



Payment Processing
Frequently Asked Questions
Microsoft Dynamics® RMS

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This topic provides answers to some of the questions most frequently asked about payment processing in Microsoft Dynamics Retail Management System (RMS). Additional information is located in Store Operations Online Help.

Getting started

What is my first step?

Contact a payment processor or an acquiring bank and obtain a merchant account. You can get more information on these pages:

<http://www.microsoft.com/dynamics/rms/product/merchantservices.aspx>

<http://www.microsoft.com/dynamics/rms/using/articles/paymentprocessing.aspx>

Be sure to mention that you are using Microsoft Dynamics RMS.

If you intend to accept debit cards using a PIN pad, make arrangements with the acquirer to have an encryption key added to your PIN pad, a process sometimes referred to as "injection" or "key injection."

What phone numbers can I call for support?

Contact Microsoft's preferred processor, TSYS Acquiring Solutions (formerly Vital Processing Services), at 1-866-634-2099. Support phone numbers for other acquiring banks and transaction processors should have been included in the materials you received from those organizations.

Configuring payment processing

Where in Microsoft Dynamics RMS should I enter the information I received from my acquirer?

In Store Operations Administrator, click **Configuration** on the **File** menu, and then click the **EDC** tab. In the **EDC software** box, select **Preferred Acquirer Credit/Debit Card Processing**, and then click **Advanced Options**.

The following table shows some of the alternate terminology that might be used.

Microsoft terminology	Alternate terminology examples
Acquirer bank identification number	Bank BIN; BIN; Bank ID; Bank #
Agent bank number	Agent #; Agent number
Agent chain number	Chain #; Chain number
Sharing group	Debit card network
Store number	Store; Store #
Category code	SIC code; MCC code
V number	Terminal number (check the number of digits!)
Terminal number	Terminal #

What is the sharing group?

The sharing group is the debit card network that you have chosen to accept in your store. It is required for debit card acceptance and settlement. Your acquiring bank should provide the information that goes in the Sharing Group box in the Advanced Options dialog box.

How do I set up my PIN pad for use in debit transactions?

In addition to configuring payment processing and setting up at least one debit card tender type in Microsoft Dynamics RMS Store Operations Manager, you need to properly install and configure the PIN pad.

1. Work with your acquirer to have an encryption key added to your PIN Pad. This process is sometimes called "injection" or "key injection."
2. Turn off your register computer, and then plug the PIN pad into the COM1 port.
3. Install any software provided by the device manufacturer and test the device to make sure it is working. For more information, consult the documentation provided with the device.
4. Restart your computer, and then log on to Store Operations Manager.
5. On the **Database** menu, point to **Registers**, and then click **Register List**.
6. Double-click the register with the new PIN pad.
7. On the **PIN Pad** tab, select the **PIN Pad is enabled for this register** check box, enter the name of the device, and then click **OK**.

Note

Keep in mind that there are two types of debit cards. With one, the customer must enter a PIN. With other debit cards – commonly referred to as check cards and usually bearing a card association logo – the card can be accepted under either a debit card tender type (with a PIN pad) or a credit card tender type. Check with your acquirer about the difference in fees for these two types.

Is there a way to check the validity of credit card numbers before sending them for approval?

Yes. You can set up a *validation mask* for each of your credit card tender types. The validation mask tells Store Operations POS something about the numbers on the cards that can be accepted under the tender type. For example, on your tender type for Visa cards, you might set a validation mask that requires card numbers starting with 4 that are 16 digits long.

You can set up validation masks in the **Verification** tab in the **Tender Type Properties** window for each of your credit card tender types. On the **Database** menu, click **Tender Types**, double-click the tender type that you want to modify, and then click the **Verification** tab. For more information, click the Help button in the window.

Settling transactions

How do I get the Settle EDC Batch command to appear on the Utilities menu?

Once you have configured payment processing, you need to close and restart Store Operations Manager. The Settle EDC Batch command will appear on the Utilities menu after that.

The transactions I've processed don't appear in the list of transactions to settle. What's wrong?

There are two possible causes for this.

- The batch that includes the transactions has not been closed. Only closed batches are available for settlement. Run a Z report on each register.
- One or more of the credit card tender types that you are using needs to be modified. Open each credit card tender type, click the **Verification** tab, select the **Perform verification via EDC** check box (if it isn't already checked), and then click **OK**.

I received a technical error when I settled my transactions. What does this mean?

Sometimes transactions that were approved and tendered are later rejected during settlement. This can happen for a variety of reasons. For example, an authorized American Express transaction might fail to settle because your acquirer or merchant services provider has not yet set up your merchant profile to allow American Express transactions.

For assistance settling these transactions, contact your acquiring bank or payment processor. You will need to provide information about the failed transactions, such as the last four digits of the card number, the approval code, and the date and time of the transaction. All of this information is available in Store Operations Manager in the Electronic Draft Capture Detail report (on the **Reports** menu, point to **Miscellaneous**).

Only those transactions that are listed as having errors failed to settle. The remainder of the batch processed correctly.

How can I obtain the complete credit card number for a transaction?

For security purposes, credit card numbers are masked in Microsoft Dynamics RMS databases, meaning only a portion of each number is visible. The remaining digits are encrypted and cannot be viewed. However, your acquirer or merchant services provider should be able to identify the transaction in your transaction history using only the last four digits of the card number, the approval code, and the date and time of the transaction. All of this information is available in Store Operations Manager in the Electronic Draft Capture Detail report (on the **Reports** menu, point to **Miscellaneous**).