Credit Card Processing

The Credit Card Processing module is powered by PCCharge Payment Server, an open architecture system designed to integrate electronic credit card transaction processing into existing Enterprise Resource Planning (ERP), distribution, and accounting systems. Whether you're a small wholesaler, a medium-sized distributor, or a large Internet service provider of e-commerce and virtual shopping services, this robust engine is the ideal solution for automated payment processing.

The PCCharge Payment Server is integrated into Sage MAS 90 and Sage MAS 200 ERP, allowing you to accept credit card payments through the Sales Order and Accounts Receivable modules, as well as the .store and .order e-Business Manager applets. Credit card payments are authorized and processed directly from within the Sage MAS 90 and 200 applications. All transactional information, such as authorization codes, is captured and stored within the appropriate application database for historical and reconciliation purposes.

The powerful processing features of PCCharge Payment Server with Sage MAS 90 or 200 integration give you the ability to process credit card transactions quickly, efficiently, and cost effectively, while providing superior service to your customers. And the system's fraud-prevention features protect both you and your customers from unauthorized credit card usage.

CREDIT CARD PROCESSING FUNCTIONS

Automatically connects to your financial network for credit card authorizations and settlements

Uses Sage Payment Services for your Merchant Account with your existing Bank Account

Integrates with Sales Order, Accounts Receivable, and e-Business Manager

Support for dial-up (modem) connections or secure Internet connections through TCP/IP and SSL

Stored credit card numbers are encrypted within Sage MAS 90 or Sage MAS 200, and PCCharge

Credit Verification Version 2 (CVV2) is fully supported

Compliant with Visa and MasterCard Electronic Commerce Indicator (ECI) regulations

Multiple address verification options

FEATURES

Sage MAS 90 and 200 Interface Points	Sales Order Entry and Invoice Entry. Accounts Receivable Cash Receipt, e-Business Manager .order and .store Shopping Cart.
Credit Verification Version 2 (CVV2)	CVV2 helps verify card authenticity by validating that purchasers do, in fact, have the card in their possession, which helps reduce chargebacks for e-commerce and mail order purchases.
Address Verification Services	Address verification services add another layer of credit card authentication by comparing the purchaser's billing address with the billing address on record.
User-Level Password Protection	The system's multiple password layers increase the security of customer card numbers and information by reducing the possibility of unauthorized access into database content and functions.
Data File Encryption	The system's data file encryption capabilities further increase the security of customer data by enabling you to encrypt credit card account numbers in the database.

Supported Processors:

Merchant Account provided by Sage Payment Solutions

Or:

Alliance Data Systems, Inc.	First Hawaiian
American Express	First Horizon (formerly First Tennessee Merchant Services)
Buypass, Inc.	Global Payments–Central (formerly MAPP)
CardSystems (formerly Maverick Processing Systems)	Heartland Payment Systems
Concord/EFS	Lynk Systems, Inc.
ECHO (aka Electronic Clearing House)	NOVA (aka Nova Information Systems)
FDMS Nashville/Envoy	NPC (aka National Processing Company)
FDMS North/CardNet (formerly Card Establishment Services)	Paymentech (formerly Gensar, Transnet)
FDMS Omaha/FDR	Royal Bank of Canada
FDMS South/NaBanco	Vital (aka VisaNet)
Fifth-Third Bank-St. Pete	

System Requirements

- PC with Windows 98, Windows 2000, Windows XP or Windows Server 2003
- 64 MB minimum of RAM
- 15–30 MB free space of hard drive recommended
- Hayes-compatible modem (capable of 1200 BPS or less) for modem communications or broadband Internet connection (for TCP/IP communication).
- CD-ROM drive
- Pentium II or better processor

Note: PCCharge Payment Server includes many additional features that are not implemented directly in the Sage MAS 90 and 200 applications. Please refer to the appropriate Sage MAS 90 or 200 documentation for more information.

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