ANTHOLOGY
smart systems for booksellers

Using Hosted Payments from Element with Visual Anthology for Managers

Introduction

The Hosted Payments ("HP") service from Element Payment Systems provides a secure, reliable way for Anthology users to take credit card payments.   The primary audience for this document is the users of Visual Anthology. It covers setting up HP and using HP in Anthology; a separate document gives technical information for Anthology and other third party techs on account setup and technical issues.

Please note that depending on your store's refund policy, it may be advisable to maintain your current credit card processing account for 30 days after switching to Element Payment Systems. For further urther details see 'Accepting a return'.

Setting up Tenders for use with Hosted Payments

Just as with other, earlier implementations of credit card processing in Anthology, credit card tenders must be set up within the Master Files, Tenders, Details screen correctly. If you have been using PCCharge or IPCharge to authorize cards through Anthology, these records probably already exist in your system. However, please note the keyed credit card option described in (5) below.

Suppose you intend to set up a Tender record for accepting VISA cards. To do so, please take the following steps:

1) Open Master Files, Tenders.
2) If there is not already a record for VISA, create one using F4 New.
3) Edit the Details for the VISA record by selecting the following options on the Details page:
   a. Select the 'Credit card' Tender Type
   b. Aside from the usual defaults, like 'Ztape detail; and 'Pop drawer', also select 'Require entry of card info'
   c. If you have Anthology WebStore, you will probably want to select 'Accept on Web'.
4) Repeat for the other credit cards (Master Card, Discover, etc) that you intend to accept.
5) Create a new Tender called 'Keyed credit card' (or whatever you prefer to call it).
6) Select the options described above, and in addition select 'Require entry of ZIP code (keyed credit card). The use of this tender will be described below.
7) If you have Anthology WebStore, create a tender called 'PASS' and assign it the Tender Type of 'PASS'.
8) When you have finished adding tenders, go to the Order page to put the new tenders in the order you want them to appear in the list of tenders in the Cash Register.

To accept a credit card payment using Hosted Payments using the swiper

1. Add your line item(s) to the sale as you normally do.
2. Select a credit card tender.

The focus will move to the Amount Tendered field, pre-filled with the Total Due. You can edit this to a smaller amount if you plan to take another tender, but usually you will just press <Enter>.

The Hosted Payments window will come up:

3. Swipe the the card. The number and expiration date fields will fill in and you can press <Tab> twice and then <Enter> to process the transaction, or just click on the Process Transaction button.

You should get a display like this one:
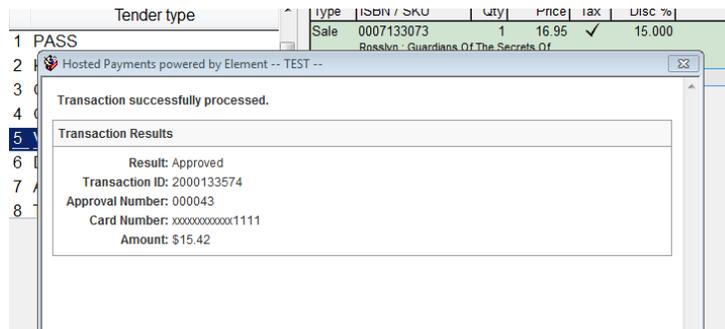
4. Press <Esc> to close the results window or click on the **X** in the upper right of the window.   If the amount authorized was sufficient to cover the Total Due, a credit card signature slip will print, followed by the customer receipt.

If the authorization is rejected, the results window will indicate the reason. When you close the window, the focus will return to the list of tenders so you can try another card or another tender.

Keyed transactions

Sometimes the credit card cannot be read (for instance, if the magnetic strip is damaged, or if you are taking an order over the phone).

In such a case, choose the "Keyed credit card' tender you created above. You will be prompted for a ZIP code, after which you can enter the card number and expiration date. Tab to Process Transaction and press <Enter>, or simply click on the Process Transaction button.

> Entering a zip code in this way will get a better rate from your processor than you would get on a manually entered transaction without supplying a ZIP code.

How to handle a declined charge

When you try to authorize a credit card sale through Element Hosted Payments and the card is declined, you will see something like this:
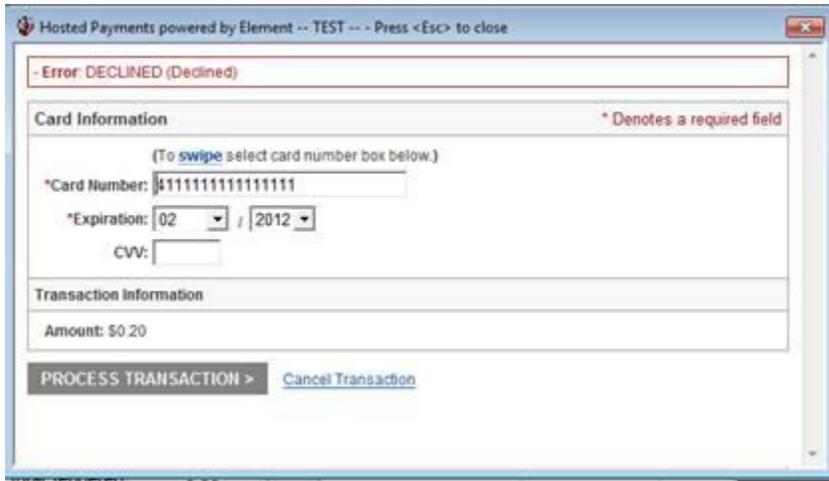
When you see a display like this, take the following steps:

1. Click on the Cancel Transaction link at the bottom of the window.
2. A window will appear confirming that the transactions was cancelled. Click on the X on the upper corner of the Transaction Information window.
3. You now will be returned to the Tenders list. If the customer wants to give another tender—another credit card, or a check, etc.—choose the option you want from the Tenders list and proceed as you normally would.

Accepting a return

To counter the credit card fraud commonly known as 'card loading', accepting returns is different with HP from what you may be accustomed to with earlier versions of credit card processing in Anthology. If you are going to issue a credit on a card for a return, you must specify the original transaction on which the item was sold.

To accept the return of an item paid for through Element Payment Services:

If you intend to accept a return and to issue a credit to the customer's card, *and if the original sale was authorized through Element Hosted Payments*, please take the following steps:

1) If you are in Scan Mode (as indicated on the title bar of the Cash Register window) , use the Actions menu to turn it off.
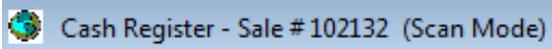
2) Choose Return Manager from the Cash Register Actions menu, or press Alt-F9, or click on the Alt-F9 Return Mgr button.
3) When the Return Manager opens, the focus will be on the 'Transaction number' field.

4) If your customer has a receipt for the item they want to return, and if the receipt was printed in a recent version of Anthology, there will be a barcode at the bottom of the receipt. Scan in the barcode to identify the transaction. If there is no barcode because the receipt was printed with an earlier version of the program, you can key the Sale transaction number in this field.
5) A list of the items sold on the transaction will appear in the grid above. Select the item you want to accept and choose F12 Select. (You can also search for items or transactions by using the ISBN/SKU, Customer Code, or Customer Last Name fields.)
6) Press <Enter> to add the item you want to the transaction as a return.
7) You can now add other line items to the transaction if you choose.
8) When you want to complete the transaction and want to credit the customer's card, choose Take Tenders and swipe the card that was originally used on the transaction. (Note that, to prevent credit card loading, you cannot issue the credit to a different card from the one originally used.) If the original purchase was made with that card, the customer will be successfully credited. Have the customer sign the slip and retain it for your records as usual.
9) If you turned Scan Mode off at the beginning of the transaction, turn it back on now using the Actions menu.

To accept the return of an item NOT paid for through Element Payment Services:

Although you should be able to locate it in Return Manager, you will not be able to issue a credit for an item that was not originally charged via Elements Hosted Payments. For such items, you can issue payment in another form such as store credit, gift card, cash, or check. If however you think that such returns must be handled by crediting the customer's credit card, then you must keep your old merchant account in place for some reasonable amount of time in order to be able to issue credits through that account. Most Anthology users will have used either PCCharge or IPCharge with their old account, and you must use these tools to issue a credit in such a situation.

To issue a credit on a card for transactions done before Element Payment Services was in place, please take the following steps:

For former PCCharge Payment Server users:

i. Set up a tender as 'OldCC' and make sure that "Require entry of card info" is not checked on the Details page for the tender.
ii. When you want to accept a return, \add the item to be returned to the transaction via Return Manager.
iii. Use the PCCharge PaymentServer program to issue the credit to the customer. Please remember that PCCharge does not support encrypting swipers, so you will have to key in the card number and expiration date.
iv. Complete the return as usual.

For former IPCharge users:

i. Set up a tender as 'OldCC' and make sure that "Require entry of card info" is not checked on the Details page for the tender.
ii. When you want to accept a return, add the item to be returned to the transaction via Return Manager.

v. Use the online IPCharge web portal to issue the credit to the customer. Please remember that IPCharge does not support encrypting swipers, so you will have to key in the card number and expiration date.

vi. Complete the return as usual.

Special options for users of Anthology WebStore

Anthology WebStore now requires the use of Element Hosted Payments as the way to take credit card payments on WebStore. Users of AWS must open an account with Element that includes the PASS (Payment Account Secure Storage) feature. This will make it possible to collect the credit card information from your customers on WebStore, and then to authorize charges using that information as you ship your orders, all in a secure fashion.

Some AWS users will implement Element in their brick and mortar store as well as on AWS, so that credit card payments at the Cash Register are authorized through Element as well as downloaded web orders. However there are some AWS users who will prefer to retain their current system of processing credit card payments at the Cash Register, at least for the time being. The following gives guidance on how to set up each of these approaches.

To use Element Hosted Payments both at the Cash Register and with downloaded AWS orders

To implement this approach, simply make the following settings on Tools, Options, Credit Cards:

Use Hosted Payments ☑ WebStore orders only ☐

This will ensure that Elements Hosted Payments is used to verify all charges, not just those associated with WebStore Orders.

To use Element Hosted Payments for downloaded AWS orders but to use IPCharge or PCCharge elsewhere

To implement this approach, simply make the following settings on Tools, Options, Credit Cards:

Use Hosted Payments ☑ WebStore orders only ☑

This will ensure that Elements Hosted Payments is used to verify all WebStore charges but that IPCharge or PCCharge (whichever is already set up on the left side of the Credit Card page) will be used for Cash Register and other sales.

To use Element Hosted Payments for downloaded AWS orders but to use a stand-alone ("Zon") terminal or other non-integrated method elsewhere

To implement this approach, make the following settings on Tools, Options, Credit Cards:

Use Hosted Payments ☑ WebStore orders only ☑

At the same time, on the Master Files, Tenders page make sure that for each of your credit card tenders "Require entry of card info" is *not* selected:

☐ Require entry of card info

With this setup, Elements Hosted Payments will be used to verify all charges associated with downloaded WebStore orders. Anthology will not ask for credit card information when credit card tenders are selected at the Cash Register or elsewhere since you will be collecting that information outside Anthology – using stand-alone terminals or a credit card imprinter.

> Please make sure this is really the result you want if you take this option. If you do not require entry of card info, Anthology will make no effort to collect credit card information or authorize cards, even if you have IPCharge, PCChare, or Hosted Payments set in place. In such a configuration, credit card authorization is no longer integrated with Anthology and the responsibility for collecting card info and authorizing charges lies outside the program (except in the special case of WebStore orders).