**QUANTRAX CORPORATION INC.** 

# **EPP Real Time Credit Card Authorization**

For Intelec and RMEx Users

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## **Quantrax Corporation**

### EPP Real Time Credit Card Authorization for Intelec and RMEx Users

We are happy to announce the availability of real-time credit card authorization. While this seems like a simple feature to use, it isn't! There are many things we have to consider. To use this feature, you must link up with a company that will authorize credit card transactions. At this time, we have created an interface to EPP (Billing Tree).

Some of you may feel that you do not need the feature, because the number of declined transactions is very small. In such a case, consider other costs you may have, as you present the transaction to some payment gateways and get the money into your account. Real time authorization can handle your funds at the same time that the authorization is granted. You may only need to process the payment in RMEx.

#### What You Need To Do To Get Started

- 1) Contact Quantrax to send Intelec or RMEx code, along with PC software and Installation documentation. The PC software will be installed on a server linked to the I-Series. The server must have Windows XP and .Net 2.0v. There is a \$400.00 Quantrax implementation fee required for Real Time Credit Card Authorization.
- 2) Contact Jason Rabago or your current Service Representative of EPP (Billing Tree), to provide you with your Source Key Code and Pin#, to process your transaction real time. If you are required to deposit funds into separate accounts, you will need a source key code and pin# for each trust account. To Contact Jason Rabago, call him at: (602) 443-5931, Customer Service: (877) 243-9724 or email: Support@mybillingtree.com
- 3) Once you have received the Source Key Code(s) and Pin#, send the information to <u>Support@Quantrax.com</u>. The source key code(s) provided are system wide. If you are using the same client number, for different clients in multiple companies, you will need to provide that information to Support. Support will update your system and contact you when you are ready to test.

#### How To Use Real Time Credit Card Authorization

Before we can use real time authorization, we need to determine what can be authorized real time? You can only authorize an amount that is due to be paid the day payment information is taken. E.g. If the debtor sets up a P/A starting today, and wants you to use their credit card for the payments, you would want to obtain an authorization. But if the first payment was due 20 days from now, you would not try to obtain an authorization.

If transactions are incorrectly authorized (E.g. Suppose a collector could incorrectly run an authorization for \$1000 for a \$100 payment, the consequences would be very serious. There could be a temporary hold placed for that amount, and those funds may not be available to the debtor until the hold is released). If this situation occurs and the account balance is greater than \$1000, the system will attempt to process this transaction. If this occurs and the collector realizes the error, administration can delete this transaction from the EPP batch prior to being processed. However, if the transaction is processed, you will need to access the EPP system and credit the consumers account.

RMEx allows you to set up a one-time credit card payment. In this case you would want to authorize that amount. If a one time amount is not specified, a standard P/A could be set up and paid by credit card. In this case, we would want to authorize the down payment or the first installment, *provided the due date was today*. If a non-linear arrangement was set up, you would want to authorize the first payment due, *provided it was due today*.

Once a transaction has been authorized, we would like to make sure that it is not accidentally authorized a second or third time. This will be controlled at the EPP level. There is a Fraud setting that must be set up with EPP to ensure if a transaction is entered more than once, within a five minute period, the transaction will be denied as a duplicate transaction.

So how do we take all of the above and create a solution? The collector experience is important and we have come up with the following.

Let's take the example of setting up the standard credit card information for a single payment or a payment arrangement.

- The collector must first set up the single payment or the payment arrangement. Once the amount (a single payment, a standard P/A, standard P/A with the down payment due now or non-linear P/A) has been updated, we will return to the credit card information screen (we used to take you to the account detail screen).
- The user can authorize the credit card and amount by selecting F2. This will show the one time amount or the amount due from the payment arrangement (provided the due date is today). The amount can not be changed. Once the user has selected the option to continue, the payment gateway is contacted and the transaction is authorized or denied. Notes are added based on the results.
- The process for a credit card series is similar. The next payment can be authorized, provided the due date is today.

#### What your users will see and do :

- Collector will key in credit card information and hit F12 to update.
- Once the credit card has been updated they will select the F2-Auth function key.
- The system will then prompt the user to verify the amount to be approved and the user will hit enter.

🔊 Session A - [24 x 80]
File Edit View Communication Actions Window Help
Category INQUIRY 000 M Coll JH JH Case number 000015024 - 99 Guarantor <u>REAL TIME CREDIT CARD</u>
Extra address       432 MAIN STREET       1. Credit Report         City/State/Zip       ANYCITY       FL       32060         Client 000200       DEMO HOSPITAL CLIENT       3. Multiple Cosigners         Cl.Acct#/L.Trn BILLING TREE       3/22       4. Credit Card Payments         Amount placed       565.00       on 3/22/10       5. User-defined Windows         Balance       565.00       6. Special address info.
Type         Min.Amt         Max.Amt         Min.Amt         Max.Amt           01 AM EXPRESS         99999999.99         02 VISA         9999999.99           03 MASTER CARD         99999999.99         04 DISCOVER         9999999.99
Card#         4000100011112224         1234         Type         02           Name         CREDIT CARD REAL TIME         Check amount to be authorized           Exp (MM/YY)         09 / 12         Last 4 2224         S0.00           Amount         50.00         E7202000         E7202000
AnyCITY     FL 32060       AnyCITY     FL 32060       Retain Info.(Y)     E2-004b CPt     E2-00-001b CPt
F12-Huth F9-Recatt int F10-Hod Hmt. F0-66 series F20-Det Balance 505.00
MÊ a 01/001
🖞 I902 - Session successfully started hp psc 1310 series on USB001 🥼

If the Credit Card is authorized, the following screen will appear and the user will hit ENTER to accept. At this time the system will log a note on the account with the authorization number included.

D Session A - [24 x 80]	
File Edit View Communication Actions Window Help	
Category INQUIRY 000 M Coll JH JH Guarantor <u>REAL TIME CREDIT CARD </u>	Case number 000015024 - 99
Extra address Street address 432 MOIN STREET	R 1 Credit Report
City/State/Zip <u>ANYCITY</u> <u>FL</u> <u>32060</u>	2. Additional Info.
Client 000200 DEMO HOSPITAL CLIENT	3. Multiple Cosigners 2. 4. Credit Card Pauments
Amount placed565.00_ on 3/22/10	5. User-defined Windows
Balance 565.00	6. Special address info.
Type Min.Amt Max.Amt	Min.Amt Max.Amt
01 AM EXPRESS 9999999.99 02 VISA	99999999.99 NVER 0000000 00
	07En 3555555.55
Card# 4000100011112224 1234 Tupe 02	
Name <u>CREDIT CARD REAL TIME</u>	Credit Card WAS AUTHORIZED
Exp (MM/YY) <u>09</u> / <u>12</u> Last 4 2224	Code : 016888
Bill.Addr.	Press ENTER to Continue
A32 MAIN STREET ANYCITY	<u> </u>
F2-Auth F9-Recall Inf F10-Add Amt. F8-CC serie	s F20-Del Balance 565.00
F12-Update	
	01/001
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If the Credit Card is set up as a payment arrangement the following screen will appear and the collector will update the payment terms.

If a down payment is entered and is due for today's date the following screen will appear and the collector will have the option to run the down payment amount real time.

B Session A - [24 x 80]		
File Edit View Communication Actions Windo	w Help	
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Category INQUIRY 000 M C Guarantor <u>REAL TIME</u>	oll JH JH Case number 000015024 - 99 CREDIT CARD	
Extra address Street address Gity/State/Zip ANYCITY Client 000200 DEMO HOSPITAL CL Cl.Acct#/L.Trn BILLING TREE Amount placed Balance 565.00	R       1. Credit Report         FL 32060       2. Additional Info.         IENT       3. Multiple Cosigners         3/22       4. Credit Card Payments         3/22/10       5. User-defined Windows         6. Special address info.	
Type Do you o 01 AM EXPRESS a pay	want to use this card for .Amt Max.A ment arrangement? (Y) Y 999999999 ENT ARRANGEMENT*	
A credit card exists! The downpayment has today's date. Select "Y" to run the	on <u>032210</u> ** CC exists for payments ** Amount qualifying 565.00 for arrangement	
credit card today, and for making future payments _	Inst Maximum Installments Minimum Installment .00	
Suspend afterinstallments (1-9) with qualifying amount of00		
F12-Update F14-Dir.Checks F15-Non-Linear Arr F20-Del F24-Fin.Scrn		
MA a	18/029	
🕤 I902 - Session successfully started	hp psc 1310 series on USB001	

If the collector takes the "Y" option to run credit card today and for making future payments the credit card screen will be presented and the collector will take the F2 option to authorize the down payment amount. (If the collector takes the "N" option, the credit card transaction will move to the batch processing file.)

😕 Session A - [24 x 80]	
File Edit View Communication Actions Window Help	
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Category INQUIRY 000 M Coll JH JH Guarantor <u>REAL TIME CREDIT CARD</u> Extra address	Case number <mark>000015024</mark> - 99
Street address <u>432 MAIN STREET</u> City/State/Zip <u>ANYCITY</u> <u>FL 32060</u>	1. Credit Report 2. Additional Info.
Client 000200 DEMO HOSPITAL CLIENT Cl.Acct#/L.Trn BILLING TREE 3/22 Amount placed 565.00 on 3/22/10	3. Multiple Cosigners 4. Credit Card Payments 5. User-defined Windows
Balance 565.00 Client Acceptable Credit	6. Special address info. Cards
01 AM EXPRESS 9999999.99 02 VISA 03 MASTER CARD 9999999.99 04 DISCOVE	ER 99999999.99
Card#         371122223332225         Type         03         Wame           Name         CREDIT CARD REAL TIME         Exp<(MM/YY)	e process (Y) and Card Type Note - P/Arrangement exists **
432 MAIN STREET         ANYCITY           Retain Info.(Y)         Y         Use for P/Arrangements (Y)         Y           F2-Auth F9-Recall         Inf F10-Add Amt. F8-CC series F         F12-Undate         F12-Undate	FL <u>32060</u> Y Days in advance _ F20-Del Balance _ 565.00
	16/014
🖞 I902 - Session successfully started hp p	osc 1310 series on USB001

When setting up a non-linear payment arrangement and the first payment is due today the following screen will appear and the collector will have the option to run the payment real time. If the collector does not take the "Y" option the credit card will process in the batch file and will not be authorized.

If the Credit Card number is invalid, the following screen will appear and the user will hit enter to accept. At this time the system will log a note on the account.

📴 Session A - [24 x 80]	_ B ×
File Edit View Communication Actions Window Help	
Category INQUIRY 100 M Coll 2 4 2 4 BC	<mark>Case number </mark> 090960685 - 99
Guarantor <u>EARP WYATT</u>	
Extra address R	
Street address <u>523 OK CORRAL RD</u>	1. Credit Report
City/State/Zip <u>TOMBSTONE</u> <u>AZ</u> <u>30256</u>	2. Additional Information
Client 000200 DEMO HOSPITAL CLIENT	<ol> <li>Multiple Cosigners</li> </ol>
Cl.Acct#/L.Trn 54653186-ABMDE 5/09	4. Credit Card Payments
Amount placed 54015.00 on 8/10/09	5. User-defined Windows
Balance 64507.10	6. Special address info.
Client Acceptable Credi	t Cards
Type Min.Amt Max.Amt	Min.Amt Max.Amt
01 AM EXPRESS 99999999.99 02 VISA	9999999, 99
03 MASTER CARD 9999999.99 04 DISCO	VER 9999999.99
Card# 400556223344556 2517 Tupe 02	
Name WYATT EARP	Credit Card WAS REJECTED
Exp (MM/YY) 09 / 09 Last 4 4556	13 Invalid Card Number (3)
Amount 1.50	
Bill.Addr.	Press ENTER to Continue
523 OK CORRAL RD TOMBSTONE	AZ 30256
Retain Info.(Y)	
F2-Auth F9-Recall Inf F10-Add Amt. F8-CC series	F20-Del Balance 64507.10
F12-Update	
	01/001
5 <sup>11</sup> 1902 - Session successfully started	
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If the Credit Card transaction amount is too high, the following screen will appear and the user will hit enter to accept. At this time the system will log a note on the account.

91 Session A - [24 x 80]			_ 8 ×
File Edit View Communication Actions Window Help			
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_Category INQUIRY 100 M Coll	2424BC	Case number 09090	80685 - 99
Guarantor <u>EARP</u> <u>WYA</u>	IT		
Extra address	R		
Street address <u>523 OK CORRAL RD</u>		1. Credit Report	
City/State/Zip TOMBSTONE	AZ 30256	2. Additional Ir	formation
Client 000200 DEMO HOSPITAL CLIENT		<ol> <li>8. Multiple Cosi</li> </ol>	.gners
Cl.Acct#/L.Trn 54653186-ABMDE	5/09	4. Credit Card F	ayments
Amount placed 54015.00 on 8/10	0/09	5. User-defined	Windows
Balance 64507.10		6. Special addre	ess info.
Client Acce	eptable Credit	Cards	
Type Min.Amt Max.	Amt	Min.Am1	: Max.Amt
01 AM EXPRESS 9999998	9.99 <b>02</b> VISA		9999999.99
03 MASTER CARD 9999999	9.99 <b>04</b> DISCOV	ER	9999999.99
Card# 4005562233445564 25	517 Type 02		
Name WYATT EARP		Credit Card WAS F	REJECTED
Exp (MM/YY) 09 / 09 Last	t 4 5564	70 Transaction exe	ceeds maxim
Amount 99999999 99			
Bill.Addr.		Press ENTER to (	Continue
523 OK CORRAL RD	TOMBSTONE	AZ 30256	<u>;</u>
Retain Info.(Y)			
F2-Auth F9-Recall Inf F10-Add Amt.	F8-CC series	F20-Del Balance	64507.10
F12-Update			
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If the Credit Card Series transaction amount is not set up as due today, the following screen will appear and the user will need to correct the date or bypass the authorization.

Thereion A - 124 x 901				
File Edit View Communication Actions Window Help				
• • • • • • • • • • • • • • • • • • •				
Category INQUIRY 100 M Coll	2424BC	Case number	090960685 - 99	
Guarantor EARP WYATT	-			
Extra address	R			
Street address <u>523 OK CORRAL RD</u>		1. Credit F	Report	
City/State/Zip TOMBSTONE	AZ 30256	2. Addition	hal Information	
Client 000200 DEMO HOSPITAL CLIENT		<ol> <li>3. Multiple</li> </ol>	e Cosigners	
Cl.Acct#/L.Trn 54653186-ABMDE	5/09	4. Credit (	Card Payments	
Amount placed 54015.00 on 8/10/	09	5. User-det	fined Windows	
Balance 64507.10		6. Special	address info.	
Client Accep	table Credit	Cards		
*CREDIT C	ARD PAYMENT	SERIES*		
Card# 4005562233445564 251	.7	Type	VISA	
Name WYATT EARP				Í.
Exp (MM/YY) 09 / 09 Last	4 5564			
Bill.Addr.				
523 OK CORRAL RD	TOMBSTONE	AZ	30256	
Date Ref# Amount Date R	Ref# Amoun	t Date F	Ref# Amount	
91209 <u>1</u> 1.50		00	. 00	
. 00		00	. 00	
. 00		00	. 00	
.00		00	. 00	
Comment			fotal 1.50	
No amount is due for today				
F2-Auth F7-Exit F8-CC Standard F7-Ex	it F20-Delet	e		
MA a			12/014	
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The screen below shows a "Delayed Authorization" message

© <mark>1] Session B - [24 x 80]</mark> File Edit View Companyingtion Actions Window Help	_@×
Category INQUIRY 100 M Coll 2 4 2 4 BC	<mark>Case number </mark> 090960685 - 99
Guarantor	
Extra address R	
Street address 523 OK CORRAL RD	1. Credit Report
City/State/Zip TOMBSTONE AZ 30256	2. Additional Information
Client 000200 DEMO HOSPITAL CLIENT	<ol> <li>3. Multiple Cosigners</li> </ol>
Cl.Acct#/L.Trn 54653186-ABMDE 5/09	4. Credit Card Payments
Amount placed 54015.00 on 8/10/09	5. User-defined Windows
Balance 64495.60	<ol><li>Special address info.</li></ol>
Close code	etter
*CREDIT CARD PAYMENT	SERIES*
Card# <u>4005562233445564</u> 2517	Type <u>VISA</u>
Name WYATT EARP	
Exp (MM/YY) <u>10</u> / <u>09</u> Last 4 5564	
Date Defit Orgunt Date Defit Org	Outherization delay
1000000 1 1 50	- Exit concert
<u></u>	Press ENTER to Exit
<u></u>	
Comment	
F2-Auth F7-Exit F8-CC Standard F7-Exit F20-Delet	e Total balance 64495.60
MA b	01/001
ල් <sup>0</sup>  1902 - Session successfully started	Samsung ML-2510 Series on USB002
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If the user receives a "Delayed Authorization" message they need to hit enter and will be given 1 or 2 reasons for the delay. The first message will be due to a network error. Meaning the PC program did not get a response from Billing Tree. See the screen below

-		
Session A - [24 x 80]		
File Edit View Communication Ad	tions Window Help	
<u>e tê a a e e e</u>		
_Category Guarantor Extra address	INQUIRY 100 M Coll JH JH REAL TIME <u>CREDIT CARD</u> R	Case number 000015024 - 99
Street addres City/State/Zi	ANYCITY FL 32060	<ol> <li>Credit Report</li> <li>Additional Info.</li> </ol>
Client 000200 Cl.Acct#/L.Tr Amount placed	n BILLING TREE 3/22 5 565.00 on 3/22/10	<ol> <li>Multiple Cosigners</li> <li>Credit Card Payments *</li> <li>User-defined Windows</li> </ol>
Balance	608.19	6. Special address info.
Type 01 AM EXPRESS 03 MASTER CARD	Client Acceptable Credit Min.Amt Max.Amt 9999999.99 02 VISA 9999999.99 04 DISCOVI	Cards Min.Amt Max.Amt 9999999.99 ER 9999999.99
Card# 2 Name 2 Exp (MM/YY) 0 Amount Bill.Addr.	4000100011112224         Type         02           CREDIT CARD REAL TIME         09         / 12         Last 4 2224           100.00	*Network Error* please notify system admimintrator Press ENTER to Exit
4	132 MAIN STREET ANYCITY	Press ENTER to Exit
Retain Info.	(Y) <u>Y</u>	
F2-Auth F9-Re	ecall Inf F10-Add Amt. F8-CC series	20-Del Balance 608.19
F12-Update		
мА а		01/001
🗊 1902 - Session successfully started		hp psc 1310 series on USB001

Should they receive this message, you will want to contact Billing Tree to see if the transaction was received and processed. Once the connection is established, this transaction, if on file with Billing Tree, will be processed. You do not want to enter this transaction again, until you have checked your Billing Tree account, as this could lead to a duplicate transaction to the consumer.

Section B - 124 x 801		
File Edit View Communication Actions	s Window Help	
	≝ <b>% % ∛ ∂ 1</b> ≅ <b>♦</b>	
_Category	INQUIRY 100 M Coll JH JH	Case number 000015024 - 99
Guarantor	REAL TIME CREDIT CARD	
Extra address	R	
Street address	432 MAIN STREET	1. Credit Report
City/State/Zip	ANYCITY FL <u>32060</u>	2. Additional Info.
Client 000200	DEMO HOSPITAL CLIENT	3. Multiple Cosigners
Cl.Acct#/L.Trn	BILLING TREE 3/22	4. Credit Card Payments *
Amount placed	<u>565.00</u> on 3/22/10	5. User-defined Windows
Balance	608.19	6. Special address info.
	Client Acceptable Credit	Cards
Type	Min.Amt Max.Amt	Min.Amt Max.Amt
01 AM EXPRESS	9999999.99 <b>02</b> VISA	99999999.99
03 MASTER CARD	9999999.99 <b>04</b> DISCOV	'ER 9999999.99
Card# <u>20</u>	00100011112224 Type 02	
Name <u>CR</u>	EDIT CARD REAL TIME	PC Services may be stopped
Exp (MM/YY) <u>09</u>	/ <u>12</u> Last 4 2224	please check with system
Amount	100.00	adminintrator
Bill.Addr.		Press ENTER to Exit
<u>43</u>	2 MAIN STREET ANYCITY	Press ENTER to Exit
Retain Info.lY		
F2-Auth F9-Rec	all Inf F10-Add Amt. F8-CC series	F20-Del Balance 608.19
F12-Update		
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If there is an issue with the PC Server, the collector will see this message after they hit Enter and received a Delayed Authorization message. Make sure the PC Server Credit Card software is running. If it is not start services. The collector will need to request authorization again, once the server is running. These transactions will not be sent once the server is started.

If the same Credit Card transaction is entered more than once in a five minute period the following screen will appear and the collector will hit ENTER to accept. This transaction should NOT be retried.

9 Session A - [24 x 80]	
File Edit View Communication Actions Window Help	
Category INQUIRY 000 M Coll JH JH Guarantor <u>REAL TIME CREDIT CARD</u> Extra address	Case number <mark>000015024 - 99</mark> R
Street address     432 MAIN STREET       City/State/Zip     ANYCITY     FL     32060       Client 000200     DEMO HOSPITAL CLIENT       Cl.Acct#/L.Trn     BILLING TREE     3/2       Amount placed     565.00 on     3/22/10	<ol> <li>Credit Report</li> <li>Additional Info.</li> <li>Multiple Cosigners</li> <li>Credit Card Payments *</li> <li>User-defined Windows</li> </ol>
Balance 565.00 Client Acceptable Cred Type Min.Amt Max.Amt	6. Special address info. it Cards Min.Amt Max.Amt
01 HT EAFRESS 939393,39 02 VISH 03 MASTER CARD 9999999,99 04 DISC	0VER 99999999.99
Card#         4000100011112224         Type         02           Name         CREDIT CARD REAL TIME         Exp         (MM/YY)         09 / 12         Last 4 2224           Amount         50.00         Exp         00         Exp         00	Credit Card WAS REJECTED 31 Duplicate transact
Bill.Addr. <u>432 MAIN STREET</u> ANYCITY Retain Info.(Y) F2-Auth F9-Recall Inf F10-Add Amt. F8-CC serie	Press ENTER to Continue FL 32060 s F20-Del Balance 565.00
F12-Update MA a trA 1902 - Session successfully started	01/001

#### **Payment Processing**

Using real time credit card authorization does not mean your payments will be posted real time. You are receiving the authorization real time. You will continue to post the credit card payments as you normally would, if this were a batch process. Most users will print the transaction report from the EPP website and post from that.

#### Security

Security is an important consideration when you are dealing with credit cards and financial data. You are responsible for talking to your provider about their security standards. BillingTree has provided us with the following statement.

"BillingTree is a Best Practices member of NACHA which ensures security compliance while operating in the ACH Network. Regarding Credit Card Security, BillingTree is finalizing a Level 1 PCI DSS certification, which will occur annually, and is also pursuing ISO 27001 certification. BillingTree understands the need for diligence and best practices concerning information data security. We endeavor to comply with industry best practices ensuring the security of our data systems as well as the continuance of our business in the event of a disaster.

We are pursuing these certifications through third-party audits in order to provide these assurances to our partners and clients. When necessary, we verify our partners continued adherence to the appropriate data security standards (PCI, NACHA compliance) and their third party certification(s)."

#### **System Requirements**

Quantrax System Requirements:

- Intelec 8.26 or
- RMEx

Server Software Requirements:

- Windows XP
- Net .2.0V