

QUANTRAX CORPORATION INC.

EPP Real Time Credit Card Authorization

For Intelec and RMEx Users

Quantrax Corporation

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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 RMEEx 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 | www.mybillingtree.com
- 3) Once you have received the Source Key Code(s) and Pin#, send the information to Support@Quantrax.com. 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.

RMEEx 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.

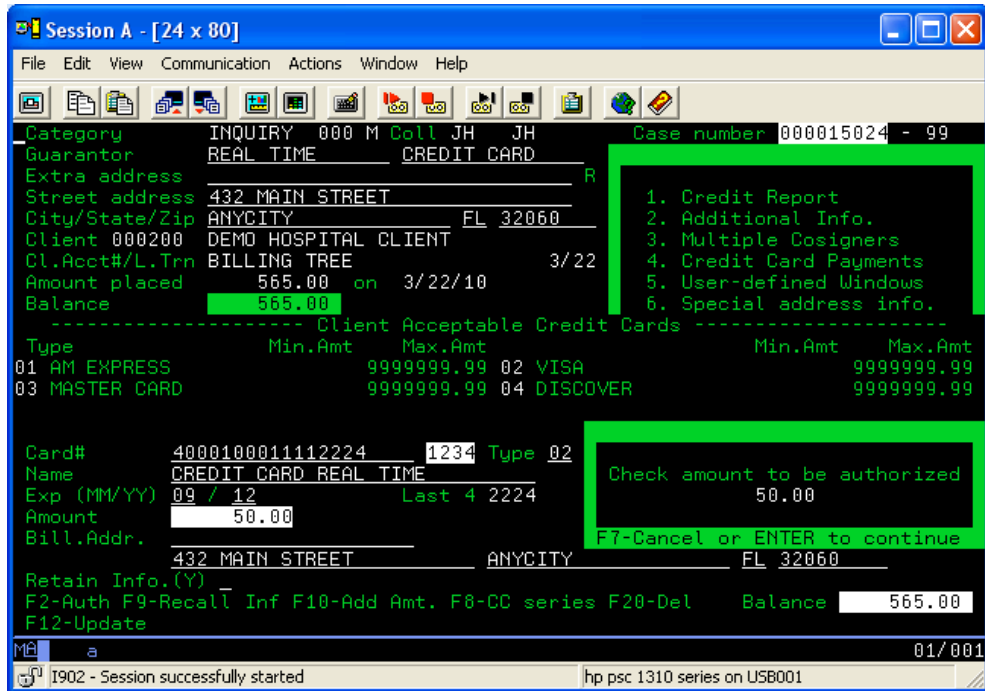
So how do we take all of the above and create a solution? The collector experience is important and we have come up with the following.

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

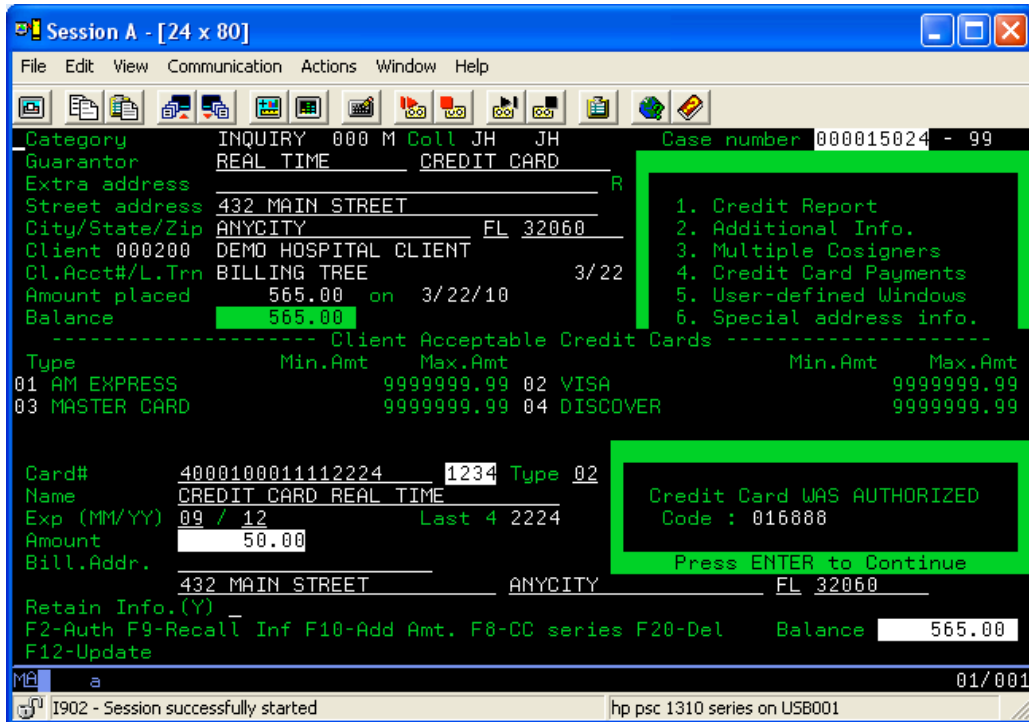
- The collector must first set up the single payment or the payment arrangement. Once the amount (a single payment, a standard P/A, standard P/A with the down payment due now or non-linear P/A) has been updated, we will return to the credit card information screen (we used to take you to the account 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.

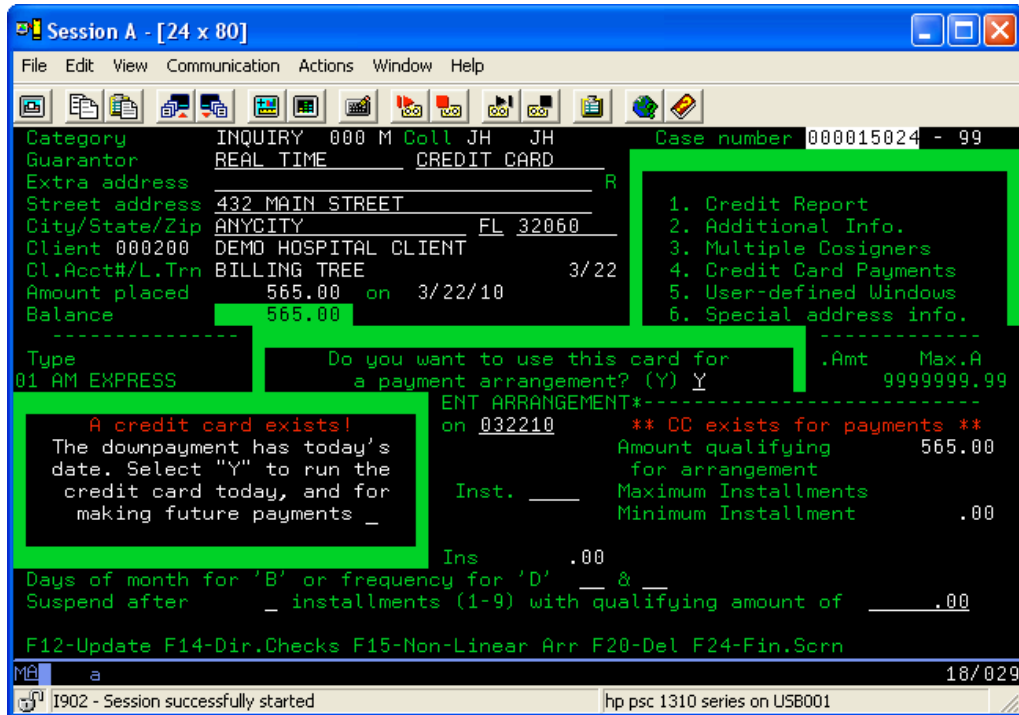


If the Credit Card is authorized, the following screen will appear and the user will hit ENTER to accept. At this time the system will log a note on the account with the authorization number included.

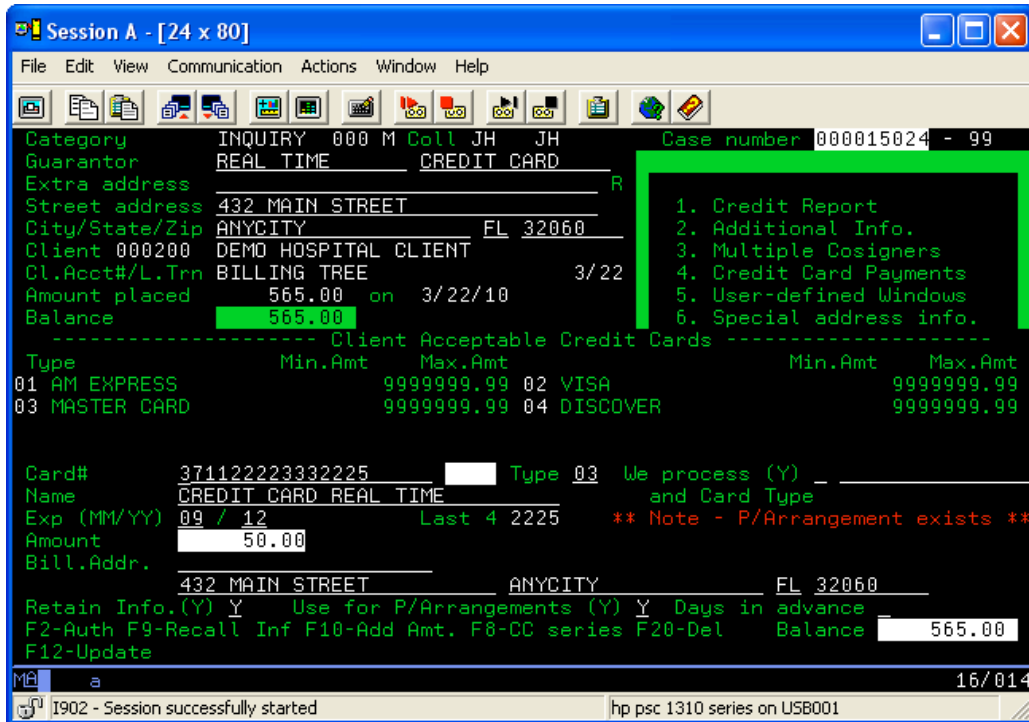


If the Credit Card is set up as a payment arrangement the following screen will appear and the collector will update the payment terms.

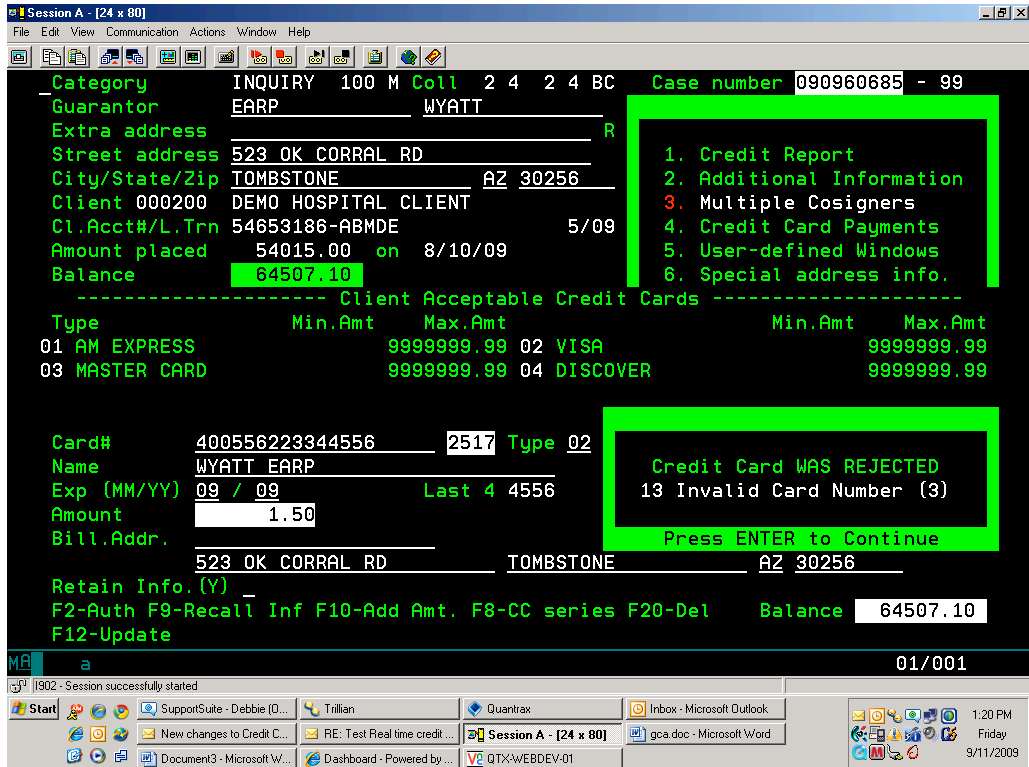
If a down payment is entered and is due for today's date the following screen will appear and the collector will have the option to run the down payment amount real time.



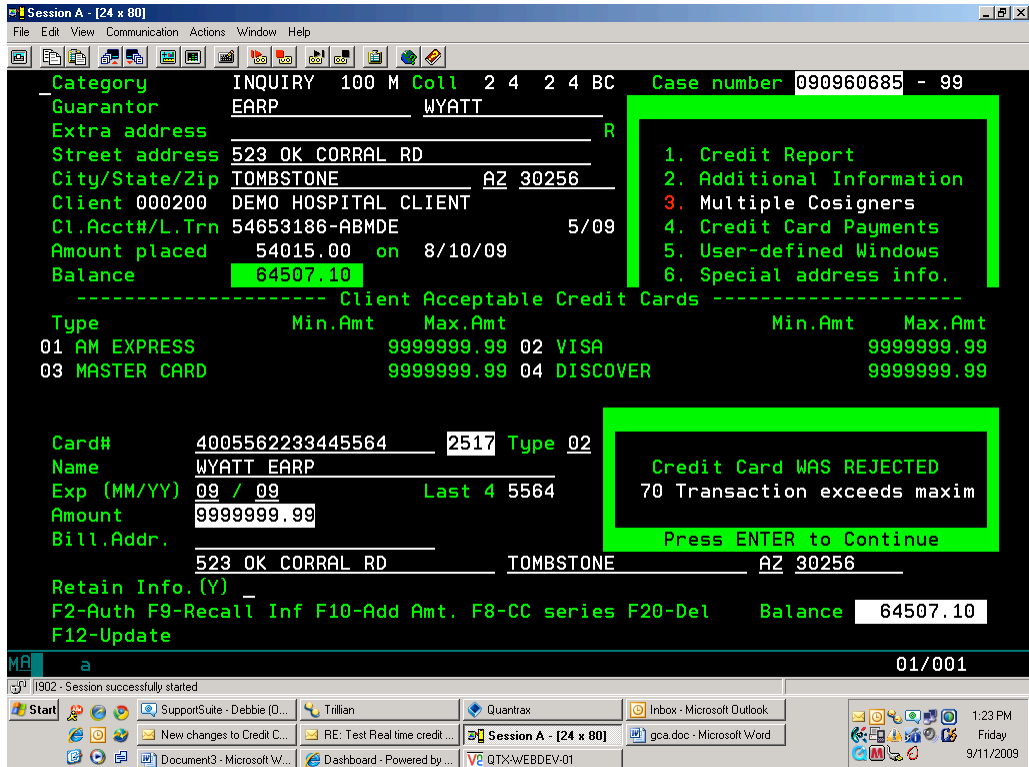
If the collector takes the "Y" option to run credit card today and for making future payments the credit card screen will be presented and the collector will take the F2 option to authorize the down payment amount. (If the collector takes the "N" option, the credit card transaction will move to the batch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



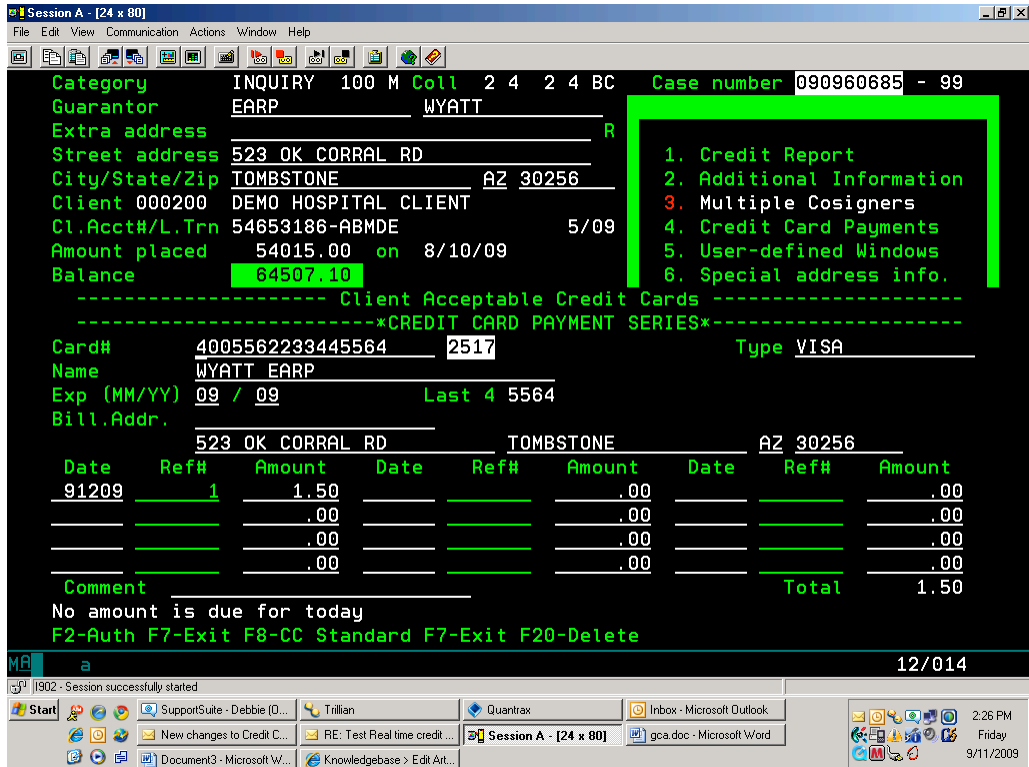
When setting up a non-linear payment arrangement and the first payment is due today the following screen will appear and the collector will have the option to run the payment real time. If the collector does not take the “Y” option the credit card will process in the batch file and will not be authorized.



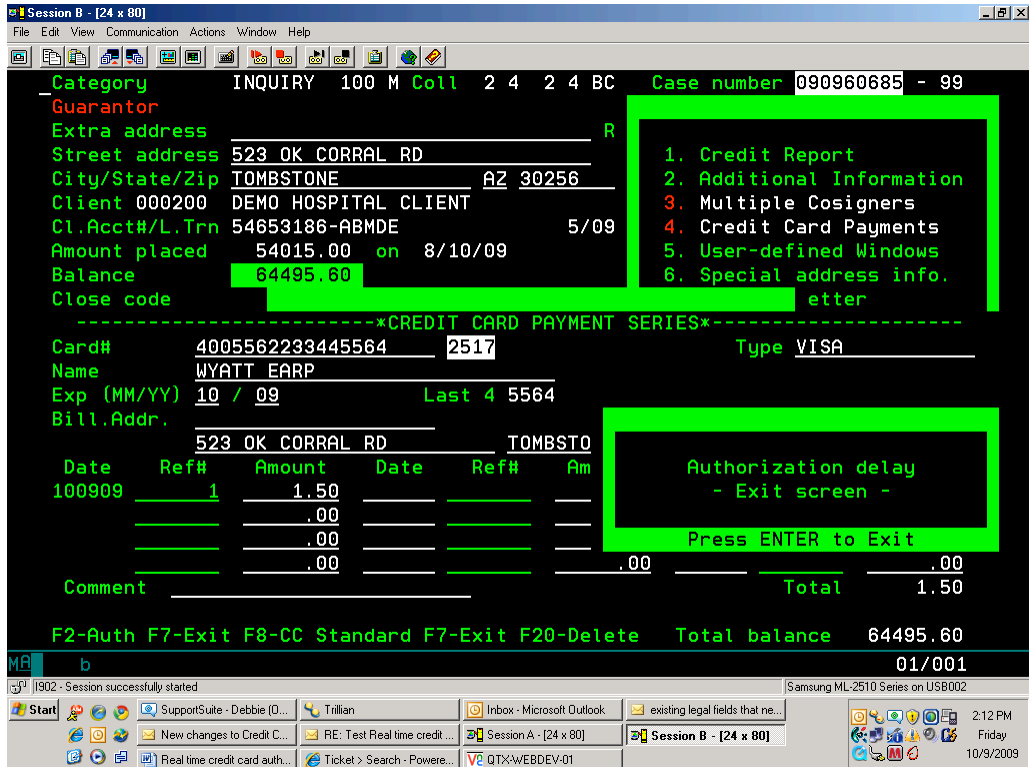
If the Credit Card transaction amount is too high, the following screen will appear and the user will hit enter to accept. At this time the system will log a note on the account.



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.



The screen below shows a “Delayed Authorization” message



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 Actions Window Help
-----
Category      INQUIRY 100 M Coll JH  JH      Case number 000015024 - 99
Guarantor     REAL TIME CREDIT CARD
Extra address
Street address 432 MAIN STREET
City/State/Zip ANYCITY FL 32060
Client 000200 DEMO HOSPITAL CLIENT
Cl.Acct#/L.Trn BILLING TREE 3/22
Amount placed 565.00 on 3/22/10
Balance      608.19
----- Client Acceptable Credit Cards -----
Type          Min.Amt    Max.Amt          Min.Amt    Max.Amt
01 AM EXPRESS          9999999.99 02 VISA          9999999.99
03 MASTER CARD        9999999.99 04 DISCOVER     9999999.99

Card#         4000100011112224 Type 02
Name          CREDIT CARD REAL TIME
Exp (MM/YY)  09 / 12      Last 4 2224
Amount       100.00
Bill.Addr.   432 MAIN STREET ANYCITY

Retain Info.(Y) Y
F2-Auth F9-Recall Inf F10-Add Amt. F8-CC series F20-Del Balance 608.19
F12-Update

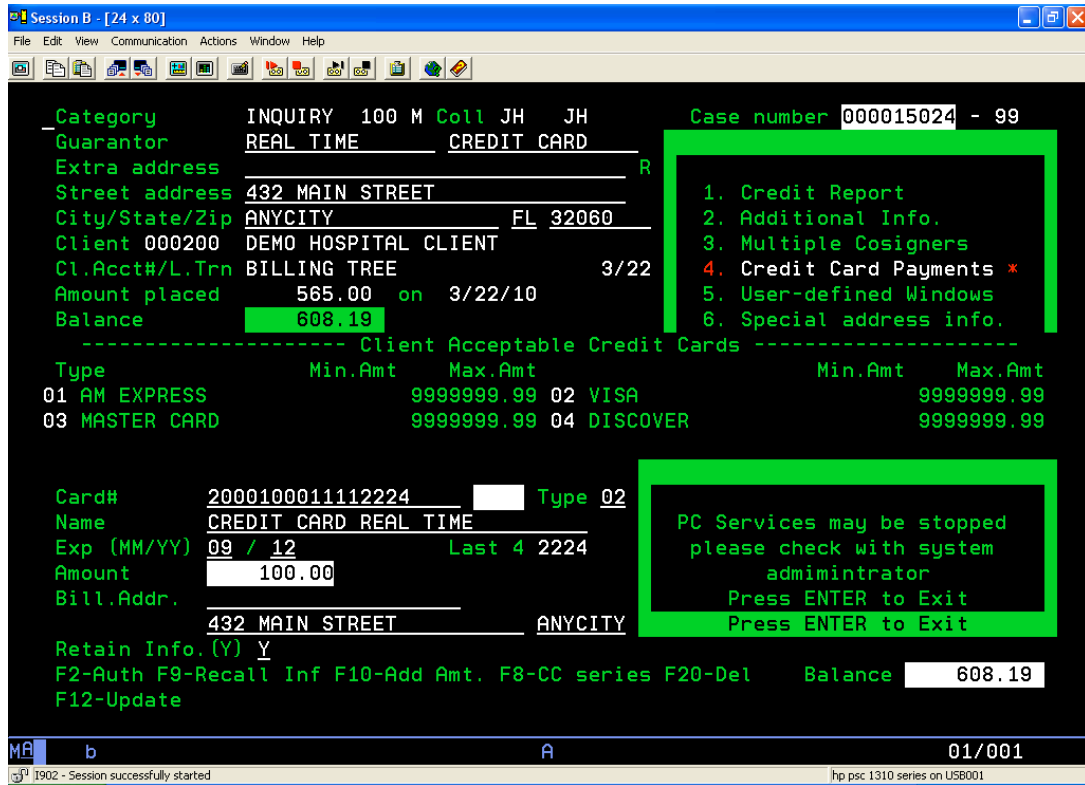
1. Credit Report
2. Additional Info.
3. Multiple Cosigners
4. Credit Card Payments *
5. User-defined Windows
6. Special address info.

*Network Error*
please notify system
adminitrator
Press ENTER to Exit
Press ENTER to Exit

MA a 01/001
1902 - Session successfully started hp psc 1310 series on USB001

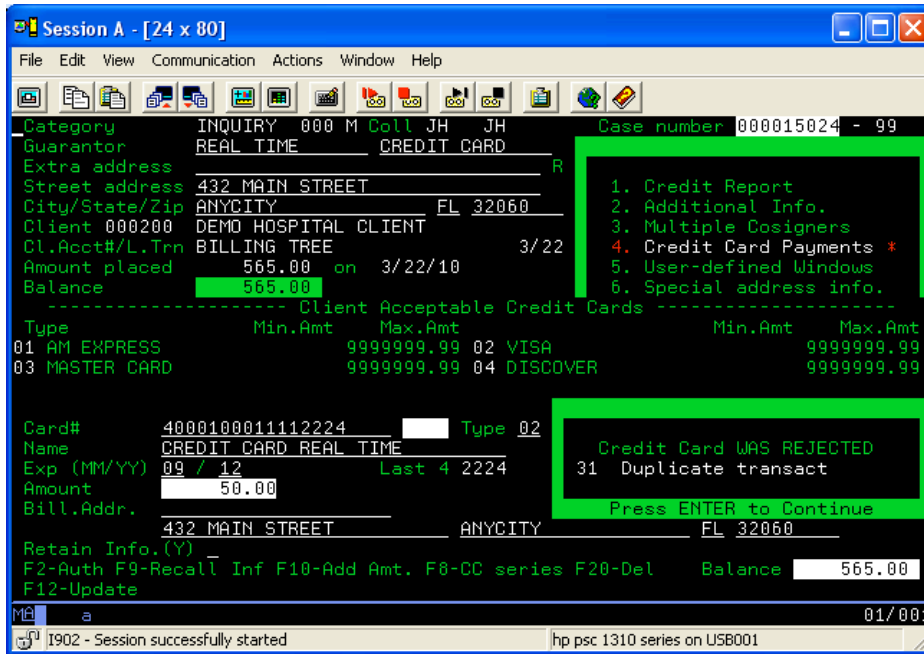
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Should they receive this message, you will want to contact Billing Tree to see if the transaction was received and processed. Once the connection is established, this transaction, if on file with Billing Tree, will be processed. You do not want to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



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.



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:

- Intelc 8.26 or
- RMEEx

Server Software Requirements:

- Windows XP
- Net .2.0V