DATA PRO ACCOUNTING SOFTWARE, INC.

DP/Charge Payment Server

Link between Infinity POWER and a Credit Card Payment Processor.
Part #273

User Manual

Processing Credit Cards with Infinity POWER

(Versions 7.63 and higher)

ADVANCED DP/CHARGE
PAYMENT SERVER
(Part #272)

The **DP/CHARGE Payment Server** is an application which can be installed on your accounting system network to provide a link between the **Infinity POWER Accounting Software** products and a Credit Card Payment Processor. The payment processor currently supported for **PA-DSS** compliance is **Payment Innovators**. A Merchant ID from **Payment Innovators**, used with **Versions 7.5** and higher of Data Pro's **Infinity POWER Accounting Software** and the **ADVANCED DP/CHARGE Payment Server** is **PA-DSS** compliant, allows you, as a merchant who processes credit cards, to become **PCI-DSS** compliant.

Because of our integration to the **Payment Innovators**, the sensitive card data that you, as the merchant, are held responsible for now resides in the **Payment Innovators** network database and not on your local servers.

Data Pro Accounting Software spent significant development resources preparing for the original release of **Version 7.5** due to the requirements mandated by the credit card industry. This version release incorporates all new mandatory features required by the **Payment Card Industry**.

This version release incorporates the latest **EMV** technologies that affect those merchants processing credit cards at the **"Point of Sale"** as well as over the phone or the Internet. This version includes Data Pro's support for **EMV** chip cards and the hardware necessary for the support of **EMV** technology. This also includes wireless payment options such as **Apple Pay, Google Pay**, and **Samsung Pay**.

The **Payment Card Industry** has created a special security standards council for the purpose of protecting the consumer from card data theft and fraud. To this end, these new standards have been imposed on every level within the industry from merchants, banks, processors, hardware and software developers, and point of sale vendors. The new standards for protecting card data is called the **"Payment Card Industry Data Security Standard"** which sets all guidelines for how cardholder data is secured, stored, processed or transmitted by merchants and other organizations.

The **"standard"** is managed by the **PCI Security Standards Council (PCI SSC)** and its founders – **American Express, Discover Financial Services, JCB International, MasterCard Worldwide and Visa Inc.**

By using **Data Pro's Infinity POWER, Version 7.5 and higher,** in conjunction with the **ADVANCED DP/CHARGE Payment Server**, you are utilizing a **PA-DSS** compliant software solution for your business. **Only Versions 7.5 and higher are fully compliant with the PA-DSS requirements!**

Even if you are processing credit cards using stand-alone credit card terminals, you still have obligations to become **PCI-DSS** compliant, even though you are not processing your credit card transactions through the Data Pro **Infinity POWER** software applications. Risk levels have never been higher for handling credit card information.

Hackers want to steal and employees can tend to mismanage your customer's credit card information. Either way, ultimately **YOU** will be the one who gets held liable if damages occur. Failure to abide by these standards can result in fines from the Card Associations, especially in the event of a security breach.

Banks and credit card processors, over the years, have ascertained that some of the biggest breaches in credit card data have occurred by unsuspecting merchants who have allowed smart people *(often from foreign countries)* to hack their networks and capture large quantities of credit card numbers which has left them liable for replacing the money stolen from those cards.

Validating software companies to ensure that they are **PA-DSS** compliant is only half the process. If there is a breach, the first place the Secret Service will look is at the software you are using to verify that the merchant is, in fact, **PCI-DSS** compliant all the way down to the specific version of software you are running. In Data Pro's case, any version lower than **Version 7.5** is **NOT PA-DSS compliant**.

Data Pro customers who have not become **"Validated"** haven't understood their level of risk yet and won't until they are **"breached"** and fined for the damages caused by the culprits capable of stealing card data. All merchants who process credit cards are required to comply with **PCI-DSS**, which includes completing the Self-Assessment Questionnaire **(SAQ)**. The **SAQ** is a validation tool used to assist merchants with meeting their **PCI-DSS** compliance requirements.

Keep in mind, that transmitting card data across a network is only one kind of breach of **PCI** compliance. How many of your staff members have Excel spreadsheets with customer's card numbers they use when asked to charge again a sale transaction in the future? Or, do they have the card number written on a **"post-it-note"** that's stuck to the side of their computer monitor?

These are the classic examples of breaching the **PCI-DSS** standards. Since your firm will be held accountable for any security breaches if this data is stolen or lost, you have to revisit whether you can afford your current non-compliant policies any further? The whole industry is re-evaluating theirs.

Installing DP/CHARGE Payment Server

Once you download the **DP/CHARGESetup.exe,**
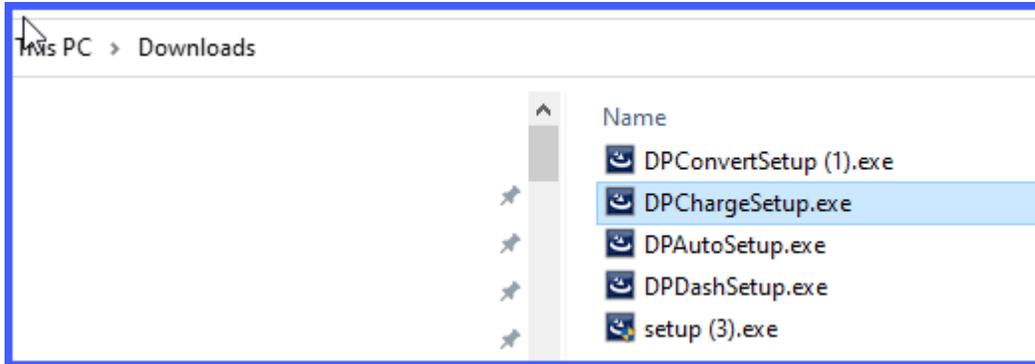
double click on the **DP/CHARGESetup.exe.** The following screen will appear:
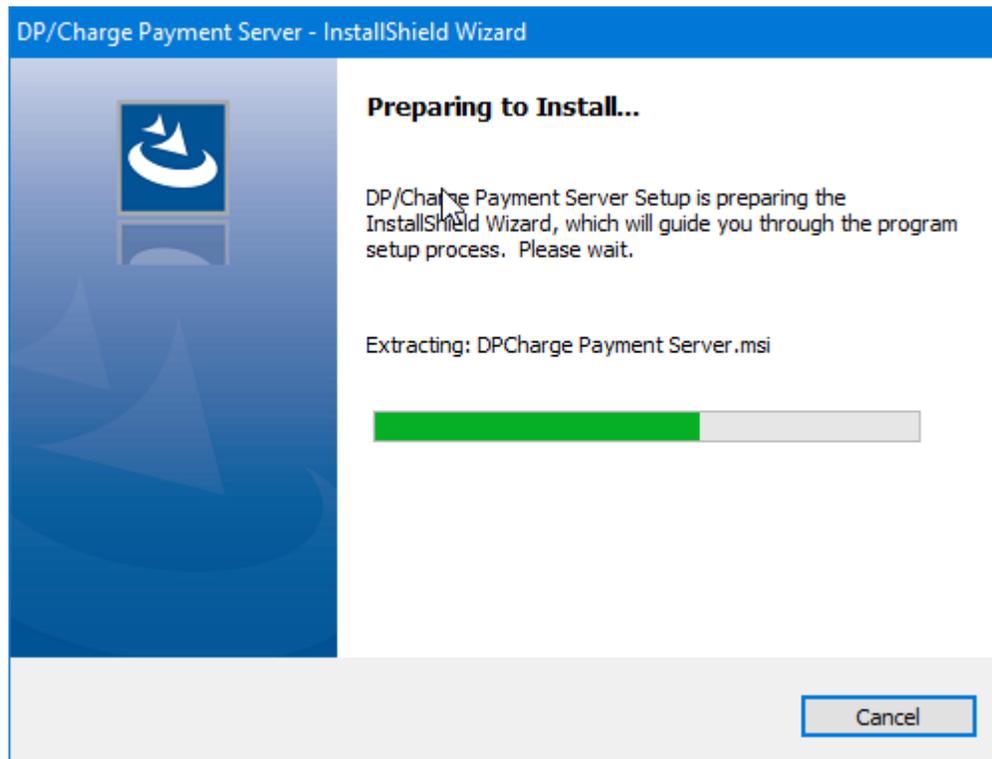
The system will exact a series of files and prepare the installation so that you may continue on the following screen.
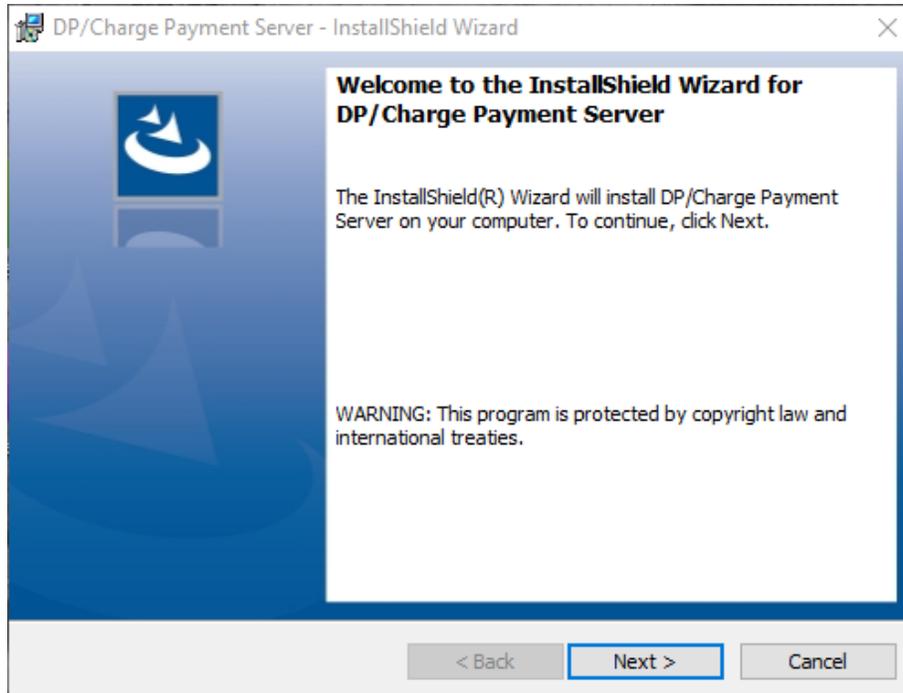
Click on the **"Next"** button to continue the installation or click on **"Cancel"** to halt the installation. The following screen will be displayed. It shows where the **"default"** location of the applications will be placed on your computer. If you click on **"Change"** you may elect to install the application in another directory or another drive on your PC or network.
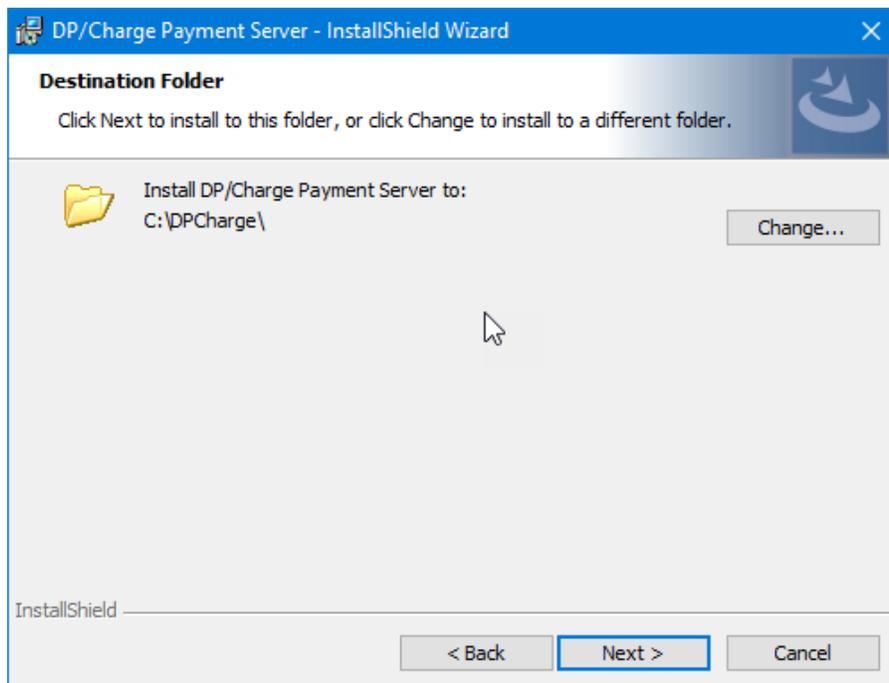
If the default configuration is satisfactory, click on **"Next."** You may click **"Cancel"** to halt the installation process.

DP/CHARGE Payment Server
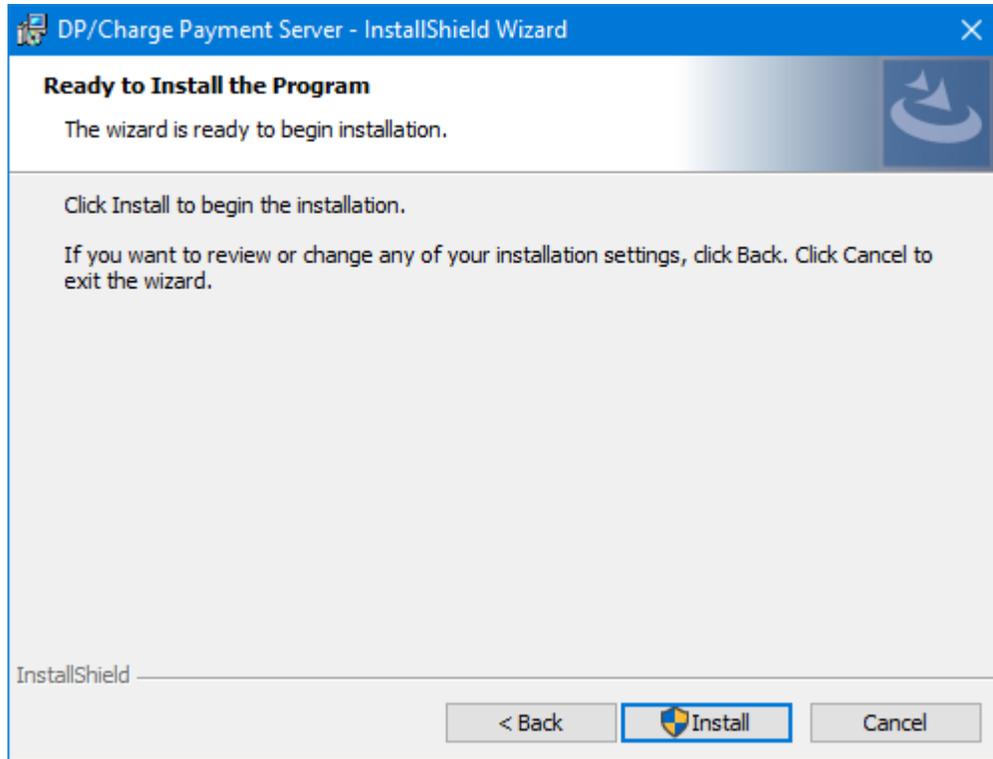
The next screen will prompt you that the installation program is ready to begin.   Click on **"Install"** to begin the actual installation process or click on **"Cancel"** to halt the installation.

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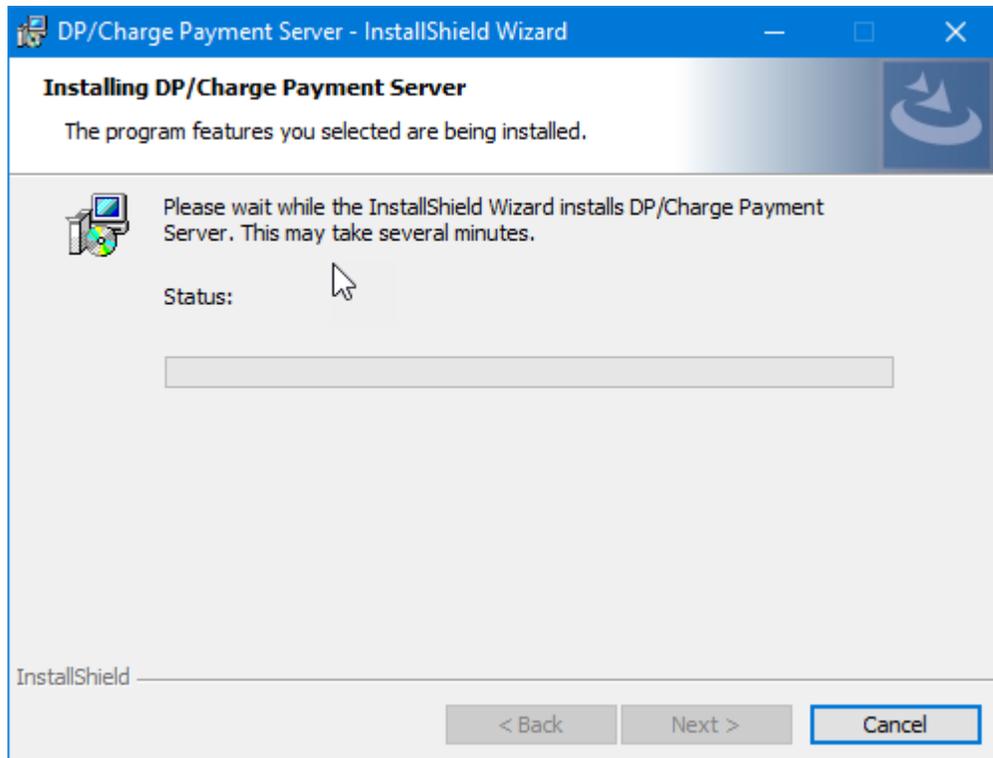
The system will begin to install the application into the directory where you specified earlier. The status bar will show the progress of the installation as it is moving along. This normally does not take very long *(i.e. less than one minute).* When the installation is completed, the following screen will appear.
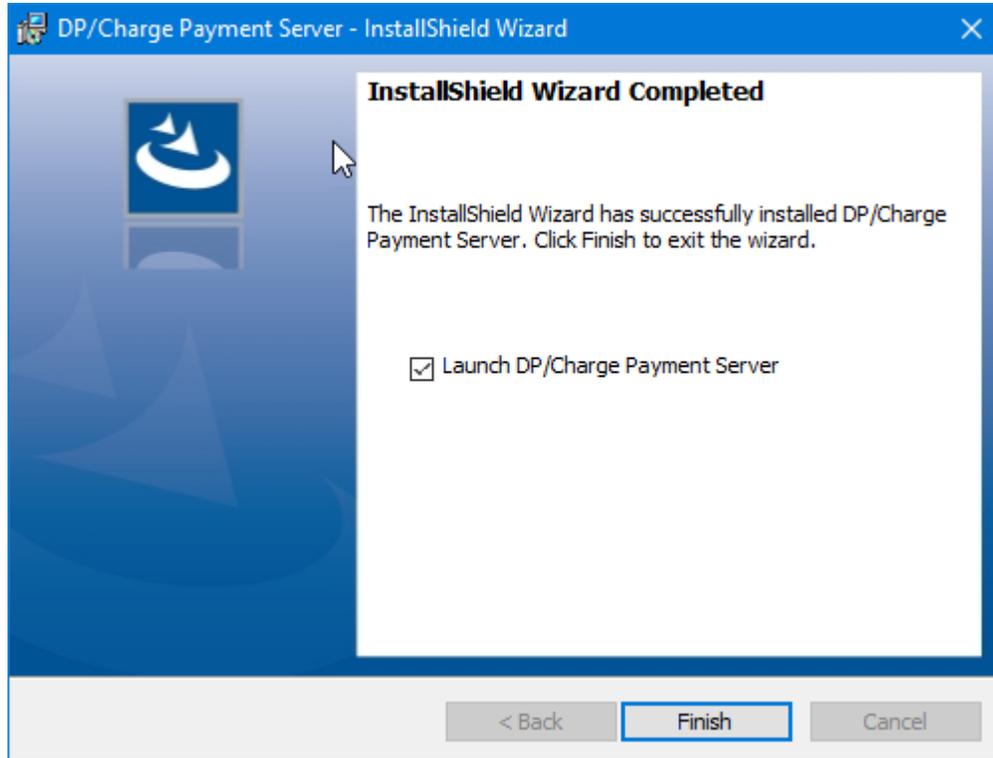
Click on the **"box"** to **"Launch DP/CHARGE Payment Server"** once you click the **"Finish"** button if you want to go directly to the application. Otherwise, leave it blank and the installation will finish and return you to your desktop.

DP/CHARGE Payment Server
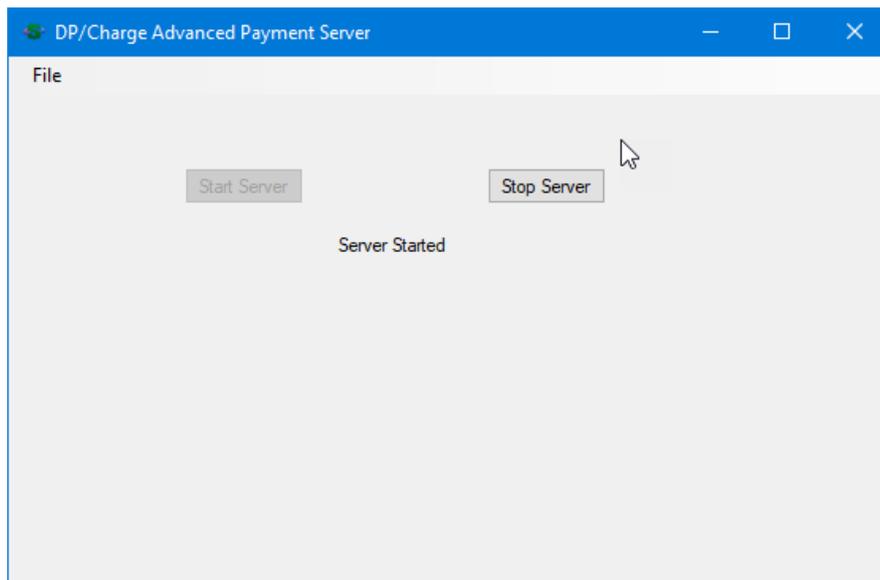
If you clicked on the **"box"** to launch the **DP/CHARGE Payment Server**, the prior screen will have appeared. If you click on the **"File"** option at the top left of the screen, the following window will appear allowing you to configure the **DP/CHARGE Payment Server**.
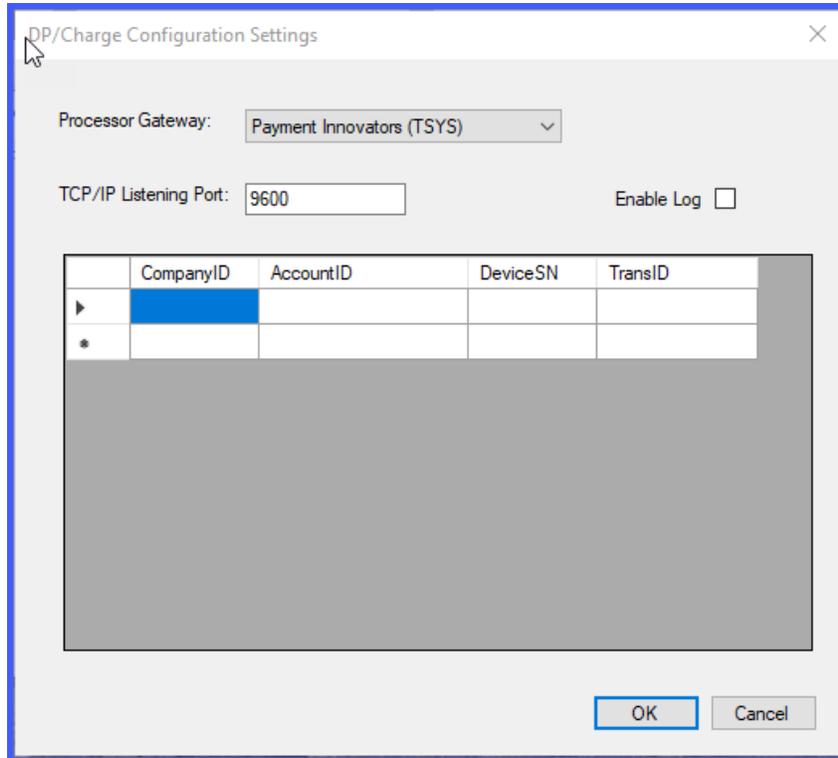
The current **"Processor Gateway"** supported by this utility is from **Payment Innovators.** You must have a current **Merchant ID Account** for credit card processing from **Payment Innovators** to utilize this feature. That would include processing for MasterCard, VISA and Discover cards. American Express transactions are optional and can be run through their network as well.

With the **Payment Innovators** gateway set as the default **Processor Gateway**, you would then enter the **TCP/IP Listening Port:** This can vary widely depending on your network configuration. However, **Port 9600** is a common listening port that will generally work fine for most users.

The lower section of this screen is dedicated to configuring each **Company ID** and their unique **Account Tokens** and **Transactions IDs**. Since **DP/CHARGE** provides support for multiple companies and multiple users, it is not necessary to have multiple instances of the application loaded it you have more than one business on your network that performs credit card processing.

The **"Company ID"** to be entered, however, must match the actual three character **"Company ID"** you have used for each company's software data files.

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In the previous example, if you have the Infinity Sample Company **(INS),** you would enter **"INS"** so that the system knows automatically how to communicate to the proper set of accounting data files. Likewise, **Company 100** and **200** represents two other unique set of data files for two separate companies with processing capabilities.

There can be dozens of companies implemented at one time. Each company, however, must have their own unique **Payment Innovators Merchant ID.** No company can perform credit card processing on behalf of another firm. That would be a major violation of all merchant processing rules.

Once a Merchant account has be established with **Payment Innovators**, you will be sent a secured e-mail with a special User ID and instructions to call to get your secure password. Once you call, you will be able to get the link necessary to find your special encrypted **"Payment Innovators Token"** which includes your unique **Merchant ID** that identifies your company to **Payment Innovators** and the credit card processing network you will be doing business with.

Once you have gone to this special link, you will be able to take your mouse and highlight the encrypted **Payment Innovators Token** and use the **CTRL C** combination keys to copy the token to your local clipboard. Then, you will return to the field under **"Account Token"** and click next to the proper **Company ID** and use the **CTRL V** combination keys to paste the information into the field.

You will not be able to read this information. It is encrypted and will simply be stored by **DP/CHARGE** and used to communicate automatically when processing credit card transactions. The last field is a transaction sequence number to be set by you. You can pick any starting Transaction Number you desire. This number is an **Order ID** used by the credit card processor on every single transaction that is performed through their credit card network.

Unlike the automatic transaction numbers generated by Data Pro's Infinity POWER software, such as the next **Invoice Number** or **Sales Order Number**, this number is automatically sequenced for **EVERY** single type of credit card transaction.

This includes VOIDS, credits, charges, reversals, anything. This number is the unique identifier that the Processor uses to identify transactions. When you log in to the **Payment Innovators Merchant** web site to review transactions each day, this is the number you will find to identify each transaction. It gets automatically updated each time there is a new transaction. Once it is set in this configuration, you don't need to adjust it further. Therefore, you may want to start it with a fairly low starting ID number like **"1001."**

Click on **"OK"** to save the changes to this screen or click on **"Cancel"** to exit without saving.
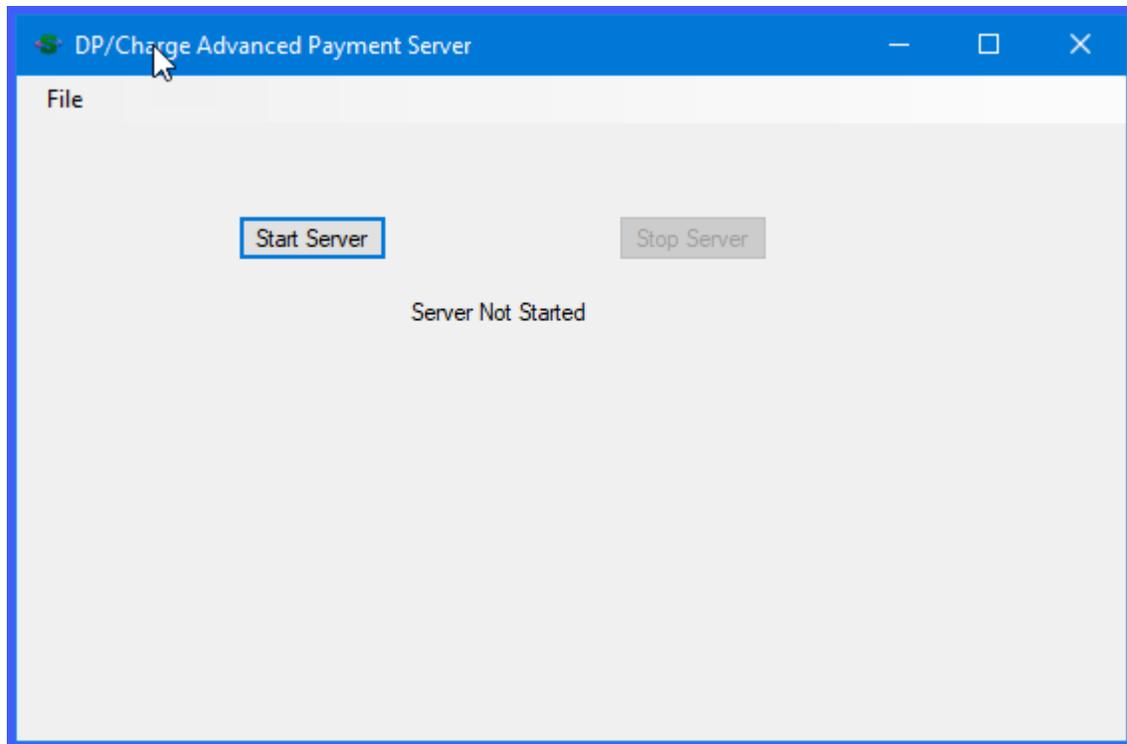
Next, click on the **"Start Server"** option. This will put the program in an on-going listening mode look for transaction activity until the server is **"stopped."** Once this option is running, the default option then automatically appears as shown below where you can click to **"Stop Server."** This becomes a **"toggle"** function.

DP/CHARGE Payment Server
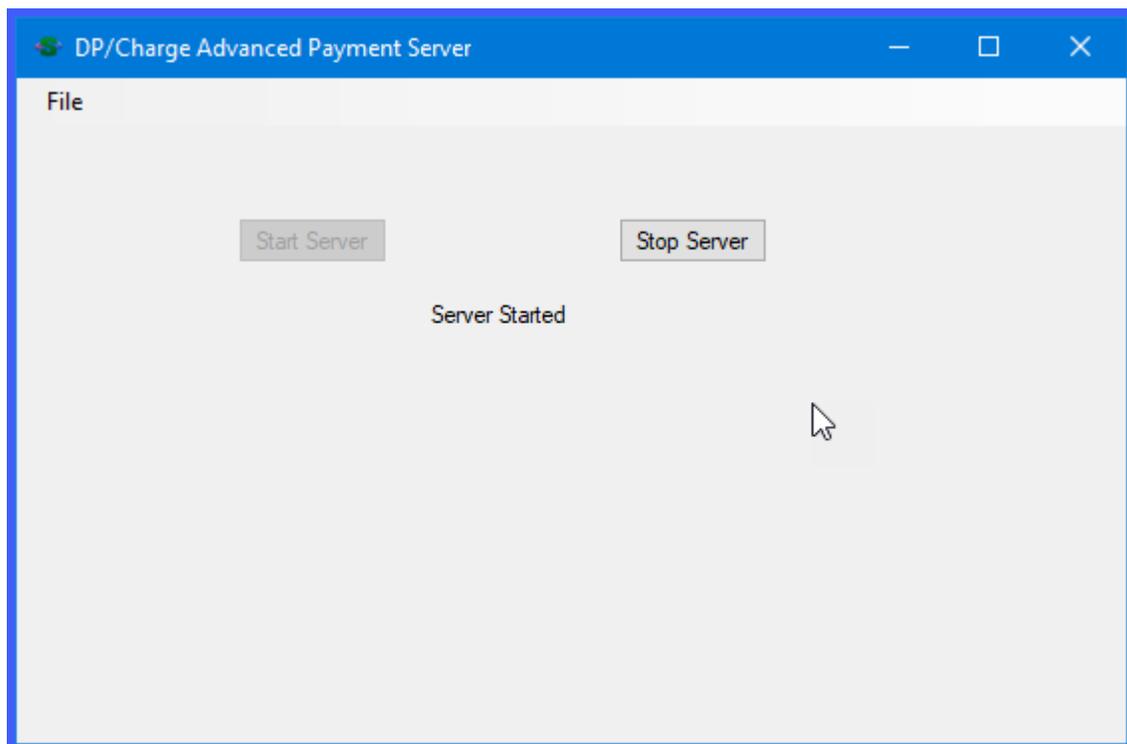
SETUP DP/CHARGE AS A WIN32 SERVICE ON THE SERVER

One of the servers or workstations on your network must now be chosen as the **DP/CHARGE "server."** This is the server that runs the **DP/CHARGE Payment Server** process in the background, listening for connection requests from the client application and then accessing the accounting system. It is **HIGHLY** recommended that you choose the same network server that the accounting system is installed on.

To Setup DP/CHARGE:

1. From the Accounting Server, <click> the Start button enter **"CMD"** in the Start Search line.

   When the **Command Prompt** is shown, right click to show all options. Choose the **"Run as administrator"** option.

2. Press the **ENTER** key. The **Command Prompt** window displays.

3. The **Run** window **(Figure 1-1)**displays:
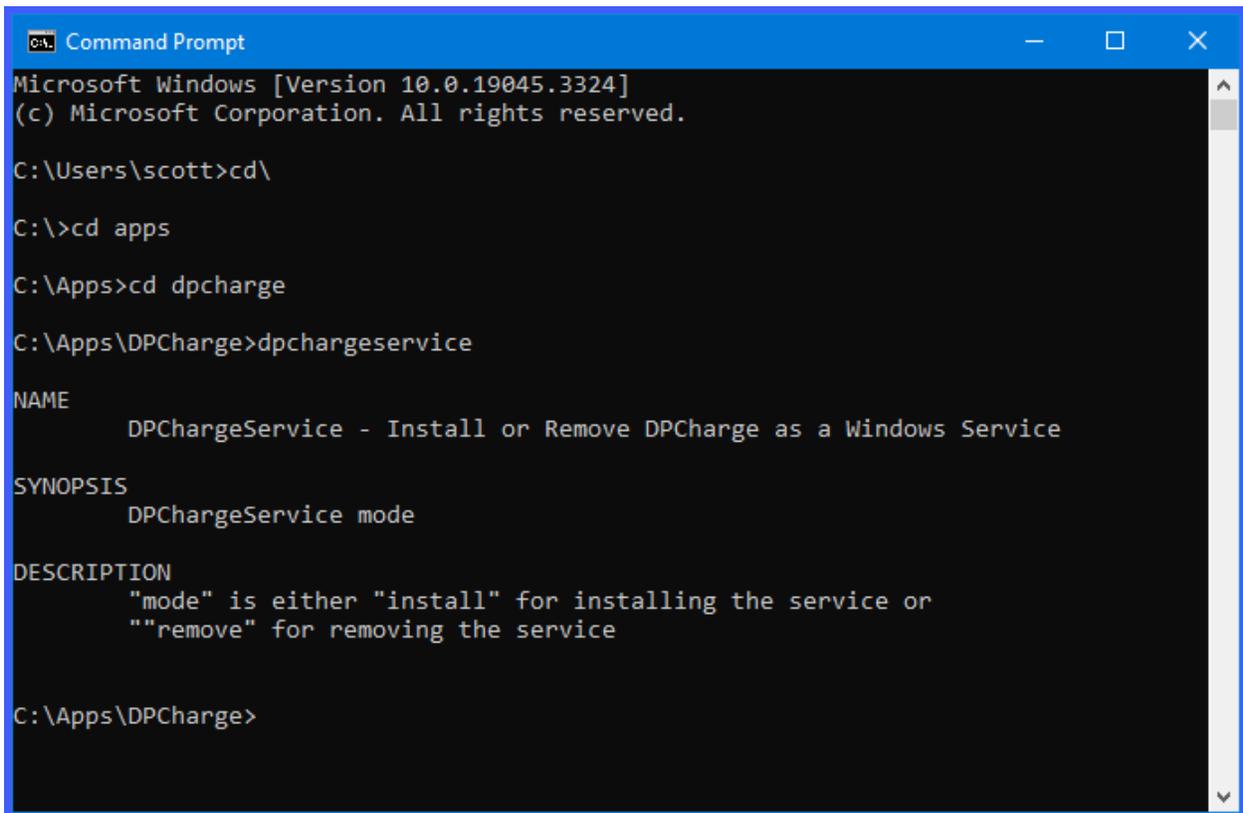
Figure 1-1. If you type "dpchargeservice," the system will display the command options available.

3. Change the directory to where the accounting system is installed *(i.e. cd c:\dpcharge).* The prompt changes to wherever you installed the application.

DP/CHARGE Payment Server

4. From the command prompt in the software directory, type **"dpchargeservice install"** and press **Enter** on the keyboard. This command brings up the **DP/CHARGE Payment Server** as a **"Windows Service"** which automatically starts whenever your server is turned on or rebooted.

5. Type **"exit"** and press **ENTER** on the keyboard to close the command prompt window.

6. If you ever need to remove **DP/CHARGE** as a service, type **"dpchargeservice remove."**

```
C:\Apps\DPCharge>dpchargeservice install
Press any key to continue:
C:\Apps\DPCharge>
```

To Start DP/CHARGE for First Time:

Once **DP/CHARGE** has been installed as a service, you must start the process for the first time.

1. From your Windows desktop, <right-click> on the **"My Computer"** icon and select the **"Manage"** menu option. The Computer Management window displays. Click on **"Services."** (**Figure 1-2**).
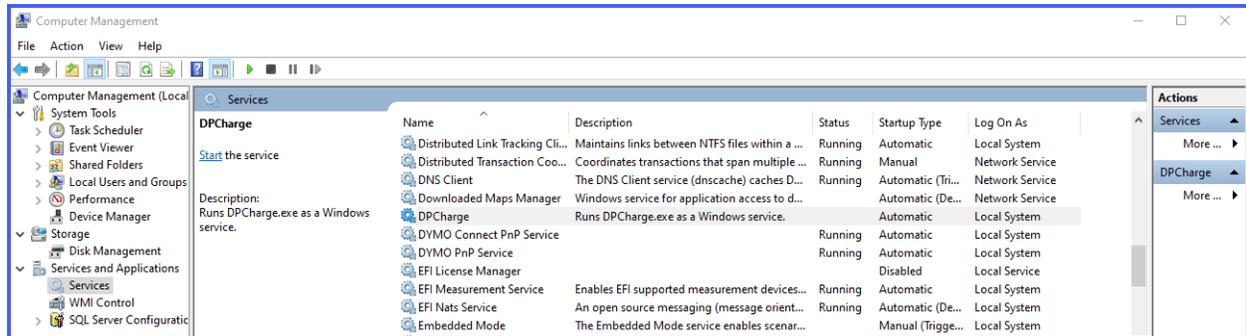
Figure 1-2. Computer Management Window

2. From the menu on the left, <click> the **Services and Applications** option and then select the **Services** sub-option. A list of services installed on your system displays in the right window.

3. Scroll down to the **DP/CHARGE** service, <right-click> and then select the **Start** menu option. The **DP/CHARGE Payment Server** starts and returns to the Computer Management window.

   DP/Charge is now running and is designed to **"listen"** for transactions from the Company ID's you have set up. You may add more companies at any time. By adding **DP/Charge** as a service, even if the accounting server is **"rebooted"** for any reason *(i.e. maintenance updates, power failure)* the system will automatically restart and you will be ready to continue credit card processing once the server has rebooted.

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At this point, the **DP/Charge** software should be configured and ready to be finished by configuring the set up in either the **Infinity POWER Accounts Receivable** or **Point of Sale Set Up and Maintenance** options as shown on the following screen:

Set Up Credit Card Information

Set Up Payment Types

Set Up Credit Card Processors
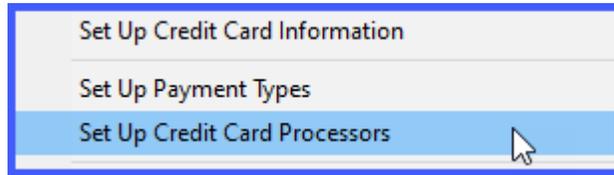
These three menu options allow you to define several configuration items including setting **DP/CHARGE** as the **Processor ID** to be the default payment system.

Maintain Credit Card Processors

Tools   Launch   Navigation   Operation

Mode: **Inquiry**

Id: DPCHARGE

Description: DP/Charge Payment Server

DP/Charge Server:
   Port #: 9600   Domain: localhost

Mail Order: ☑   AVS: ☑   Prompt CVV2: ☑   Demo Mode: ☑

User Fields...   Save   Cancel   Close
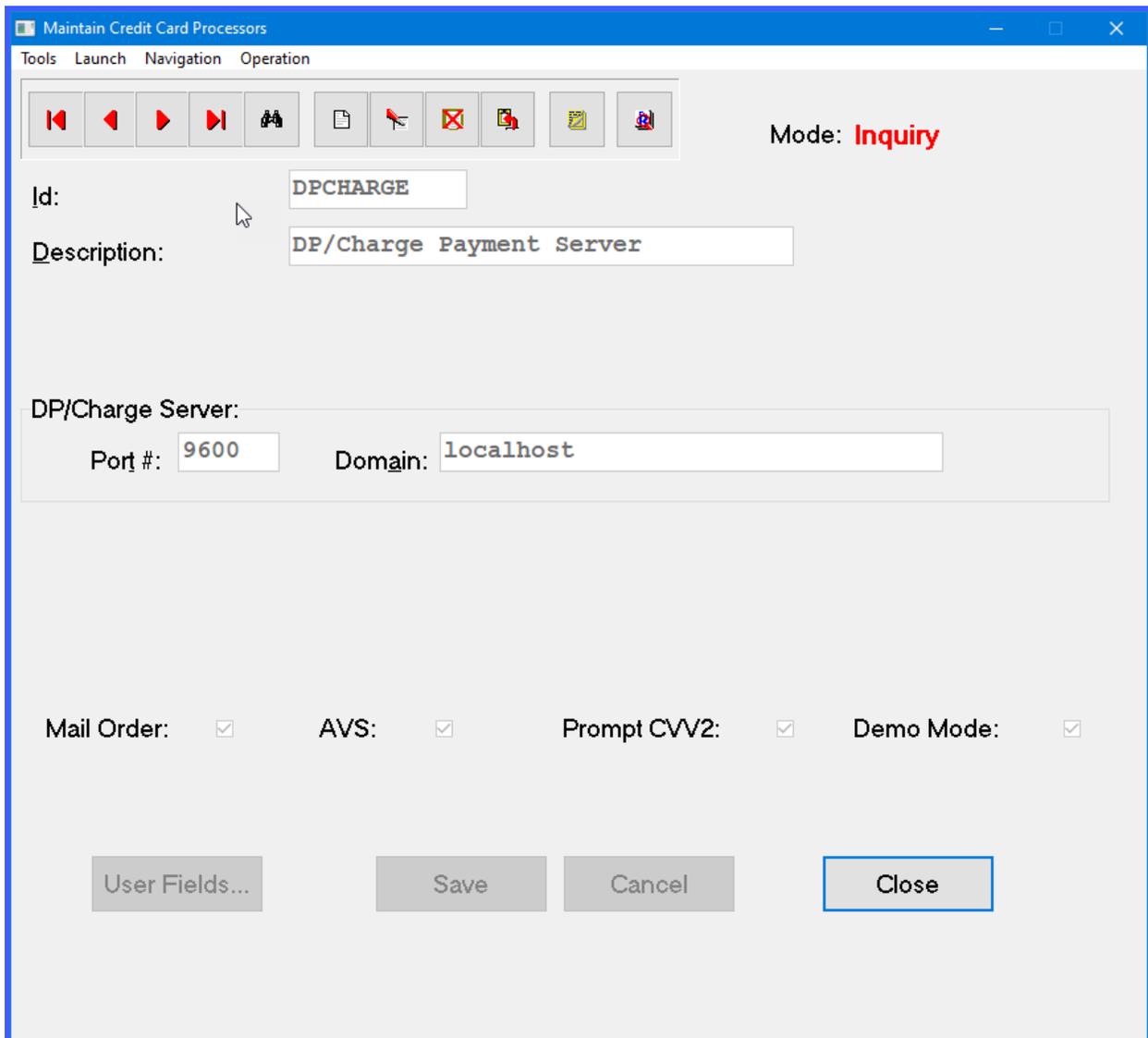
Then, you will also define the various methods of payments the company accepts. That includes **CASH, CHECK, ACH**, and all types of credit card payment methods such as **VISA, MasterCard, American Express** and **Discover**. This option allows you to define which Sales Codes are to be used by Payment Type, which then also controls how the accounting transactions flow directly to the General Ledger.

Once all of the **DP/Charge** options are defined, then users can set up **"Cards on File"** for each customer whereby no credit card information is ever stored on your accounting server. All Credit Card Numbers and expiration dates are stored in the **Secure Data Vault**. That data is fully encrypted and only the **"encrypted token"** is passed during the processing of a stored card transaction to ensure full security of the customer's card data.

DP/CHARGE Payment Server

Maintain Credit Card Information

Tools   Launch   Navigation   Operation

Mode: **Inquiry**

Customer #: DATAPRO   Data Pro Accounting Software

Card Code: M-4230

Card Type: M

Card Number: ENCRYPTED4230

Exp. Date: 0828

Card Holder Name: J Scott Fenimore

Billing Address: 111 2nd Avenue Northeast

Suite 360

City: St. Petersburg

State: FL

Country: US   Zip: 33701

User Fields...   Save   Cancel   Close

DP/CHARGE Payment Server

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