efi *Productivity Suite*

PrintSmith™ Vision - Secure Credit Card Processing

Version 3.6

Table of Contents

Introduction

In this chapter

About PCI Compliance

The Payment Card Industry (PCI) Payment Application Data Security Standard (PA-DSS) defines what an application that accepts credit cards must do to minimize the potential for security breaches.

As of version 2.1, PrintSmith™ Vision provides secure credit card processing through its integration with USAePay. All credit card information is entered in a secure form with USAePay taking care of the safety of the transactions. No credit card information is entered or stored in PrintSmith Vision.

How PrintSmith Vision and USAePay Work Together

To keep credit card information secure (and adhere to PCI compliance), no credit card information is stored in PrintSmith Vision at any time. All credit card processing takes place through the integration with USAePay, which takes care of the security and safety of your credit card transactions. You must have a merchant account with USAePay in order to process credit cards from PrintSmith Vision.

- Credit card transactions (for example, in the cash register or when posting payments) are *initiated* from PrintSmith Vision.

- When you indicate in PrintSmith Vision that a credit card is to be used for payment, a request is sent to USAePay.

- A secure payment form opens (in a new browser window or on a new tab, depending on the browser you are using). If you are dealing with a customer in person and have a scanner, you can swipe the credit card to fill in the payment form. Otherwise, you can type the card information.

- When a credit card transaction is approved or declined, this information is requested by PrintSmith Vision. The status of all transactions (successful, declined, and so on) is available in the Credit Card Manager in PrintSmith.

Note	Credit cards that you store for contacts are handled in a similar manner – the process is initiated in PrintSmith Vision, but the credit card information is entered securely in a USAePay form. PrintSmith just knows a credit card is on file for a contact and displays the last four digits of the card. All the credit card information is stored in USAePay, not PrintSmith.

About this Guide

This guide is for those implementing integrated credit card processing in PrintSmith Vision for the first time, as well as for those who used integrated credit card processing with USAePay in PrintSmith 8.1 and are upgrading to PrintSmith Vision.

The guide assumes PrintSmith Vision is already installed and set up, and focuses on the tasks an administrator must complete to configure credit card processing and integrate PrintSmith Vision with USAePay. The guide also provides information about how credit card transactions are processed once the integration is in place.

If you also use PrintSmith Site®, and accept credit cards on the site, the credit card setup and workflow is described in the *PrintSmith Vision - PrintSmith Site Integration Guide*.

If You Are Upgrading

If you were already using integrated credit card processing with USAePay in PrintSmith 8.1, and are upgrading to PrintSmith Vision, see "When Upgrading from PrintSmith Classic 8.1" on page 13 for information about the upgrade process as it relates to credit card processing. The procedures for processing credit cards are very similar to those in PrintSmith 8.1, but be sure review the information in the "Credit Card Processing" chapter starting on page 15 to understand the few differences.

If you are upgrading from PrintSmith 8.1, but were *not* using integrated credit card processing with USAePay, follow the setup instructions starting on page 10 and then familiarize yourself with the credit card workflow (see "Credit Card Processing" starting on page 15).

Additional Sources

For information about	See
Installing PrintSmith Vision and upgrading from PrintSmith Classic	*PrintSmith Vision - Installation and Upgrade Guide*
Setting up and using PrintSmith Vision	*PrintSmith Vision - Setup and User Guide*
Using PrintSmith Vision when it is EFI-hosted	*PrintSmith Vision - EFI-Hosted Guide*
Configuring a receipt printer	*PrintSmith Vision - Configuring Receipt Printers*
Using Tracker	*PrintSmith Vision - Tracker User Guide*
Using Scheduler	*PrintSmith Vision - Scheduler User Guide*
Taking advantage of the Fiery® integration	*PrintSmith Vision - Fiery Integration Guide*
Using Digital StoreFront with PrintSmith Vision	*PrintSmith Vision - Digital StoreFront Integration Guide*
Using SugarCRM® with PrintSmith Vision	*PrintSmith Vision - SugarCRM Integration Guide*
Using Four51 with PrintSmith Vision	*PrintSmith Vision - Four51 Integration Guide*

Contact Information

EFI Support

Web Site:	https://customer.efi.com/support
US Phone:	1.855.EFI.4HLP 480.538.5800
UK Phone:	+44 (0) 800.783.2737
EU Phone:	+49 (0) 2102.745.4500
E-Mail:	printsmith.support@efi.com

Regular US Service Desk hours are 7 A.M. to 5 P.M. Mountain Standard Time, Monday – Friday

Regular UK Service Desk hours are 8 A.M. to 5 P.M. Greenwich Mean Time, Monday – Friday

Regular EU Service Desk hours are 9 A.M to 6 P.M. Central European Time, Monday – Friday

Note	For problems involving infrastructure (i.e., computers, networks, operating systems, backup software, printers, third-party software, etc.), contact the appropriate vendor. EFI cannot support these types of issues.

EFI Professional Services

US Phone:	651.365.5321
US Fax:	651.365.5334
US E-Mail:	ProfessionalServicesOperations@efi.com
Outside US E-Mail:	EMEAProfessionalServicesOperations@efi.com

EFI Professional Services can help you perform EFI software installations, upgrades, and updates. This group can also help you implement, customize, and optimize your EFI software, plus offers a range of training options.

Setup

In this chapter

Overview

To use PrintSmith with USAePay you must:

- Work with BristolPay to start the process of establishing your USAePay merchant account and to purchase a scanner (if you want to swipe cards).

- Configure PrintSmith Vision to work with USAePay.

Note If you are upgrading to PrintSmith Vision, and were already integrated with USAePay, the two tasks described below do not apply to you. Instead, go to "When Upgrading from PrintSmith Classic 8.1" on page 13.

Task 1: Establish USAePay Account and Purchase Scanner

The first step is to establish a merchant account with USAePay. As part of setting up an account you will establish a user name and password for logging into the USAePay site, as well as a PIN. After you have a user name and password, you must log into USAePay and obtain the two source keys that you will later enter in PrintSmith Vision.

About the source keys

A source key controls which secure form is displayed for entering credit card data. When using USAePay for credit card processing, two kinds of secure forms can be displayed: one for credit card payments and one for saving credit card information for a contact. If the same source key is used for both activities, the same form is displayed. If you use two different source keys, however, you can have two different forms if you want.

Notes If you never save credit card information for contacts, you need only one source key.

The secure forms are HTML-based templates supplied by EFI. If you are experienced with HTML, you can customize the forms.

Establish your USAePay account

1. To get started, contact BristolPay at:

   877-338-8112 and select option 1 for Sales

   BristolPay will assist you with the process of obtaining a merchant account and purchasing a scanner (if you plan to swipe credit cards).

2. Go to the login screen on the USAePay site: www.usaepay.com/login.

3. Enter the user name and password for your account and click **Login**.

4. Once you are logged in, click **Settings** on the menu bar.
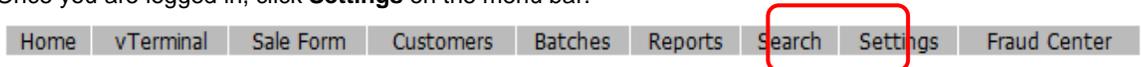
5. Click **Source Keys**.
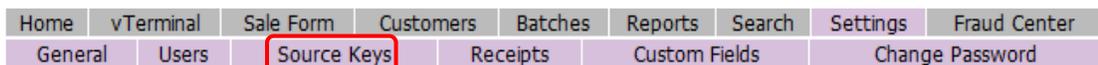
6. Copy the first source key to the clipboard (or write it down) so you can use it to configure PrintSmith in the next task.

Copy this key to the clipboard.

7. If you plan to use the second source key, do not log out of USAePay yet; you will need to copy the second source key when completing the next task.

Task 2: Configure Credit Card Processing in PrintSmith Vision

1. In PrintSmith Vision, click **Preferences** in the QuickAccess panel (or select **Admin > Preferences**) and then select **Accounting > Credit Card Info**.

2. *Ignore the list of credit card types.* These selections apply only if you are *not* using integrated credit card processing. When integrated with USAePay, you select the types of credit cards you plan to accept when setting up your merchant account, not in the Credit Card Info preferences.

3. Select the **Activate credit card approval processing** check box and leave **USA ePay** selected.

4. Click **Processor Setup**.

The window expands to include some additional fields.

Paste the key you copied to clipboard.

Enter the PIN you set up in USAePay.

5. Unless you are otherwise advised, leave **Normal Mode** selected. (**Developer Mode** is sometimes used during testing.)

6. Ignore the **Activity Logging** check box. (PrintSmith Support may ask you to activate logging to diagnose a problem you may be having.)

7. Enter the USAePay source key(s) and PIN:

   a. In the **USA ePay source key Credit Card Sale** field, paste the first source key you copied on the USAePay site (in step 6 of "Establish your USAePay account" on page 10).

   b. In the **USA ePay source key Credit Card SAVE** field, either paste the same source key (if using one key) or go back to the USAePay site, copy the second source key, and paste it here.

   c. In the **USA ePay PIN** field, enter the PIN that you established when setting up your USAePay merchant account.

8. Click **Save** in the Preferences window.

9. Test the connection:

   a. If necessary, go back into the Credit Card Info preferences and click **Processor Setup** again.

   b. Click **Test Connection** to confirm that you are connected to USAePay. If you get a "Success" message, click **OK**. If you get an error message, it will offer suggestions about what to check before testing again.

Be sure you get a message confirming the connection is successful before continuing.

When Upgrading from PrintSmith Classic 8.1

If you were already using integrated credit card processing with USAePay in PrintSmith 8.1, your credit card configuration settings are exported from PrintSmith 8.1 and imported into PrintSmith Vision. You do not have to re-configure anything – just test the connection and start processing credit cards.

Note	If you are upgrading from PrintSmith 8.1, but were *not* using integrated credit card processing with USAePay, follow the setup instructions starting on page 10 and then familiarize yourself with the credit card workflow (see "Credit Card Processing" starting on page 15).

In PrintSmith Vision, you can specify a second USAePay source key, as described in "About the source keys" on page 10. If you want to use a second (different) source key for saving credit cards for contacts, you must generate the second source key on the USAePay site. (If you need help with this, contact PrintSmith Support.)

When exporting data from PrintSmith Classic 8.1

For the credit card configuration settings and all credit card data to be exported from PrintSmith, you must export the data from the version of PrintSmith Classic listed in the *PrintSmith Vision - Installation and Upgrade Guide*. Be sure to export all data, *including your preferences*. For complete details of the export/import process, see the *PrintSmith Vision - Installation and Upgrade Guide*.3

Verifying your credit card configuration settings

After you import your data into PrintSmith Vision and after you verify it (as described in the *PrintSmith Vision - Installation and Upgrade Guide*), you must also verify your credit card configuration settings before you try processing credit cards.

1. In PrintSmith Vision, click **Preferences** in the QuickAccess panel (or select **Admin > Preferences**) and then select **Accounting > Credit Card Info**.

2. Click **Processor Setup**.

3. Check that USAePay is selected and that your source key and PIN are there.

4. The source key you specified in PrintSmith 8.1 is copied to both the **USA ePay source key Credit Card Sale** field and the **USA ePay source key Credit Card SAVE** field. If you want to use a different source key for the form associated with saving credit cards, copy your second source key from the USAePay site to the **USA ePay source key Credit Card SAVE** field.

5. Ignore the **Activity Logging** check box. (PrintSmith Support may ask you to activate logging to diagnose a problem you may be having.)

6. If you copied a second source key or made any other change, click **Save**.

7. Click **Test Connection** to confirm that you have a connection to USAePay. If you get a "Success" message, click **OK**. If you get an error message, it will offer suggestions about what to check before testing again.

Next steps

After you have a successful connection with USAePay, you can start processing credit cards. *While the workflow is similar to what it was in PrintSmith 8.1, there are a few differences.* Review the procedures in the chapter that follows to make sure you understand the changes.

Credit Card Processing

In this chapter

Overview

When credit card processing is integrated with PrintSmith Vision, you can do the following:

- Keep credit cards on file for contacts (to avoid having to re-enter the card data).

- Use credit cards for payments, for example, in the cash register, for invoice pickups and deposits, when posting payments, and so on.

- Refund credit card payments.

- Review credit card transactions in PrintSmith. (Credit card transactions are recorded on the register tape. Additional details are available in the Credit Card Manager in PrintSmith.)

About the Secure USAePay Form

When you indicate in PrintSmith Vision that payment is being made by credit card (or you are saving credit card information for a contact), a secure form hosted by USAePay opens.

| Important | If you swipe cards, you must wait until the secure form opens, click **Swipe** on the form, and then run the card through the scanner. |

Depending on the browser you are using, this form opens either on a new tab in the browser window or in a new browser window.

Important points to keep in mind

- The form that you see may be slightly different. The form is an HTML-based template supplied by EFI. If you are experienced with HTML, you may want to customize the form further, for example, by including your company name. The content of the form may be customized through USAePay.

- When the form is open, you must provide the credit card information either by clicking **Swipe** and then using a scanner to swipe the card or by typing the card information. (The system expects the credit card information to be entered within a certain time. If you do not enter it within the expected time, PrintSmith Vision will time out.)

- Always *wait* for a response from USAePay (a message that approves or declines the transaction) before doing anything else. While waiting, *never* do any of the following before processing is complete:

    - Use the back button in the browser.

    - Refresh the browser.

    - Close the browser tab or window with the secure form.

Important	If an error occurs during the processing of a card, for example, a bad card number was entered, do *not* use the back button and try again. Doing so will cause PrintSmith to receive a bad card error and stop the processing. Instead, close the browser tab/window and start the transaction again.

If the transaction is approved

- When the transaction is approved, you will get a **Payment Approved** message from USAePay. It is a good idea to leave the browser tab/window open until you post the transaction in PrintSmith in case you need to refer to this information.
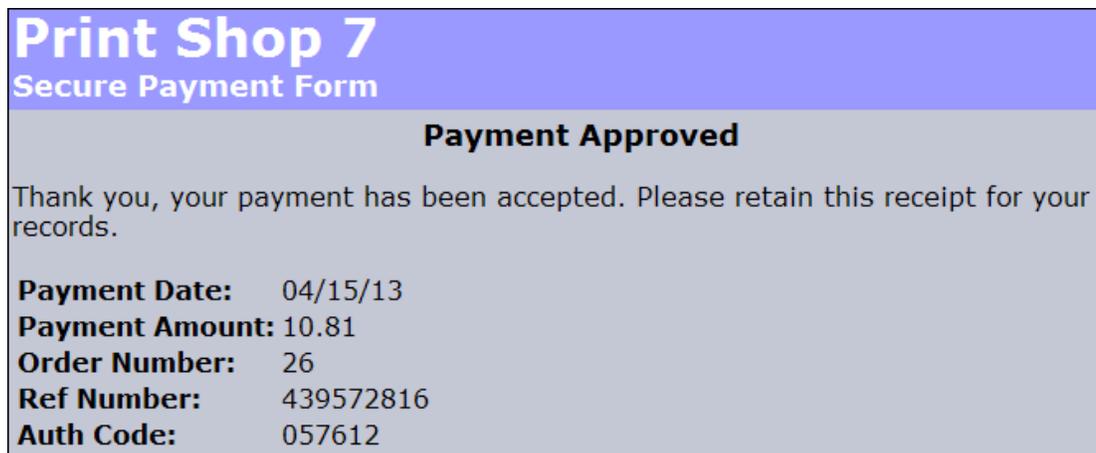
Print Shop 7
Secure Payment Form

Payment Approved

Thank you, your payment has been accepted. Please retain this receipt for your records.

Payment Date: 04/15/13
Payment Amount: 10.81
Order Number: 26
Ref Number: 439572816
Auth Code: 057612

- After the payment is approved, the **Auth Code** for the payment is now also recorded in PrintSmith Vision (for example, in the **Ref #** field in the cash register). There is a slight delay before this occurs, and you will see this message:
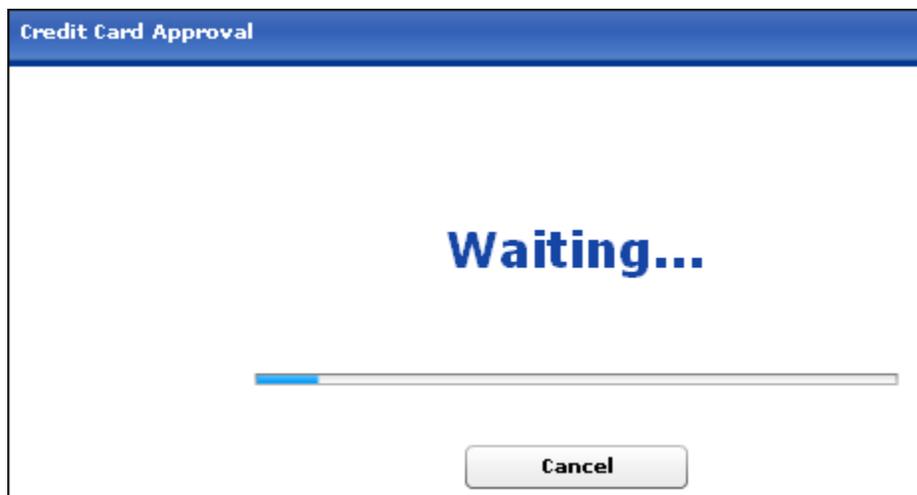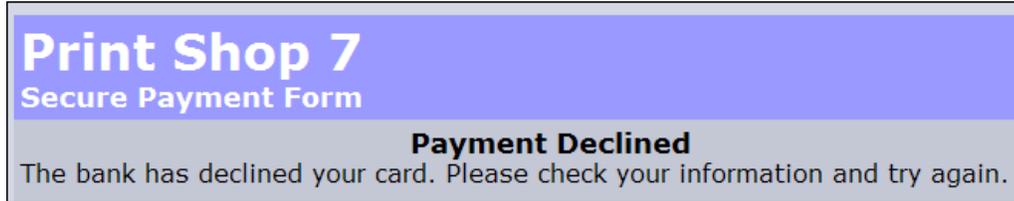
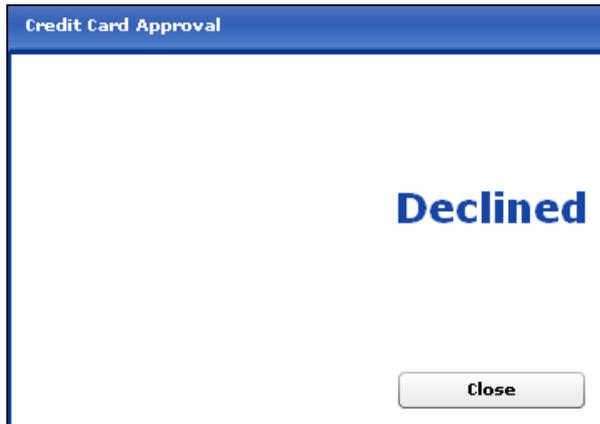**Credit Card Approval**

Waiting...

Cancel

A message will then be displayed briefly in the Credit Card Approval window informing you the transaction was approved.

If the transaction is declined

- When the transaction is declined, a **Payment Declined** message is displayed.

Print Shop 7
Secure Payment Form

Payment Declined
The bank has declined your card. Please check your information and try again.

- When PrintSmith Vision is informed the transaction was declined, the Credit Card Approval window will remain open (until you click **Close**) to remind you the payment was not made. You can then try to re-process the card (in case an error was made entering the card data) or obtain a different credit card from the customer.

Credit Card Approval

Declined

Close

If you need to cancel a transaction

If you decide to cancel a transaction after the secure payment form opens, *always* do this in PrintSmith Vision: bring the PrintSmith Credit Card Approval window to the forefront and click **Cancel**. This ensures the transaction is cleanly canceled.

Credit Card Approval

Waiting...

Cancel

If you change your mind *after* the secure payment form opens, click **Cancel** here to cancel the process.
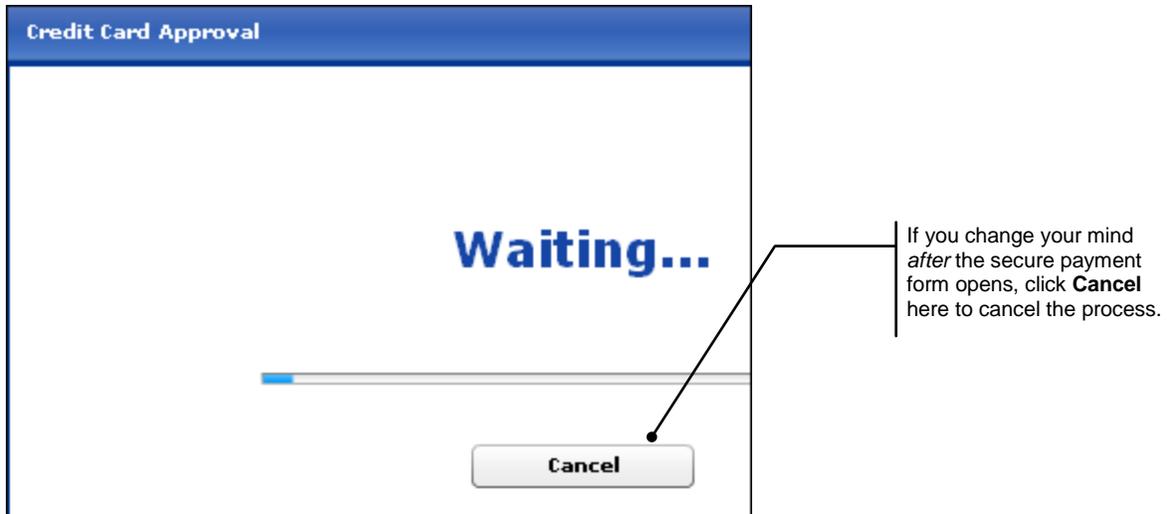
Note   If a transaction is approved, and you then need to cancel it, you do so by *voiding the transaction* in PrintSmith Vision. The sections that describe how credit cards are used for payment (starting with "Cash register" on page 22) include information about voiding transactions at various points in the process.

About Receipts for Transactions

Whenever an e-mail address is entered in the Credit Card Approval window in PrintSmith Vision (as described in the various procedures below), a receipt for the transaction will automatically be e-mailed to that address from USAePay (*not PrintSmith*). The receipts are in a standard format, but for a small fee, the format of receipts can be customized. If you are interested in having this done, contact

> BristolPay
> 877-338-8112 and select option 1 for Sales

Note   In PrintSmith, you can print receipts as usual from the Cash Register and Post Payments windows.

Saving a Credit Card for a Contact

If a contact makes frequent credit card payments, he or she may want you to keep the credit card information on file to avoid having to re-enter it when picking up invoices. The credit card information is stored in USAePay, not PrintSmith Vision, but PrintSmith Vision knows a credit card is on file for the contact.

1. Open the contact for whom you want to keep a credit card on file and click the **Credit Info** tab.

2. Complete the **Card Holder** field and click the credit card icon to the right of the **Card Number** field.

Click this icon to provide credit card data.

Depending on the browser you are using, a secure form for entering the card information opens either on a new tab in the browser window or in a new browser window. (The form you see may look slightly different since it is possible to customize it.)

To scan the card, click here and then run the card through the scanner.

3. If you have a scanner, click **Swipe** and run the card through the scanner. Otherwise type the information exactly as on the credit card.

4. Click **Process Payment**. You will get a confirmation.

5. Close the browser tab/window with the confirmation message.

Some of the information is now displayed on the **Credit Info** tab in PrintSmith, but only the last four digits of the credit card number are displayed – and none of the credit card information is stored in PrintSmith Vision.

6. (Optional) Complete the **E-mail**, **Street**, and **Zip** fields for the card holder.

Notes	If an e-mail address is provided, receipts of credit card transactions are sent automatically to this address when this credit card is used for payment.
	You can always provide a different e-mail address for a receipt in the Credit Card Approval window, as explained later in this guide.

7. Click **Save** on the toolbar to save the contact information.

Notes	To remove a saved credit card, click ⊗ to the right of the **Card Number** field.
	If you turned on **Activate user event logging** in the System Behavior preferences, the user event log (**Admin > System Monitor > User Events**) tracks both when a credit card is saved for a contact and when a credit card is deleted.

Using Credit Cards for Payment

You can use credit cards for payment in various places in PrintSmith.

Cash register

1. After specifying the transaction (for example, 100 color copies) and clicking **Accept**, select **CR CARD** as the payment method for the transaction. (Do *not* select a **Card Type**.)

2. To print a receipt, select the **Print Receipt** check box. (If you do not print a receipt now, you will be unable to reprint it later from Credit Card Manager.)

3. Click the credit card icon to the right of the **Ref #** field. The Credit Card Approval window opens.

4. In the Credit Card Approval window:

   a. (Optional) Complete the **PO number** and/or **E-mail** fields.

      Tip   When the **E-mail** field includes an address, a receipt of the transaction is automatically mailed to that address.

   b. Ignore the **Verbal Auth. Number** field.

   c. Click **Continue**.

   The secure payment form opens.

If scanning cards, click here and then swipe the card.

5. If you have a scanner, click **Swipe** and swipe the card. (If you swipe the card, and some data is missing, enter it manually.) Otherwise, type the credit card information, being sure to complete all the fields.

6. Click **Process Payment**.

A message approving or declining the transaction is displayed.

Print Shop 7
Secure Payment Form

Payment Approved

Thank you, your payment has been accepted. Please retain this receipt for your records.

Payment Date:	05/01/13
Payment Amount:	106.92
Order Number:	469762058
Ref Number:	446474034
Auth Code:	061678

Notes	If you take too long entering the card information, PrintSmith Vision may time out. A message is displayed when a timeout occurs. You can also use **Admin > Credit Card Manager** to check if PrintSmith timed out (see "Reviewing Transactions with Credit Card Manager" on page 34).
	When PrintSmith times out *after* the credit card transaction was authorized but *before* the authorization code was transmitted to the **Ref #** field in the Cash Register window, you must enter the authorization code manually. (Avoid re-running the card because you can end up with duplicate charges if the first charge was authorized.) Obtain the authorization code (either from the Payment Approved window if it is still open, or by logging into your merchant account and finding it in the list of transactions). Then enter this code in the **Ref #** field in the Cash Register window in PrintSmith Vision so you can post the transaction.

After PrintSmith Vision receives the information about the payment being approved, the transaction is listed at the bottom of the Cash Register window with the authorization code (**ref #**) shown in parentheses.

Description	Subtotal	Sales Tax	Total
Dept: 2 Color 100 x 0.99	99.00	7.92	106.92
Payment - Master Card (ref #061678)			106.92

    Void Transaction

Tip	If at this point you realize you need to void the payment transaction, select it and click **Void Transaction**.

7. After the payment is processed, click **Post** in the Cash Register window to post the transaction.

After you post the transaction, it is listed on the register tape along with the authorization code (**ref #**). You can void a credit card transaction just like any other transaction on the register tape.

You can also see the transaction in the Credit Card Transaction Mgr window in PrintSmith Vision (**Admin > Credit Card Manager**). For more information about this window, see page 34.

Invoice pickups

When you pick up an invoice and pay with a credit card, the process of paying with a card is very similar to the process described above for cash register transactions.

1. Pick up the invoice in the Pending Documents window. The Cash Register window opens.

2. To print a receipt, select the **Print Receipt** check box. (If you do not print a receipt now, you will be unable to reprint it later from Credit Card Manager.)

3. Click the credit card icon to the right of the **Ref #** field.

> **Note**   If a credit card is on file for the contact for the account, the workflow is different. See "When a credit card is on file" on page 30.

The Credit Card Approval window opens.

4. In the Credit Card Approval window:

    a. (Recommended) Enter the invoice number in the **PO Number** field. (This will tie the payment to a specific invoice and help track it.)

    b. (Optional) Complete the **E-mail** field

        Tip   When the **E-mail** field includes an address, a receipt of the transaction is automatically e-mailed to that address.

    c. Click **Continue**.

5. Complete the secure payment form and wait for the approval message.

    After PrintSmith receives the information about the payment being approved, the payment transaction is listed in the Cash Register window (where you can void it if necessary).

Description	Subtotal	Sales Tax	Total
Pickup Invoice #1097 - Banners	980.58	78.45	1059.03
Payment - Master Card (ref #061933)			1059.03

6. Post the transaction as usual. It will now be listed on the register tape where you can void it if necessary.

Invoice deposits

If a credit card is used to make a deposit for an invoice, the procedure for recording the transaction is also very similar to what you do in the cash register.

1. In the Deposit Entry window, select **Credit Card**, enter an **Amount**, and press Tab.

2. Click the credit card icon to the right of the **Ref #** field. The Credit Card Approval window opens.

Note	If a credit card is on file for the contact for the account, the workflow is different. See "When a credit card is on file" on page 30.

3. Click **Continue**. The secure payment window opens.

4. Supply the card information, click **Process Payment**, and wait for the approval message.

5. After the payment is approved, click **OK** in the Deposit Entry window. The deposit is now shown at the bottom of the Invoice window.

6. To *void* a deposit made with a credit card, open the Deposit Entry window again and click **Void**.

A message will inform you that the void was successful.

Posting payments

1. If you are posting a payment made with a credit card, follow the normal procedure for posting a payment, but click the credit card icon to the right of the **Ref #** field.

Notes	To print a receipt, select the **Print Receipt** check box. (If you do not print a receipt now, you will be unable to reprint it later from Credit Card Manager.)
	If a credit card is on file for the contact for the account, the workflow is different. See "When a credit card is on file" on page 30.

   The Credit Card Approval window opens.

2. (Optional) Complete the **PO Number** and **E-mail** fields and then click **Continue**. The secure payment form opens.

Tip	When the **E-mail** field includes an address, a receipt of the transaction is automatically e-mailed to that address.

3. In the secure payment form, provide the credit card information, click **Process Payment**, and wait for the approval message.

    The Post Payments window now displays the authorization code in the **Ref #** field.
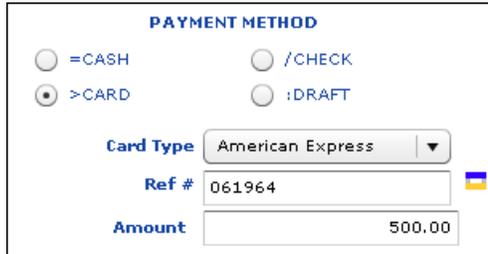
4. After the payment is authorized, post the payment as usual.

When a credit card is on file

If a credit card is the payment method when you pick up an invoice, make a deposit, or post a payment, and the contact for the account has a credit card on file, the steps for processing the credit card payment are slightly different.

1. Click the credit card icon as usual. If the contact for the account has a credit card on file, a message is displayed.

2. If you want to charge the card associated with the contact, click **Yes**. The Credit Card Approval window opens with the last four digits of the credit card displayed.

Note	If you click **No**, the payment process is as described in earlier sections, with the secure payment form opening so you can provide credit card information.

Card that is on file for account contact.

Tip If an e-mail was specified for the contact on the **Credit Info** tab, a receipt of the transaction is automatically e-mailed to that address. You can, however, specify a different address for the receipt in the **E-mail** field here in the Credit Card Approval window.

3. Click **Continue**.

   In this situation the secure payment form does *not* open since the credit card information is already there. You will just get an approval message.

4. Once the payment is processed, post the transaction.

Verbal authorizations

Occasionally you may have to obtain a verbal (voice) authorization to process a credit card. In this situation, you must enter the authorization number in the Credit Card Approval window before continuing to the secure payment form.

Enter verbal authorization code before continuing.

Handling Credit Card Refunds

To refund a credit card payment, you must typically provide the reference number for the original transaction. If a customer hands you the original receipt, the reference number will be on it. Otherwise, you can always obtain the reference number from the Credit Card Transaction Mgr window in PrintSmith as described below.

Notes	The reference number that is required for refunds/credits is *not* the same as the authorization code that is recorded in the **Ref #** field in various places in PrintSmith Vision (such as the cash register).
	Only users with permission to do so can refund credit card payments. (The **Can refund on credit cards** check box in the user definition must be selected.)

To process a refund

1. Obtain the reference number for the original credit card payment:

    a. Select **Admin > Credit Card Manager**. The Credit Card Transaction Mgr window opens.

Note	For more information about the Credit Card Manager, see page 34.

b.   Click the **Historic** tab, locate and *select* the transaction you want to refund, and scroll to the right to see the **Reference #** column.

Click this to copy selected reference number to clipboard.

c.   To avoid having to write down the reference number, click **Copy Refund Reference number to clipboard**. This copies the reference number to the clipboard so you can paste it in step 4b below.

2.   The Account Picker window opens. Select the account for which you are performing the refund. (If the refund is for a walk-in customer, select **<<<WALK-IN>>>** as the account.)

3.   In the Post Payments window, select **CARD** as the **PAYMENT METHOD** and click the credit card icon to the right of the **Ref #** field. The Credit Card Approval window opens.

Paste reference number here.

4.   Complete the Credit Card Approval window:

a.   Select **Refund**.

b.   The **Refund Reference #** field is automatically highlighted. Paste the reference number from the clipboard (the one you copied in step 1c) in this field. If you did not copy the reference number, type it.

c.   Press Tab so the other fields in the window are completed (including **Amount**).

d.   If what you are refunding is different from what is displayed in the **Amount** field, enter the amount.

e.   If you want a receipt of the refund automatically e-mailed, enter the address of the recipient in the **E-mail** field.

f.   Click **Continue**.

Once the refund is processed and approved, a message reminds you to make a journal entry for the refund.

To complete the credit of 102.60, make sure you have entered a Journal Entry for the customer and that you apply the remainder as a "credit card refund."

OK
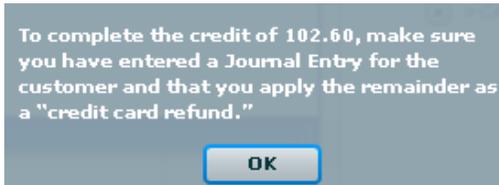
5.   Click **OK**, record the journal entry to account for the refund, and then be sure to select **credit card refund** in the **Remainder** field in the Post Payments window. (For information about making journal entries, see the *PrintSmith Vision - Setup and User Guide*.)

Reviewing Transactions with Credit Card Manager

In PrintSmith, you can review a list of all credit card transactions and see their status. For example, you may need to research a transaction, find a reference number, reprint a receipt, or void a transaction.

- Select **Admin > Credit Card Manager**. The Credit Card Transaction Mgr window opens.

Credit Card Transaction Mgr

Print   Receipt   Refresh   Void   Delete

Current | Historic

Date	Type	Card Number	Card Holder	Expiration	Amount	Status	Order#	Cust. #	User	Referen
3/8/2013	Charge	00000000000...			0.00	Canceled by u...	1165	26	System	
9/25/2012	Charge				21.38	PrintSmith tim...	0	0	System	
8/15/2012	Charge	XXXXXXXXXX...			5.34	Approved -> 1...	0	0	System	3522970
8/15/2012	Credit	XXXXXXXXXX...			16.20	Approved -> 0...	0	26	System	3519240
8/14/2012	Credit	XXXXXXXXXX...			16.20	Error in appro...	0	0	System	3519297
8/14/2012	Charge	XXXXXXXXXX...	Victoria Gonza...	9/30/2014	16.20	Approved -> 0...	1166	26	System	3519240
8/14/2012	Charge	XXXXXXXXXX...			675.00	Approved -> 0...	1032	8	System	3519209
8/14/2012	Charge	XXXXXXXXXX...			675.00	Declined	1032	8	System	3519201
8/14/2012	Charge	XXXXXXXXXX...			21.38	Approved -> 0...	0	0	System	3519179
8/14/2012	Charge				10.81	PrintSmith tim...	0	0	System	
8/14/2012	Charge	XXXXXXXXXX...			200.00	Approved -> 0...	1107	2	System	3519155
8/14/2012	Charge	XXXXXXXXXX...			21.38	Approved -> 0...	0	0	System	3519125
8/14/2012	Keep on file				0.00	PrintSmith tim...	0	0	System	
8/14/2012	Keep on file	XXXXXXXXXX...	Victoria Gonza...	9/30/2014	0.00	Approved -> T...	0	0	System	
8/14/2012	Keep on file	XXXXXXXXXX...		9/30/2014	0.00	Approved -> T...	0	0	System	

Copy Refund Reference number to clipboard

The Credit Card Transaction Mgr window has a toolbar of buttons at the top and two tabs: **Current** and **Historic**.

Toolbar buttons

Use the buttons as follows:

Print   Print the list of transactions so you have a printed record.

Receipt   Reprint the receipt for the selected transaction. You can only reprint a receipt if you previously printed one from the Cash Register or Post Payments window.

Refresh   Update the list (which is a snapshot of transactions).

Void   Void the selected transaction.

Delete   Delete a transaction that was hung. (This rarely happens.)

Color coding

Colors are used to identify transactions:

- **Black**: processed transactions.

- **Red**: credits and reversals.

- **Pink**: Declined transactions, transactions canceled by the user, or transactions that did not go through (for example, PrintSmith timed out).

- **Green**: Pending transactions (you are unlikely to see these unless the window is open while you are submitting a card transaction).

- **Blue**: Web transactions (PrintSmith Site).

Current tab

The **Current** tab lists the card transactions that have taken place since the last daily closeout. This list includes:

- Information about the transaction, for example, **Charge to card**, with the last four digits of the card number where applicable.

- The amount involved.

- The status, for example, **Approved** or **Declined**.

- The order (invoice) number where applicable.

- The name of the user who was logged in when the transaction was recorded.

Current	Historic			
Transaction	**Amount**	**Status**	**Order#**	**User**
Charge to card...	1,059.03	Approved -> 0...		admin
Charge to card...	27.00	Canceled by u...		admin
Charge to card...	27.00	Approved -> 0...		admin
Charge to card...	27.00	Canceled by u...		admin
Charge to card...	27.00	Canceled by u...		admin
Charge to card...	500.00	Approved -> 0...	1088	admin
Charge to card...	106.92	Approved -> 0...		admin
Reverse to car...	500.00	Approved	1088	admin
Keep on file to...	0.00	Approved ->		admin

Historic tab

The **Historic** tab lists all credit card transactions in reverse chronological order (most recent first) with more details than the **Current** tab includes. Scroll to the right to see all the columns. The additional details include:

- The date of the transaction.

- The type of transaction, for example, **Charge**, **Reverse** (for a void), or **Credit** (for a refund).

- The last four digits of the card number.

- The card holder's name (for credit cards on file).

- The expiration date (for credit cards on file).

- The PrintSmith customer account number.

- The reference number for the transaction (required for refunds or credits).

- The message (if applicable) from the approval system, for example, **Card Declined**.

- Flags related to the credit card such as AVS (address verification system), CW2 (control security code), and so on.

- A file/order number. This number can also be found in the merchant account details for transactions processed through PrintSmith Vision.

Date	Type	Card Numbe	Card Holder	Expiration	Amount	Status	Order#	Cust. #	User	Reference #	Message	Flags	File / Order#
8/15/2012	Charge	XXXXXXX...			5.34	Approved -> 1...	0	0	System	352297087	Verbally autho...	Manual	PS190080000021
8/15/2012	Credit	XXXXXXX...			16.20	Approved -> 0...	0	26	System	351924036		AVS	PS190080000020
8/14/2012	Credit	XXXXXXX...			16.20	Error in appro...	0	0	System	351929755	Refund not pe...		PS190080000019
8/14/2012	Charge	XXXXXXX...	Victoria Go...	9/30/2014	16.20	Approved -> 0...	1166	26	System	351924036		AVS	PS190080000018

Index