



Card Processing

Debit / Credit Card Processing

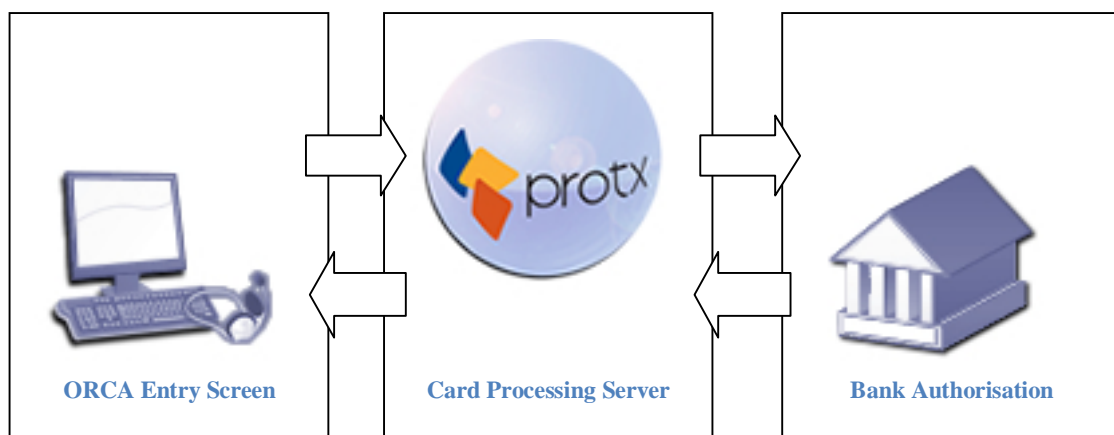
It is common practice these days for payments to be taken over the telephone using a Debit or Credit Card.

In the past your card details would have been taken over the telephone and manually keyed into a PDQ machine located in your office, the disadvantages of working this way are:-

- Only one person can process a payment at any one time
- A security risk having details written on scraps of paper
- Having to ring the customer back if the card payment declines

The ORCA software has the built in ability to allow you to type the card holders details directly onto the screen and then the payment is processed securely over internet and the result is displayed on screen within seconds. The advantages of working this way are:-

- No card details are written down or stored anywhere
- You know instantly whether the payment was successful or declined
- All users can process card payments at the same time



Because we are transmitting the transaction over to the Protx web service for authorisation, there is no need to install any third party software onto your internal systems, which means no setup or support costs.

Card Processing Charges

Your merchant bank will charge you for each authorised transaction and there is also a small charge per transaction for using the ProtX card processing gateway, this can be anything from 3 to 10 pence per transaction depending on volumes.

Passing on the Card Processing Charges

The ORCA system can be configured to charge a card processing on top of the amount being processed. E.g. A debtor wishes to pay £15 over the telephone, the system could be set to add a processing fee of 10p which gets allocated as follows:-

- £15 against the outstanding invoice
- 10p against card processing fees recovered

Recurring / Continuous Authority Transactions

If the account holder wishes to enter into a payment arrangement to pay for example £50 per month on their Debit Card you would normally have to telephone the account holder each month and take their card details before being able to process a payment.

If you have registered for a merchant number that allows **continuous authority** transactions then this will allow you to process regular payments on that card without having to contact the card holder each time.

In order to comply with PCI-DSS regulations, you are not allowed to store the last 3 digits displayed on a card holders signature strip, but without this piece of data the transaction would be classed as high risk or possibly fraudulent.

This is where **continuous authority** can be extremely useful.

The first time a person makes a payment over the telephone, you type all of their card details into the screen and the transaction is processed, if the transaction is successful and an authorisation number is obtained, ORCA retains a **unique transaction reference** for that transaction and stores it against the card holders account. (No card details are stored)

The next time you attempt to take a payment on that account, ORCA passes the unique transaction reference to the ProtX gateway in order to obtain your card authorisation. (No card details used for this transaction)

Batch Processing of Card Transactions

Once you have processed an initial card payment as described in the Continuous Authority section, the system will automatically process payments as they fall due, according to the dates specified in the account holders payment plan.

The screenshot shows the 'Payment Plan' window with the following details:

- Current Debt Information:** Debt Code: NTL0000080, Debtor Balance: 186.32
- (1) Call Direction:** InBound (selected), OutBound
- (2) Review Frequency:** Review every 0 trans.
- (3) Payment Method:** Credit Card (selected). Card details: Card Type: Visa, Card Number: 444433332221111, Start Date: 01/08, Expiry Date: 08/11, Issue No, Auth Sig Code: 123, House No: 19, Postcode: LS19 8UJ.
- (4) Token / Promise Payment:** On the [] take []
- (5) Transaction Pattern:** From the 21/11/2008. Monthly (selected). The First Monday of every 1 month(s). Number of payments: 12.
- Transactions Preview:** A table showing 12 payments of 15.52 each, totaling 186.32.

Ref.	Date	Amount	Fee	Total
> First (1)	01/12/2008	15.52	0.00	15.52
2	05/01/2009	15.52	0.00	15.52
3	02/02/2009	15.52	0.00	15.52
4	02/03/2009	15.52	0.00	15.52
5	06/04/2009	15.52	0.00	15.52
6	04/05/2009	15.52	0.00	15.52
7	01/06/2009	15.52	0.00	15.52
8	06/07/2009	15.52	0.00	15.52
9	03/08/2009	15.52	0.00	15.52
10	07/09/2009	15.52	0.00	15.52
11	05/10/2009	15.52	0.00	15.52
Last (12)	02/11/2009	15.60	0.00	15.60

Example of a payment plan, paying £186.32 over 12 months.

PCI-DSS Compliance

The Payment Card Industry Data Security Standard (PCI DSS) was set up by Visa and MasterCard to standardise the security surrounding card payments. Every organisation that accepts payments by credit and debit card is required to comply with the rules set out in PCI DSS, no matter how small a business they are.

By not actually storing any card data within the ORCA system, this can make the process of becoming PCI-DSS compliant a much smoother experience.