

Overview of Web Credit Card Payment Process

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Web Credit Card at-a-Glance

The Web Credit Card process allows students to pay for tuition and fees using the World Wide Web. Students can pay for these charges by entering their credit card numbers and related information on the Credit Card Authorization form (waci601.html).

Typically, student charges are generated in the following ways:

- by the fee calculation process when a student registers for classes in person at a college
- by the fee calculation process when a student registers for classes online using the Web Registration process
- when a cashier enters charges directly on the Cashiering Screen (BM1600)

In order for students to pay for these charges online, they access the Credit Card Authorization form on the web in one of the following ways:

- Students using the Web Registration process to register can select the Pay by Credit Card link, which takes them directly to the Credit Card Authorization form.

- Colleges can establish a Pay by Credit Card link on their college web sites that students can use without going through the Web Registration process. In this scenario, students must first complete the Credit Card Payment Login form (waci600.html) before they can access the Credit Card Authorization form.

Two Main Web Forms

The Web Credit Card process consists of two main web forms:

1. On the Credit Card Payment Login form (waci600.html), a student enters his or her SID (Student Identification Number) and PIN (Personal Identification Number) and selects the academic quarter for which payment is to be made. When the student clicks the Get Charges button, the Credit Card Authorization form is displayed.
2. On the Credit Card Authorization form (waci601.html), the student enters name and address information, credit card number, and expiration date for the credit card being used. The amount the student owes is displayed in the Payment Amount field. When the student clicks the Charge My Credit Card button, the payment information is sent to Bank of America for processing.

When a transaction is approved, the student will receive a "transaction approved" message showing the payment amount and a bank reference number. If a transaction is not approved, various error messages explaining why are displayed.

The Customer Accounts database is updated with payment information when a "transaction approved" message from the bank is displayed. The HP3000 transactions are recorded in a Cashiering batch as the payments are processed.

Implementing Web Credit Card

Implementing and installing the Web Credit Card process consists of several components and involves both Business Office staff and college technical staff.

Set up a CyberSource Web Payment Account (Business Office and Technical Staff)

Before the Web Credit Card process can be used, your college must have a CyberSource web payment account for use with Bank of America. College Business Office staff and technical staff must work together to set up the CyberSource account. For complete instructions about setting up a web payment account with CyberSource, see **Setting Up a CyberSource Web Payment Account document**. Business Office staff and Technical Staff **must** work jointly to complete this task.

Important Consideration: In the CyberSource environment, Web Credit Card works **only** with the Internet Explorer (IE) browser.

Install Web Credit Card (Technical Staff)

To implement Web Card Card, college technical staff and the webmaster are responsible for:

- Downloading and installing the web (HTML) files on your college's web server; for example, the online forms that are used with Web Credit Card.
- Ensuring that various configuration options on the HP3000 are set for use with Web Credit Card.

These technical implementation tasks are described in detail in the **Implementing Web Credit Card 3.2.1** document. Technical staff **must** read these instructions **before** proceeding.

Set a Configuration Parameter (Business Office)

College Business Office staff also need to access the Configuration Parameter Table (ZX0070) on the HP3000 and set parameter CA1063 (YRQ SWITCH) to one of the following options:

Y (yes) if you want students to select charges for a specific year/quarter

N (no) if you want students to pay all outstanding charges for all year/quarters

If you want to change the value of parameter CA1063 after you begin using Web Credit Card, the job ZX0800J (Credit Card Transaction Manager) cannot be running; this job uses the value for this parameter when the job launches.

Note: When you change parameter CA1063, you will also need to contact your college webmaster, who can change the Credit Card Payment Login (waci600.html) and the index.html files to reflect the correct year/quarter.

Managing Daily Web Credit Card Activity

Once the Web Credit Card process is installed, Business Office staff are responsible for reconciling daily activity and issuing credits.

Using CyberSource Functions

The following functions are available to users who are assigned access to the CyberSource Business Center. The CyberSource Account Administrator is responsible for creating new CyberSource users and assigning access privileges to them.

You can use the CyberSource Order Search function to perform the following functions:

- **General Search:** Search all orders with custom search criteria.
- **Authorizations Ready to Capture:** Show all successful authorizations that are ready to capture.
- **Authorizations Needing Review:** Show all Smart Authorization declines that are ready to review before capture.

- **Subscription Search:** Search subscriptions to make one-time payments and modify or cancel subscriptions.
- **Subscription Payments Search:** Search subscription payments to update one or more payments.

For complete information about using the CyberSource Order Search function, see **CyberSource Business Center User's Guide** on the web in either a [HTML version](#) or a [PDF version](#) .

You can use the CyberSource Business Center Reports function to view information about all payment transactions routed through your account during the last six months. The following reports are available:

- **Authorization Report:**
Daily and monthly Authorization Detail Reports provide details about all authorization requests, including date and time, purchase amount, result (approved or declined), and transaction totals.

Authorization Summary Reports provide color-coded charts showing the number of authorizations for each card type (such as Visa and MasterCard) and the total amount of authorizations for each card type.
- **Capture Report:** Daily and monthly Capture Detail Reports provide details about all captures and credits, including the last four digits of the card, card type, amount, and capture totals.
- **Payment Exception Report:** Daily and weekly Payment Exception Reports provide details about subscription payment exceptions, including time, date, order number, and reason.
- **Order Detail Report:** Daily Order Detail Reports, in either CSV or XML format, provide details about all transaction requests and associated replies.

Note: Web credit card 3.2.1 has changed the Order Number field so that the order number is unique for a student for a day and a particular amount. Cybersource will not process duplicate payments for order numbers that are submitted within 900 seconds.

The Order Number field is 18 characters long and contains the following:

- Day of month: 2 characters
- Last name: 6 characters
- Last 4 digits of credit card number: 4 characters
- Transaction amount including cents (no decimal): 6 characters

The Order Number field is included on many of the Cybersource searches and reports. All of the subfields in the Order Number field can be traced back to the BM1737R Web Credit Card Log report.

For complete information about using the reporting options available with CyberSource, see: **Cybersource Business Center Reporting User's Guide** in either an [HTML version](#) or a [PDF version](#) .

For Assistance With CyberSource Functions

For assistance with CyberSource functions, contact CyberSource Customer Support:

- Phone: 1-866-322-7924 (toll free) or 650-965-6000
- E-mail: sb_support@cybersource.com

When contacting CyberSource, be sure to have your CyberSource V# (Vital Number).

Managing Credit Card Activity in FMS

When a student drops a class, the refund will be displayed on the FMS Cashiering Screen (BM1600), just as it does currently. However, instead of the credit card number displaying in the Credit Card Number field, **Web CC Pymt** will be displayed.

If you are authorized to use CyberSource, you can use CyberSource to issue a credit card refund. Log into the CyberSource Business Center site and use the Order Search process to locate the original payment. On the Transaction Search Details screen, click on the Order Information number. If the original transaction was captured (completed), a Credit button will appear below the Payment History table. To access the Credit screen and complete the refund, click the Credit button. For more information, see the *CyberSource Business Center User's Guide*, Chapter 7, pages 61 and 62.

Note: In CyberSource, captured transactions are batched and run once daily at about 9:00 AM PST.

The Business Office is responsible for reconciling Web Credit Card activity using the FMS Journal Tape Report (BM1700). The Web Credit Card Log Report (BM1737) shows each request for payment made to Bank of America. These requests will be accepted or rejected by the bank.

Web Credit Card Batch Processes

The following batch processes are available in FMS with the Web Credit Card process. Use the Job Scheduling System on the HP3000 to schedule and run these jobs.

The job group FG007D (Web Credit Card Processing) consists of three jobs:

- BM1737J (Web Credit Card Log File Report)
This job produces the Web Credit Card Log Report (BM1737), which is a log of all attempts to process a Web Credit Card transaction regardless of whether or not the transaction was processed by the bank and posted to the Customer Accounts database.
- ZX0800J (Credit Card Transaction Manager)
This job activates the process that allows credit card payment processing over the web. This job **must** be active (running) whenever web access to Web Credit Card is allowed.

- ZX0830J (Credit Card Trans Server Halt)
This job stops the Web Credit Card Processing job ZX0800J.

When FG007D is scheduled, BM1737J will run first and complete before ZX0800J launches. The job ZX0800J cannot be active while BM1737J is running. Please read the job scheduling instructions on the SBCTC-ITD Web Site at <http://apps.sbctc.edu/jobdoc/> for a complete description of these jobs.

Note: The first time you run ZX0800J, you will want to schedule it stand-alone (not in job group FG007D) because a log report (BM1737J) will automatically be created for that one time only. After ZX0800J has run initially, you should schedule job group FG007D to run daily.

The following FMS report is available with the Web Credit Card process:

- BM1700 (Journal Tape Report)
Job BM1700J produces the Journal Tape Report that provides a detailed list of cashiering activity (payment transactions) by specific user ID, logical device, receipt number, and customer ID. This is a report of all Web Credit Card transactions that have been posted to the Customer Accounts database on the HP3000. For Web Credit Card activity, the default logical device is **002**, and the user ID is **ICRCARD**. You may assign a unique batch identifier for the Web Credit Card transactions by doing the following:
 1. Create a unique two-character batch ID on the Batch Identifier Table (GA1068) and then,
 2. Assign that unique batch ID to the logical device (LDEV) **002** on the User Batch Control Table (BM1605).