

Figure 39: AssureBuy Batch Processing Report from Receivables Management

The AssureBuy Batch Processing Report lists all of the AssureBuy transactions associated with the current receivables batch. The transactions are sorted by document number and transaction date. Each receivables document may have one or more AssureBuy transactions. If a receivables document has been deleted or a payment has been voided, the credit card transactions will remain on file in the AssureBuy Transactions file and the document will be marked as deleted on this report. The information appearing on this report is described in detail below.

Report Field	Description
Batch ID	The Batch ID field displays the batch ID assigned to the selected receivables batch.
Batch Comment	The Batch Comment field displays any notes that have been added to the current batch.

<b>Report Field</b>	<b>Description</b>
Batch Summary Fields	A group of fields that summarize how many transactions were attempted and the results of those transactions including the batch dollar totals.
Type	This field displays the document type for Receivable Management.  7 = Payment
Document Number	The document number field displays the document number associated with the current document.
Doc Date	The doc date or document date field displays the date the document was created.
Customer ID	The customer ID field displays the customer ID associated with the current document.
Name	The name field displays the customer's name from the current document.
Process Hold	This field will be blank.
Proc Date	The Proc or Processing Date field displays the date the credit card transaction was processed.
Type (Card)	The second type field is the credit card type field. The two-character type codes displayed are used by the AssureBuy payment gateway. For a complete list of all AssureBuy credit card type codes, please see "Credit Card Types" on page 25.
Amount	The amount field displays the total dollar amount of the transaction processed.
Action	The action field displays the type of credit card transaction used for processing the transaction. For a complete list, please see "Transaction Types" on page 26.
Status	The status field displays the status of the credit card transaction. For a complete list of all possible status codes, please see "Transaction Result" on page 28.
Approval Code	The approval code field displays the approval code received from the customer's bank at the time of processing.

<b>Report Field</b>	<b>Description</b>
Number	The number field displays a transaction reference number assigned by the AssureBuy payment gateway.
Summary of Sales Transactions	The summary of sales transaction section displays a summary of all credit card transaction that are approved sales.

### **Delete Button**

When using the AssureBuy Payment Processing application, an automatic verification is performed to make sure that documents in the receivables batch are not deleted with approved credit card transactions attached. Depending on the type of credit card transactions found, the AssureBuy Payment Processing application may prevent the document from being deleted until a credit card transaction has been removed or reversed.

If any approved sales transactions are found that do not have a corresponding refund transaction, the application will display the following warning message: "Cannot delete document with AssureBuy payments on file. Review payments now?" By selecting No on the warning message window, the application will cancel the delete process. By selecting Yes, the AssureBuy Payment Processing window will launch with all the transactions attached to the current document available for review. To complete the delete process, issue a refund for any sale transaction that has not already been refunded.

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## **Invoices**

This section describes how the AssureBuy Payment Processing application integrates with the Great Plains Invoicing module. There are three windows on which the AssureBuy functionality has been added: Invoice Entry, Invoice Payment Entry, and Invoicing Batches. The invoice document hold functionality may also be affected by the AssureBuy application.

### **Invoice Entry**

Normally payments are not entered from the Invoice Entry window. However, when the AssureBuy Payment Processing application is installed, users will be able to access credit card transactions from this window. Other Invoice Entry functionality, such as deleting documents, may also be affected when using AssureBuy Payment Processing.

### **Accessing The AssureBuy Payment Processing Window**

Once the Invoice Entry window is displayed, an Extras menu will appear in the toolbar with AssureBuy Transactions as one of the options. To use the menu option, enter or select a document in the Invoice Entry window.



## Invoice Holds

*Warning: The AssureBuy system will remove any hold previously attached to a document when a credit card transaction is processed.*

An invoice hold applied while to an invoice document will be affected by the AssureBuy application when credit card transactions have been added to the document. Before processing a transaction, the AssureBuy application will remove any existing invoice holds. Depending on the result, a hold may be reapplied after the credit card processing has been completed. Any hold previously attached to the document by a user, must be manually added back to the document after the credit card processing has taken place.

The AssureBuy system will place a hold on the document in the following instances:

- 1) When the “Allow Save to Batch Functionality” option has been enabled on the AssureBuy Processing Setup window and a transaction is saved without being processed.
- 2) When the “Add Process Hold On Non-Approved Transactions” option has been enabled on the AssureBuy Processing Setup window and a processed transaction encountered an error or was declined.

**If the user removes the hold placed on the document by the AssureBuy application, an invoice could be posted with a pending credit card transaction. Not only would the invoice then be posted without a full payment, but also when the Process AssureBuy Batch Transaction Processing function is performed, the customer’s credit card will be charged without the payment being applied to the invoice.**

To prevent this from happening, please check the AssureBuy Payment Processing window for any pending transactions before removing the hold on an invoice document and verify that full payment has been received on the invoice document before removing the hold and posting the document. To remove a pending transaction, either process the transaction or void it using the Void button on the AssureBuy Payment Processing window.

The screenshot shows the 'Invoice Entry' window with the following details:

- Document Type:** Invoice
- Document No.:** IVC22
- Date:** 4/11/02
- Default Site:** WAREHOUSE
- Hold:**
- Batch ID:**
- Customer ID:**
- Customer PO Number:**
- Name:**
- Currency ID:**

Item Number	U of M	Quantity	Unit Price
Description	Unit Cost	Markdown	Extended Price
		0.00	\$0.00

Summary fields:

- Amount Received
- Terms Discount Taken
- On Account
- Comment ID
- Subtotal
- Trade Discount
- Freight
- Miscellaneous
- Tax
- Total

Buttons: Distributions, Commissions

Navigation: by Document No.

Figure 41: Invoice Entry Hold Selected



payments are attached to the document. Depending on the type of credit card transactions found, the AssureBuy Payment Processing application may prevent the payment from being removed until a credit card transaction has been removed or reversed. The following items outline the verifications performed by AssureBuy.

- 1) If any unprocessed credit card transactions are found, then the application will automatically void the transaction and allow the payment to be removed normally.
- 2) If any sales transactions are found that do not have a corresponding refund transaction, the application will display the following warning message: "Cannot remove item with AssureBuy payments on file. Review payments now?" By selecting No on the warning message window, the application will cancel the remove operation. By selecting Yes, the AssureBuy Payment Processing window will launch with all the transactions attached to the current document available for review. To complete the payment removal process, issue a refund for any sale transaction that has not already been refunded.

## Invoicing Batches

An invoice batch represents a user-defined collection of documents in the Great Plains system. Each batch is identified by a unique Batch ID. Inside the invoice batch, a document may have one or more payments, or deposits, attached. These payments can be a combination of AssureBuy transactions and non-AssureBuy transactions, such as cash or check payments. When using the AssureBuy Payment Processing application, users should perform the AssureBuy Batch Transaction Processing function before performing the normal Batch Post procedure in Great Plains. This step is necessary because some of the credit card transactions may still be pending because they were saved to batch instead of processed immediately. These credit card transactions must be processed before the batch can be posted. If the credit card has not been charged, then the payment has not yet been recorded on the invoice document.

When the Invoice Batch Entry window is open, an Extras menu will appear with two AssureBuy menu functions: AssureBuy Transactions and Process AssureBuy Batch Transactions.

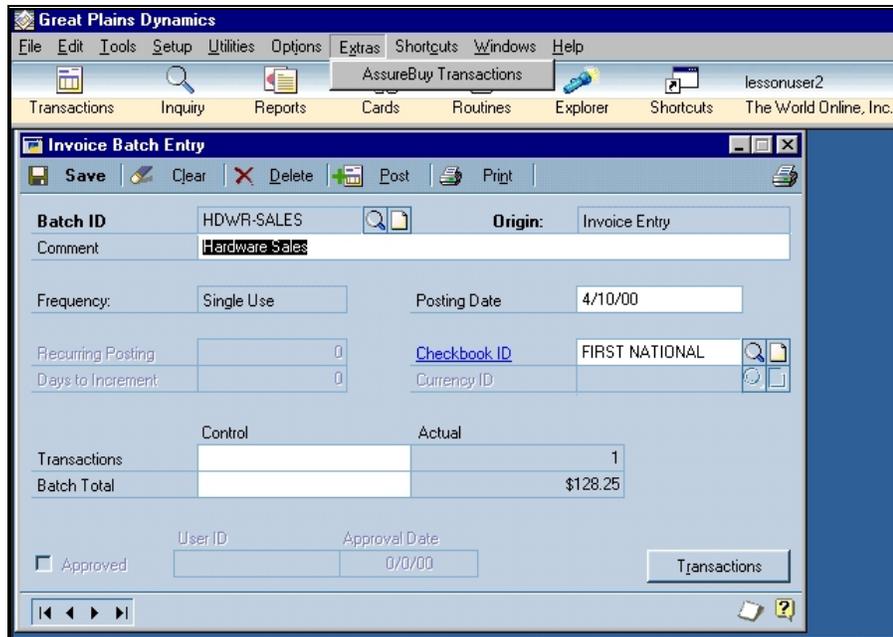


Figure 43: Invoice Batch

## AssureBuy Transactions

By selecting the AssureBuy Transactions menu option, the AssureBuy Payment Processing window will launch and display all the credit card transactions attached to all documents in the currently selected batch. The transactions can be reviewed one at a time by using the record selectors located at the bottom left-hand side of the window. If the invoice batch does not contain any credit card transactions, the application will display a warning message that states “No AssureBuy Transactions Available for This Batch ID.” By selecting the OK button on the warning, the warning will disappear and the invoice batch window will once again be in focus.

The AssureBuy Payment Processing window only allows viewing of existing transactions when accessed from the Invoice Batch Entry window. As a result, the Clear button is disabled, preventing any new transactions from being entered. To enter a new transaction for any document in the batch, open the AssureBuy Payment Processing window from the Invoice Entry window or the Invoice Payment Entry window. However, transactions can be processed or deleted when viewing the transaction from the Invoice Batch Entry window. If any of the invoice transactions are on hold then the transactions cannot be posted until the transaction has been processed and the hold has been removed.

## Process AssureBuy Batch Transactions

By selecting Process AssureBuy Batch Transactions, the application will attempt to automatically process all unprocessed credit card transactions in the batch. Once all the transactions have been processed or the attempts to process have failed, a report will be generated detailing the credit card transactions for the current batch. Any transactions that have been declined or put on hold during the batch processing will need to be examined and re-processed before the document can be posted. Transaction problems can

include anything from a transaction failing to get approval from the bank to an error accessing the credit card network.

**Possible Errors**

A transaction has failed to receive an approval from the bank.

A transaction was sent for processing but received an error from the AssureBuy payment gateway.

**Solutions**

Contact the customer to let them know the credit card was declined.

Review the “AssureBuy Gateway Errors” on page 101 or contact AssureBuy Support. For Contact information, please see “How To Obtain Technical Support” on page 99.

**AssureBuy Batch Processing Batch Report**

System:		3/4/2002	9:06:21 AM	The World Online, Inc.				Page:	1	
User Date:		3/4/2002		ASSUREBUY BATCH PROCESSING REPORT				User ID:	Lessonuser1	
				Invoicing						
Batch ID:		SALES01/2002								
Batch Comment:										
Approved:		Batch Transactions Attempted:		7	Batch Sales Total:		\$397.67			
Approved By:		Batch Transactions Approved:		3	Batch Credit Total:		\$27.40			
Approval Date:		0/0/0000	Batch Transactions Declined/Pending:		4	Net Batch Total:		\$370.27		
Type	Document Number	Doc Date	Customer ID	Name	Amount	Action	Status	Approval Code	Process Hold Number	
3	INV000000012135	01/02/2002	ABC010000010101	ABC Distribution Partners Ltd.					Yes	
			01/02/2002	VI	\$22.14	Sale	Declined		0000000101	
3	INV000000012345	01/02/2002	ABC010000010101	ABC Distribution Partners Ltd.					No	
			01/02/2002	VI	\$123.25	Sale	Approved	203047	0000000107	
3	INV000000012347	01/03/2002	XYZ010000010255	XYZ Pharmaceuticals Inc.					Yes	
			01/03/2002	MC	\$840.00	Sale	Hold/Pending		0000000114	
3	INV000000012363	01/04/2002	TNT010000010343	TNT Fireworks & Displays					No	
			01/04/2002	AM	\$274.42	Sale	Declined		0000000123	
			01/05/2002	AM	\$274.42	Manual Sale	Approved	127083	0000000145	
3	INV000000014561	01/06/2002	DTM030000010555	Dedicated Tool & Machine Co.					Yes	
			01/06/2002	DI	\$97.50	Sale	Hold/Pending	Error - 12	0000000167	
3	INV000000014709	01/10/2002	GMS020000010342	Great Mountain Software					No	
			01/10/2002	VI	\$27.40	Refund	Approved		0000000193	
Summary of Sales Transactions:										
Transaction Type	Sales Attempted	Sales Approved	Sales Total	Refunds Attempted	Refunds Approved	Refunds Total	Net Sales			
American Express	1	1	\$274.42	0	0	\$0.00	\$274.42			
Discover	1	0	\$0.00	0	0	\$0.00	\$0.00			
Mastercard	1	0	\$0.00	0	0	\$0.00	\$0.00			
Visa	1	1	\$123.25	1	1	\$27.40	\$95.85			
TOTAL:	0	0	\$397.67	0	0	\$27.40	\$370.27			

Figure 44: AssureBuy Batch Processing Report from Invoicing

The AssureBuy Batch Processing Report lists all of the AssureBuy transactions associated with the current invoicing batch. The transactions are sorted by document number and transaction date. Each invoice document may have one or more AssureBuy transactions. If an invoice document has been deleted, the credit card transactions will remain on file in the AssureBuy Transactions file and the document will be marked as deleted on this report. The information appearing on this report is described in detail below.

**Report Field**

Batch ID

**Description**

The Batch ID field displays the batch ID assigned to the selected invoice batch.

<b>Report Field</b>	<b>Description</b>
Batch Comment	The Batch Comment field displays any notes that have been added to the current batch.
Batch Summary Fields	A group of fields that summarize how many transactions were attempted and the results of those transactions including the batch dollar totals.
Type	The field displays document type for the current invoice.  1 = Sale 2 = Return
Document Number	The document number field displays the document number associated with the current document.
Doc Date	The doc date or document date field displays the date the document was created.
Customer ID	The customer ID field displays the customer ID associated with the current document.
Name	The name field displays the customer's name from the current document.
Process Hold	The process hold field indicates whether or not the current invoice document is on hold.
Proc Date	The Proc or Processing Date field displays the date the credit card transaction was processed.
Type (Card)	The second type field is the credit card type field. The two-character type codes displayed are used by the AssureBuy payment gateway. For a complete list of all AssureBuy credit card type codes, please see "Credit Card Types" on page 25.
Amount	The amount field displays the total dollar amount of the transaction processed.
Action	The action field displays the type of credit card transaction used for processing the transaction. For a complete list, please see "Transaction Types" on page 26.

<b>Report Field</b>	<b>Description</b>
Status	The status field displays the status of the credit card transaction. For a complete list of all possible status codes, please see "Transaction Result" on page 28.
Approval Code	The approval code field displays the approval code received from the customer's bank at the time of processing.
Number	The number field displays a transaction reference number assigned by the AssureBuy payment gateway.
Summary of Sales Transactions	The summary of sales transaction section displays a summary of all credit card transaction that are approved sales.

### ***Delete Button***

When using the AssureBuy Payment Processing application, an automatic verification is performed to make sure that documents in the invoicing batch are not deleted with pending or approved credit card transactions attached. Depending on the type of credit card transactions found, the AssureBuy Payment Processing application may prevent the document from being deleted until a credit card transaction has been removed or reversed. The following items outline the verifications performed by AssureBuy.

- 1) If any unprocessed credit card transactions are found, then the application will automatically void the transaction and allow the document to be deleted normally.
- 2) If any sales transactions are found that do not have a corresponding refund transaction, the application will display the following warning message: "Cannot Delete document with AssureBuy payments on file. Review payments now?" By selecting No on the warning message window, the application will cancel the delete process. By selecting Yes, the AssureBuy Payment Processing window will launch with all the transactions attached to the current document available for review. To complete the delete process, issue a refund for any sale transaction that has not already been refunded.



# Technical Support

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## How To Obtain Technical Support

AssureBuy maintains a staff of qualified support personnel to assist when you encounter problems while using the payment processing gateway. These support personnel will be able to assist with problems from both the Great Plains Dynamics/eEnterprise AssureBuy payment processing module and from the AssureBuy payment gateway.

AssureBuy Support can be contacted as follows;

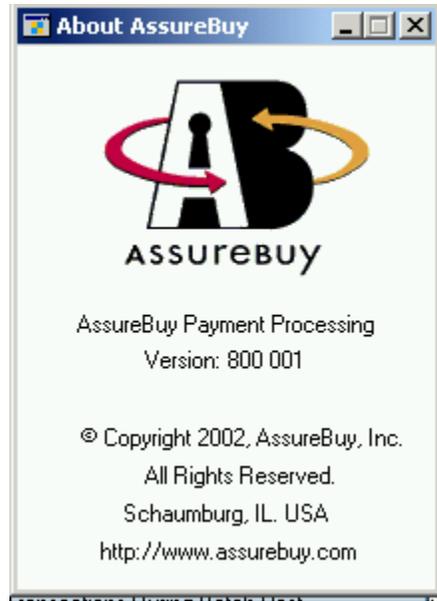
By E-mail	<a href="mailto:support@assurebuy.com">support@assurebuy.com</a>
By Phone	1-800-326-5474
(8:30am - 5:00pm CST)	1-847-843-7865

### AssureBuy Version Information

When calling AssureBuy Support, the support staff will need to know the version of the AssureBuy Payment Processing application currently installed on the user's workstation. The version information can be found by selecting the About button on the AssureBuy Processing Setup window. Depending on the user's level of security, this window may or may not be available. Please contact your System Administrator if the AssureBuy Processing Setup is not an available option. For those users that do have access, the AssureBuy Payment Processing Setup window can be accessed as follows:

***Setup >> Company >> Extras >> AssureBuy Processing Setup >> About***

Once the AssureBuy Processing Setup window has opened, an About button will appear in the lower left corner of the window. Select the About button and an About AssureBuy window will display with the version information listed.



*Figure 45: About AssureBuy Window*

In order to provide you with the best possible service for your installation, the AssureBuy support staff will need to know the entire six-digit version number displayed on the About AssureBuy window.

# Appendix

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## AssureBuy Gateway Errors

Error Code	Description
0174	System currently unavailable.
0175	Internal communications error.
0181	Internal gateway error.
0187	System timeout, try again.
5101	Missing or invalid HTTP Content-type.
5102	No HTTP post data received.
5110	Unable to parse XML input data.
5111	Missing or invalid User ID.
5112	Missing or invalid Password.
5113	Invalid user account.
5114	User account suspended or no longer active.
5118	Invalid operating mode for payment gateway.
5120	Missing or invalid gateway version.
5121	Gateway version no longer supported.
5131	Missing or invalid schema version URL.
5132	Missing or invalid P3P policy URL.
5133	Missing or invalid P3P agent URL.
5141	Missing or invalid response type.
5142	Missing or invalid Post URL.
5145	Missing or invalid TransactionComplete parameter.
5146	Missing or invalid TestAction parameter.
5201	Missing or invalid seller order ID.
5202	Missing or invalid order date.
5203	Missing or invalid customer ID.
5204	Missing or invalid shipping method.
5205	Missing or invalid shipping instructions.
5206	Missing or invalid order comments.
5207	Missing or invalid order source.
5208	Missing or invalid order language.
5209	Missing or invalid tax jurisdiction.
5210	Missing or invalid tax country.
5211	Missing or invalid currency code.
5212	Missing or invalid currency conversion rule.
5213	Missing or invalid IP address.
5214	Missing or invalid browser type.

<b>Error Code</b>	<b>Description</b>
5301	Missing or invalid BillTo first name.
5302	Missing or invalid BillTo middle name.
5303	Missing or invalid BillTo last name.
5304	Missing or invalid BillTo name prefix.
5305	Missing or invalid BillTo company name.
5306	Missing or invalid BillTo address line 1.
5307	Missing or invalid BillTo address line 2.
5308	Missing or invalid BillTo address line 3.
5309	Missing or invalid BillTo city.
5310	Missing or invalid BillTo state/province.
5311	Missing or invalid BillTo postal code.
5312	Missing or invalid BillTo country code.
5313	Invalid BillTo state/province for specified BillTo country.
5320	Missing or invalid BillTo day phone number.
5321	Missing or invalid BillTo evening phone number.
5322	Missing or invalid BillTo fax number.
5323	Missing or invalid BillTo e-mail address.
5401	Missing or invalid ShipTo first name.
5402	Missing or invalid ShipTo middle name.
5403	Missing or invalid ShipTo last name.
5404	Missing or invalid ShipTo name prefix.
5405	Missing or invalid ShipTo company name.
5406	Missing or invalid ShipTo address line 1.
5407	Missing or invalid ShipTo address line 2.
5408	Missing or invalid ShipTo address line 3.
5409	Missing or invalid ShipTo city.
5410	Missing or invalid ShipTo state/province.
5411	Missing or invalid ShipTo postal code.
5412	Missing or invalid ShipTo country code.
5413	Invalid ShipTo state/province for specified ShipTo country.
5420	Missing or invalid ShipTo day phone number.
5421	Missing or invalid ShipTo evening phone number.
5422	Missing or invalid ShipTo fax number.
5423	Missing or invalid ShipTo e-mail address.
5450	Missing or invalid ShipFrom location ID.
5451	Missing or invalid ShipFrom company name.
5452	Missing or invalid ShipFrom address line 1.
5453	Missing or invalid ShipFrom address line 2.
5454	Missing or invalid ShipFrom address line 3.
5455	Missing or invalid ShipFrom city.
5456	Missing or invalid ShipFrom state/province.
5457	Missing or invalid ShipFrom postal code.
5458	Missing or invalid ShipFrom country code.
5459	Invalid ShipFrom state/province for specified ShipFrom country.
5501	Missing or invalid order sub total.
5502	Missing or invalid order tax amount.
5503	Missing or invalid order shipping amount.
5504	Missing or invalid order tip amount.
5505	Missing or invalid order total.
5506	Missing or invalid amount paid.
5551	Missing or invalid user-defined parameter.
5601	Missing or invalid payment action code.

Error Code	Description
5602	Missing or invalid payment type.
5603	Missing or invalid payment card type.
5604	Missing or invalid payment number.
5605	Missing or invalid payment verification number.
5606	Missing or invalid payment PIN.
5607	Missing or invalid card present indicator.
5608	Missing or invalid customer present indicator.
5609	Missing or invalid payment expiration day.
5610	Missing or invalid payment expiration month.
5611	Missing or invalid payment expiration year.
5612	Missing or invalid payer name.
5613	Missing or invalid bank code.
5614	Missing or invalid retrieval number.
5615	Missing or invalid payment information.
5616	Missing or invalid original transaction.
5617	Missing or invalid approval code.
5618	Missing or invalid ACH account indicator.
5619	Missing or invalid ACH account type.
5620	Missing or invalid confirm value.
5621	Missing or invalid confirm phone.
5701	Unable to locate product information.
5702	Missing or invalid product item ID.
5703	Missing or invalid product SKU.
5704	Missing or invalid product description.
5705	Missing or invalid product order quantity.
5706	Missing or invalid product minimum order quantity.
5707	Missing or invalid product weight.
5708	Missing or invalid product tax flag.
5709	Missing or invalid product ship flag.
5710	Missing or invalid product recurring flag.
5711	Missing or invalid product download flag.
5712	Missing or invalid product download file.
5713	Missing or invalid product download description.
5751	Missing or invalid product user-defined parameter.
5801	Missing or invalid recurring order amount.
5802	Missing or invalid recurring order cycle.
5803	Missing or invalid recurring order period.
5804	Missing or invalid recurring order termination date.
9999	Unknown error.

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## Time Zone Chart

The earth has been divided into 24 time zones. The exact center of the time zones is called Greenwich Mean Time or Universal Time. All other time zones are figured by hour differences away from Greenwich Mean Time. The chart does not take into consideration Daylight Savings Time. If your time zone participates in the Daylight Savings Time, you will need to adjust the time accordingly. Daylight Savings time typically lasts from April to October and you will need to add an additional hour to the calculations.

Regions	Hours to/from GMT
Eniwetok, Kwajalein	Subtract 12:00 hours from GMT

Midway Island, Samoa	Subtract 11:00 hours from GMT
Hawaii	Subtract 10:00 hours from GMT
Alaska	Subtract 9:00 hours from GMT
Pacific Time	Subtract 8:00 hours from GMT
Mountain Time	Subtract 7:00 hours from GMT
Central Time	Subtract 6:00 hours from GMT
Eastern Time	Subtract 5:00 hours from GMT
Atlantic Time	Subtract 4:00 hours from GMT
Newfoundland	Subtract 3:30 hours from GMT
Brasilia & Buenos Aires, Georgetown	Subtract 3:00 hours from GMT
Mid-Atlantic	Subtract 2:00 hours from GMT
Azores, Cape Verde Islands	Subtract 1:00 hour from GMT
Amsterdan, Berlin, Bern, Rome, Stockholm, Vienna, Belgrad, Bratislava, Budapest, Ljubljana, Prague, Brussels, Copenhagen, Madrid, Paris, Vilnius, Sarajevo, Skopje, Sofija, Warsaw, Zagreb	Add 1:00 hour to GMT
Athens, Istanbul, Minsk, Bucharest, Cairo, Harare, Pretoria, Helsinki, Riga, Tallinn, Israel	Add 2:00 hours to GMT
Baghdad, Kuwait, Riyadh, Moscow, St. Petersburg, Volgograd, Nairobi,	Add 3:00 hours to GMT
Tehran	Add 3:30 hours to GMT
Abu Dhabi, Muscat, Baku, Tbilisi	Add 4:00 hours to GMT
Kabul	Add 4:30 hours to GMT
Ekaterinburg, Islamabad, Karachi, Tashkent	Add 5:00 hours to GMT
Bombay, Calcutta, Madras, New Delhi	Add 5:30 hours to GMT
Almaty, Dhaka, Colombo	Add 6:00 hours to GMT
Bangkok, Hanoi, Jakarta	Add 7:00 hours to GMT
Beijing, Chongqing, Hong Kong, Urumqui, Perth, Singapore, Taipei	Add 8:00 hours to GMT
Osaka, Sapporo, Tokyo, Seoul, Yakutsk,	Add 9:00 hours to GMT
Adelaide, Darwin	Add 9:30 hours to GMT
Brisbane, Canberra, Melbourne, Sydney, Guam, Port Moresby, Hobart, Vladivostok,	Add 10:00 hours to GMT
Magadan, Solomon Island, New Caledonia,	Add 11:00 hours to GMT
Auckland, Wellington, Fiji, Kamchatka, Marshall Island	Add 12:00 hours to GMT

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## ISO 3166 Standard Country Codes

The following is a list of International Standards Organization (ISO) country codes in use by AssureBuy:

<b>Country</b>	<b>Code</b>
AFGHANISTAN	AF
ALBANIA	AL
ALGERIA	DZ
AMERICAN SAMOA	AS
ANDORRA	AD
ANGOLA	AO
ANGUILLA	AI
ANARCTICA	AQ
ANTIGUA AND BARBUDA	AG
ARGENTINA	AR
ARMENIA	AM
ARUBA	AW
AUSTRALIA	AU
AUSTRIA	AT
AZERBAIJAN	AZ
BAHAMAS	BS
BAHRAIN	BH
BANGLADESH	BD
BARBADOS	BB
BELARUS	BY
BELGIUM	BE
BELIZE	BZ
BENIN	BJ
BERMUDA	BM
BHUTAN	BT
BOLIVIA	BO
BOSNIA AND HERZEGOVINA	BA
BOTSWANA	BW
BOUVET ISLAND	BV
BRAZIL	BR
BRITISH INDIAN OCEAN TERRITORY	IO
BRUNDEI DARUSSALAM	BN

<b>Country</b>	<b>Code</b>
BULGARIA	BG
BURKINA FASO	BF
BURUNDI	BI
CAMBODIA	KH
CAMEROON	CM
CANADA	CA
CAPE VERDE	CV
CAYMAN ISLANDS	KY
CENTRAL AFRICAN REPUBLIC	CF
CHAD	TD
CHILE	CL
CHINA	CN
CHRISTMAS ISLAND	CX
COCOS (KEELING) ISLANDS	CC
COLOMBIA	CO
COMOROS	KM
CONGO	CG
CONGO, THE DEMOCRATIC REPUBLIC OF THE/ZAIRE	CD
COOK ISLANDS	CK
COSTA RICA	CR
COTE D'VOIRE	CI
CROATIA	HR
CUBA	CU
CYPRUS	CY
CZECH REPUBLIC	CZ
DENMARK	DK
DJIBOUTI	DJ
DOMINICA	DM
DOMINICAN REPUBLIC	DO
EAST TIMOR	TP
ECUADOR	EC
EGYPT	EG
EL SALVADOR	SV
EQUATORIAL GUINEA	GQ

<b>Country</b>	<b>Code</b>
ERITREA	ER
ESTONIA	EE
ETHIOPIA	ET
FALKLAND ISLANDS (MALVINAS)	FK
FAROE ISLANDS	FO
FIJI	FJ
FINLAND	FI
FRANCE	FR
FRENCH GUIANA	GF
FRENCH POLYNESIA	PF
FRENCH SOUTHERN TERRITORIES	TF
GABON	GA
GAMBIA	GM
GEORGIA	GE
GERMANY	DE
GHANA	GH
GIBRALTAR	GI
GREECE	GR
GREENLAND	GL
GRENADA	GD
GUADELOUPE	GP
GUAM	GU
GUATEMALA	GT
GUINEA	GN
GUINEA-BISSAU	GW
GUYANA	GY
HAITI	HT
HEARD ISLAND AND MCDONALD ISLANDS	HM
HOLY SEE (VATICAN CITY STATE)	VA
HONDURAS	HN
HONG KONG	HK
HUNGARY	HU
ICELAND	IS
INDIA	IN
INDONESIA	ID

<b>Country</b>	<b>Code</b>
IRAN, ISLAMIC REPUBLIC OF	IR
IRAQ	IQ
IRELAND	IE
ISREAL	IL
ITALY	IT
JAMAICA	JM
JAPAN	JP
JORDAN	JO
KAZAKSTAN	KZ
KENYA	KE
KIRIBATI	KI
KOREA, DEMOCRATIC PEOPLE'S REPUBLIC OF	KP
KOREA, REPUBLIC OF	KR
KUWAIT	KW
KYRGYZSTAN	KG
LAO PEOPLE'S DEMOCRATIC REPUBLIC	LA
LATVIA	LV
LEBANON	LB
LESOTHO	LS
LIBERIA	LR
LIBYAN ARAB JAMAHIRIYA	LY
LIECHTENSTEIN	LI
LITHUANIA	LT
LUXEMBOURG	LU
MACAU	MO
MACEDONIA, THE FORMER YUGOSLAV REPUBLIC OF	MK
MADAGASCAR	MG
MALAWI	MW
MALAYSIA	MY
MALDIVES	MV
MALI	ML
MALTA	MT
MARSHALL ISLANDS	MH
MARTINIQUE	MQ

<b>Country</b>	<b>Code</b>
MAURITANIA	MR
MAURITIUS	MU
MAYOTTE	YT
MEXICO	MX
MICRONESIA, FEDERATED STATES OF	FM
MOLDOVA, REPUBLIC OF	MD
MONACO	MC
MONGOLIA	MN
MONTSERRAT	MS
MOROCCO	MA
MOZAMBIQUE	MZ
MYANMAR	MM
NAMIBIA	NA
NAURU	NR
NEPAL	NP
NETHERLANDS	NL
NETHERLANDS ANTILLES	AN
NEW CALEDONIA	NC
NEW ZEALAND	NZ
NICARAGUA	NI
NIGER	NE
NIGERIA	NG
NIUE	NU
NORFOLK ISLAND	NF
NORTHERN MARIANA ISLANDS	MP
NORWAY	NO
OMAN	OM
PAKISTAN	PK
PALAU	PW
PALESTINIAN TERRITORY, OCCUPIED	PS
PANAMA	PA
PAPUA NEW GUINEA	PG
PARAGUAY	PY
PERU	PE
PHILIPPINES	PH

<b>Country</b>	<b>Code</b>
PITCAIRN	PN
POLAND	PL
PORTUGAL	PT
PUERTO RICO	PR
QATAR	QA
REUNION	RE
ROMANIA	RO
RUSSIAN FEDERATION	RU
RWANDA	RW
SAINT HELENA	SH
SAINT KITTS AND NEVIS	KN
SAINT LUCIA	LC
SAINT PIERRE AND MIQUELON	PM
SAINT VINCENT AND THE GRENADINES	VC
SAMOA	WS
SAN MARINO	SM
SAO TOME PRINCIPE	ST
SAUDI ARABIA	SA
SENEGAL	SN
SEYCHELLES	SC
SIERRA LEONE	SL
SINGAPORE	SG
SLOVAKIA	SK
SLOVENIA	SI
SOLOMON ISLANDS	SB
SOMALIA	SO
SOUTH AFRICA	ZA
SOUTH GEORGIA /SOUTH SANDWICH ISLANDS	GS
SPAIN	ES
SRI LANKA	LK
SUDAN	SD
SURINAME	SR
SVALBARD AND JAN MAYEN	SJ
SWAZILAND	SZ
SWEDEN	SE

<b>Country</b>	<b>Code</b>
SWITZERLAND	CH
SYRIAN ARAB REPUBLIC	SY
TAIWAN	TW
TAJIKISTAN	TJ
TANZANIA	TZ
THAILAND	TH
TOGO	TG
TOKELAU	TK
TONGA	TO
TRINIDAD AND TOBAGO	TT
TUNISIA	TN
TURKEY	TR
TURKMENISTAN	TM
TURKS AND CAICOS ISLANDS	TC
TUVALU	TV
UGANDA	UG
UKRAINE	UA
UNITED ARAB EMIRATES	AE
UNITED KINGDOM	GB
UNITED STATES	US
UNITED STATES MINOR OUTLYING ISLANDS	UM
URUGUAY	UY
UZBEKISTAN	UZ
VANUATU	VU
VENEZUELA	VE
VIET NAM	VN
VIRGIN ISLANDS, BRITISH	VG
VIRGIN ISLANDS, U.S.	VI
WALLIS AND FUTUNA	WF
WESTERN SAHARA	EH
YEMEN	YE
YUGOSLAVIA	YU
ZAMBIA	ZM
ZIMBABWE	ZW

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# VisaNet(Vital) – IP Frame

## AssureBuy Gateway Settings

All terminals need to be setup to accept PaylinX software. AssureBuy is currently running PaylinX version 3.1.9 with a frame relay connection to the Vital credit card network.

### Merchant Information

Description	Characters	Field Type	Merchant Settings
Location/City	Up to 13	Alpha	
State	2	Alpha	
Agent Bank Number	6	Numeric	
Agent Chain Number	6	Numeric	
Category Code	4	Numeric	
Merchant Location Number	5(zero fill)	Numeric	
Merchant Number	11(zero fill)	Numeric	
Terminal ID	8(zero fill)	Numeric	
Store Number	4	Numeric	
Store Name	Up to 25	Numeric	

### Authorization Information

Description	Characters	Field Type	Merchant Settings
Acquirer BIN	6	Numeric	
Terminal Number	4	Numeric	
Industry Code	-----	Choice	Direct Marketing or Retail (Chose One)
Currency	-----	-----	USA
Country Code	-----	-----	USA
Zip Code	Up to 9	Numeric	
Language Indicator	----	-----	English
Time Zone	----	-----	



# FDMS South

## AssureBuy Gateway Settings

All terminals need to be setup to accept PaylinX software. AssureBuy is currently running PaylinX version 3.1.9 with a frame connection to the FDMS South credit card network. AssureBuy will also need a Contact name and number at the seller's merchant account bank.

### Merchant Information

Description	Characters	Field Type	Merchant Settings
Merchant Name	16	Alpha	
Merchant Type	4(zero fill)	Numeric	
Merchant Number	11	Numeric	
Merchant Tax ID	15	Numeric	
State	2	Alpha	
Zip	5	Numeric	
Country Code(ISO-3)	3	Numeric	
Currency Code	3	Numeric	
Terminal ID	4(zero fill)	Numeric	
Category Code	4	Numeric	
Visa Merchant Number	15(zero fill)	Numeric	
MasterCard Merchant Number	15(zero fill)	Numeric	
Amex Merchant Number	15(zero fill)	Numeric	
Diners Club Merchant Number	15(zero fill)	Numeric	
Novus Merchant Number	15(zero fill)	Numeric	
JCB Merchant Number	15(zero fill)	Numeric	

### Card Types Accepted

Please check the card types that are available. Some card types may require an additional merchant account. Please consult the merchant account provider for additional details.

Visa	MasterCard	Eurocard	Discover	American Express
JCB Card	Diners Club	Carte Blanche	Bravo Card	

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## FDMS Nashville (FDC)

### AssureBuy Gateway Settings

All terminals need to be setup to accept PaylinX software. AssureBuy is currently running PaylinX version 3.1.9 with a frame connection to the FDMS Nashville credit card network. The merchant account must be established with the following settings:

Product Name is "IntegriCharge (g/w)"

Product ID is "819806"

Vendor Name is "PaylinX"

[If a Vendor ID is required, the one for PaylinX is "198"]

AssureBuy will also need a Contact name and number at the seller's merchant account bank.

### Merchant Information

Description	Characters	Field Type	Merchant Settings
FDC Merchant ID	11(zero fill)	Numeric	
Terminal ID	11(zero fill)	Numeric	

### Card Types Accepted

Please check the card types that are available. Some card types may require an additional merchant account. Please consult the merchant account provider for additional details.

Visa	MasterCard	Eurocard	Discover	American Express
JCB Card	Diners Club	Carte Blanche	Bravo Card	



# Glossary of Terms

## **ACH**

ACH (Automated Clearinghouse) is a service used by banks that allows the banks to exchange electronic payments.

## **Acquirer**

The acquirer receives all credit card or bankcard transactions from the merchant and sends the data to the issuing banks. The acquirer is a licensed member of the MasterCard and/or Visa association.

## **Acquiring Bank**

The acquiring bank, also known as the merchant bank, allows merchants to accept credit cards by issuing them a merchant account. The acquiring bank is the one who will be depositing the funds from the credit card purchases into the seller's bank account.

## **Acquiring Processor**

The acquiring processor provides the acquiring bank with credit card processing, billing, reporting and settlement for the credit card transaction. Each acquiring bank has an acquiring processor either as a third party or handled within the acquiring bank. Two examples of acquiring processors are Vital and First Data.

## **approval code**

An approval code is typically a six digit code issued by the credit card processing network and is used as proof of the transaction. Credit card transactions that do not have this six digit approval code, will not be considered valid and the seller will not receive funds for the transaction. The approval code is also necessary as proof of the transaction when disputed by a cardholder.

## **Authorization**

An authorization is given to the merchant by the cardholders' bank at the time of the sale. The cardholder's bank, or issuing bank, verifies that the cardholder has adequate funds available on their account and issues the merchant an authorization code. The cardholder's available credit will then be reduced by the amount of the sale.

## **Bankcard**

Bankcard is a financial transaction card whether it is a credit card or a debit card that has been issued by a financial institution.

## **Batch**

Batch is a group of AssureBuy credit card transactions that are waiting to be settled. The seller must perform a settlement of the sale transactions before the funds will be released to the seller. This is not the same a batch as defined by Microsoft Great Plains.

## **buyer**

The buyer is the business or individual that purchases products or services from the seller enabled by the IntegriCharge Service.

## **capture**

Once the cardholder's bank has authorized the sale, the seller must complete the sale by issuing a capture transaction. Only captured transactions can be settled. Capture transaction can also be issued at the time of the sale so that the seller is basically authorizing and capture the transaction all in one.

## **card issuer**

The card issuer, or issuing bank, is the financial institution that has issued the credit card, debit card, or bank account to the buyer. The card issuer will be the bank to approve or decline the transactions.

## **card verification value**

The card verification value (CVV2) works like a pin for the buyer's credit card number. By requesting the cvv2 along with the buyer's credit card number, the seller adds an additional layer of security to the transaction. The cvv2 number is never stored and does not print out on receipts and only the cardholder should know the cvv2 value. The cvv2 is not a guarantee against fraud but an added protection. For Visa, Master Card and Discover, enter the right most 3 numbers found in the signature strip on the back of the card. For American Express, enter the 4 numbers printed above the card number on the right side front of the card.

## **cardholder**

The cardholder is the person to whom the financial institution has issued the credit card or debit card. A cardholder can also be a person authorized to use the credit card or debit card.

## **case sensitive**

If the user enters a word for the password without capitalizing any letters, then the system will expect the password to always be entered without any letters capitalized. If the caps lock is set when the user is typing the password, the system will reject it because the letters were entered in all upper case.

## **chargeback**

A chargeback occurs when the owner of the credit card has refused the seller's charge. The buyer may have not received the charge, received a credit for a returned item, or the original charge is fraudulent.

## **chargeback fines**

Chargeback fines are charged to the seller by the merchant account provider. Each merchant account provider determines its own fee structure. The seller should contact the merchant account provider directly with any questions regarding chargeback fines.

## **cookie**

A cookie is a file created by a Web site and stored by some Web browsers on the user's computer. The cookie file stores information on the user and tracks the user's progress through a Web site.

## **credit**

A credit is a transaction issued against an order, refunding payment.

## **CVV2 Response**

The CVV2 response is returned by the credit card processing network when the three-digit CVV2 number from the signature strip of a credit card is included in a transaction. These three digits are used to verify that the credit card was physically present at the time of the transaction. The CVV2 response tells whether or not the CVV2 value sent with the transaction matches the value on file for the current cardholder. A bad CVV2 response will not automatically result in a decline from the credit card issuing bank.

## **document**

A document is a Great Plains term that refers to a quote, order, invoice, return or back order. AssureBuy transactions are attached to a Great Plains document.

## **encryption**

Encryption is the process of converting readable data into unreadable data. Only the computer that has the key to the encryption can convert the unreadable data back to readable data.

## **expiration date**

The expiration date is the date the credit card or debit card becomes invalid.

## **floor limit**

The floor limit is set by the acquiring bank on the seller's merchant account. The floor limit is the dollar volume the seller is allowed to process on their merchant account per month. The seller must ask the acquiring bank for authorization if the seller is going to exceed the floor limit. If the seller fails seek authorization from the acquirer, then the funds exceeding the limit could be held in reserve by the acquirer.

## **Force**

A force transaction, or voice authorization, is sometimes required by issuing banks. The original transaction has usually been declined with a call or referral code from the processor. The seller then needs the authorization center at their merchant account provider to manually obtain an authorization code. The manual authorization code will then need to be added to the day's batch for settlement.

## **frame relay**

An emerging network access protocol designed to accommodate data applications that require high transmission speeds, low network delay, high connectivity, and efficient bandwidth use.

## **hold**

Hold is a type of credit card transaction result that refers to a transaction that could not be processed because of an error in the credit card network or a fraud system warning from the AssureBuy payment gateway. A credit card transaction with the status of hold did not reach the credit card issuing bank for approval.

## **home page**

A home page for a Web site is the entry page or introduction page of any Web site.

## **hosted**

In Internet terms, a web site being hosted refers to the computer where the web site files are stored. This computer not only stores the web site files, but it will also transmit the website files to the user's browser. In the case of

secure site, all information being sent and received by the computer will be encrypted.

## **IntegriCharge®**

AssureBuy's IntegriCharge® is an outsourced solution for Internet transaction and payment processing, fulfillment, reporting and customer relationship management.

## **Internet**

A computer and communications network that allows all the computers in the world talk to each other.

## **invoice**

An invoice is a bill submitted to the buyer by the seller for payment of services rendered.

## **invoice hold**

An invoice hold is used exclusively inside the Invoices module of the Great Plains software and can be placed on any invoice that should be prevented from processing or posting. The AssureBuy Payment Processing application usually adds invoice holds when a credit card transaction is declined.

## **issuing bank**

The financial institution which holds the contractual agreements with and issues cards to cardholders. The issuing bank is a licensed member of the Visa/MasterCard association.

## **JCB**

The Japanese Credit Bureau that issues the JCB card.

## **Linked Transactions**

A linked transaction is a transaction that is connected, or linked, to another, previously processed, transaction. Examples of linked transactions are an authorization and capture, where the capture transaction is linked to the original authorization. Other types of linked transactions include a void or refund that might be linked to an original sale transaction.

## **merchant account**

A merchant account gives the seller the right to accept credit card transactions and is issued by a credit card acquiring bank. The merchant account is not a bank account and never actually holds funds. Money from credit card transactions is normally deposited directly into the seller's business bank account by the acquiring bank.

## **navigation**

Navigation is the processes of moving from web page through the use of a web browser.

## **order system**

The order system is the part of the Web store right after the customer clicks the buy button. The order system includes the order page as well as all the programming functionality that accepts and processes a buyer's order for payment.

## **Payment Gateway**

A payment gateway provides the interconnection between two networks with different communication protocols. In this case, the AssureBuy payment gateway provides the connection between the Great Plains software and the credit card processing network. AssureBuy is an industry certified payment gateway, using the Internet to connect sellers to the various credit card processing networks.

## **pending**

A credit card transaction is considered pending when it has not yet been sent to the AssureBuy payment gateway for processing. A transaction that has been processed and declined or has been processed with an error is no longer consider to be pending.

## **PO**

Purchase order (PO) is a document given to the seller by the buyer outlining the buyer's purchase of goods and terms of payment.

## **Port**

Generally, port refers to the hardware through which computer data is transmitted. On the Internet, port often refers to a particular application.

## **process**

A transaction is considered processed when payment has been secured. In the case of credit card payments, an order is processed when an authorization or a decline has been received from the buyer's credit card company.

## **Process Hold**

A process hold is used exclusively inside the Sales Order Processing Module of the Great Plains software and is used as a safety check on transactions that do not receive an approval during processing, that are not yet processed, or that require a capture transaction for payment to be received. The AssureBuy Payment Processing application will automatically add process holds during transaction processing.

## **recurring orders**

A recurring order is an order that will be automatically resubmitted for payment after a specific period of time. Orders can recur daily, weekly, monthly, quarterly, or yearly.

## **Refund**

A refund, or credit, is a transaction that returns money to a credit card customer. For credit card transactions, a refund is an additional transaction that prompts the bank to release the cardholder's money back to the credit card account. Within the Great Plains software, refunds are used to attach payments to returns and to offset sales that are being voided or deleted.

## **rejected check**

A check that the buyer's bank has returned to the seller's bank is called a rejected check. The buyer's bank has returned the check to the seller's bank with an insufficient funds notice.

## **rejected payment**

When the bank has rejected a buyer's payment, the payment is considered a rejected payment. Depending on the original payment method, a rejected payment can be issued in the form of a chargeback from the credit card company or a bounced notice from the seller's bank.

## **resubmitted**

When an order is submitted for another charge transaction, this is called resubmitting the order. Orders can be resubmitted automatically if it is recurring or manually by the seller. Often a seller will need to resubmit an order when the buyer's credit card was declined and the buyer contacts the seller with a new credit card.

## **secure server**

A secure server is a Web server that encrypts all communication between users and the server using SSL or SET encryption.

## **settlement**

A settlement is the process by which credit card transactions are actually completed and sent to the various issuing and acquiring banks for funding. Receiving an approval code is the first step by verifying the cardholder has enough credit on their card for payment and reserving the credit. The settlement of the approved transaction prompts the bank to release the payment funds to the seller.

## **SSL**

SSL is a system for encrypting data sent over the Internet by having the user's computer and the server exchange public keys. The public keys allow

the data to be encoded and decoded by only the users and the server. This process of encoding and decoding the data prevents any other computers or users from viewing the data being exchanged.

## **swipe terminal**

A swipe terminal is a small machine with a modem that can dial into the credit card network for authorizations. The machine can read the magnetic stripe on the back of credit card. Most machines also have a number pad on the front of the machine where the credit card number can be entered manually.

## **transaction**

A transaction is an action taken on the buyer's order for the purposes of payment or refunding of a payment. One order may have several transactions.

## **transaction result**

The transaction result is the information returned by the AssureBuy payment gateway that identifies the processing result of the current transaction. This information should be used to determine whether or not the credit card payment should be accepted by the seller.

## **Unprocessed**

Unprocessed is a type of credit card transaction result that indicates the transaction has not yet been sent to the AssureBuy payment gateway for processing.

## **wire transfer**

A wire transfer is a banking service for which funds are transferred from one bank account to another bank account. The wire transfer is similar to an ACH transaction.

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