# PayPoint®
# A Web Capture Solution

## Offered By
## NC Office of the State Controller
## and
## First Data Government Solutions

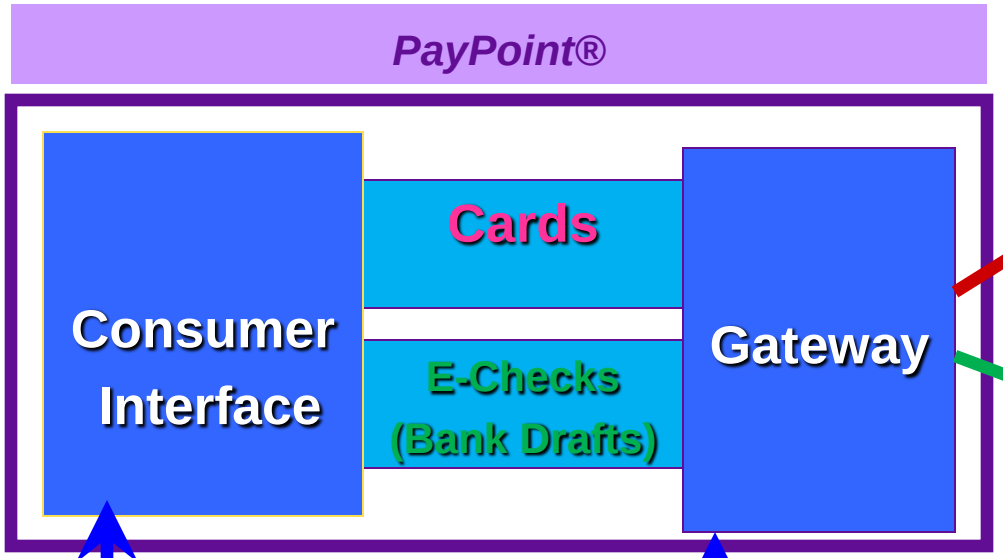
**February 22, 2010**

# What is PayPoint®?

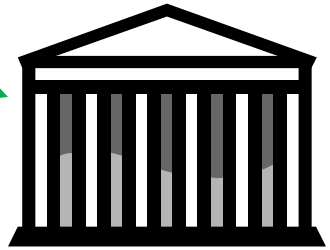
- A web capture gateway solution available from First Data Government Solutions (FDGS) through SunTrust Merchant Services (STMS) in accordance with OSC's Contract Amendment No. 2
- Provides a **Consumer Interface** feature
  - Agency desires to accept payments online, but does not have the internal resources and/or expertise to develop a comprehensive in-house web capture application
  - Agency desires to minimize (but not completely avoid) applicability of the PCI Data Security Standard requirements, primarily by avoiding the agency ever having to store cardholder data in the agency's database
  - Agency desires to offer both the ACH bank draft payment option (E-Check), in addition to the credit card option
  - Agency has outstanding invoices (accounts receivable transactions) associated with payers (citizens), which are conducive to being viewed and authenticated online, either on the agency's website **or** PayPoint's website. (The place of authentication will determine the interfacing method used to send transactions to Paypoint®)

# Transaction Capture Options

- Citizen initiates online via Web; or
- Agency keys via Admin Screen (Virtual Terminal)



Payer's Card Acct.



Payer's Bank Acct

Citizen / Payer

**Two Payment Options**

- Credit Card; or
- E-Check (Bank Draft)

Agency Staff (Virtual Terminal)

# Enterprise Structure

**Users Established By**

**OSC Admin**

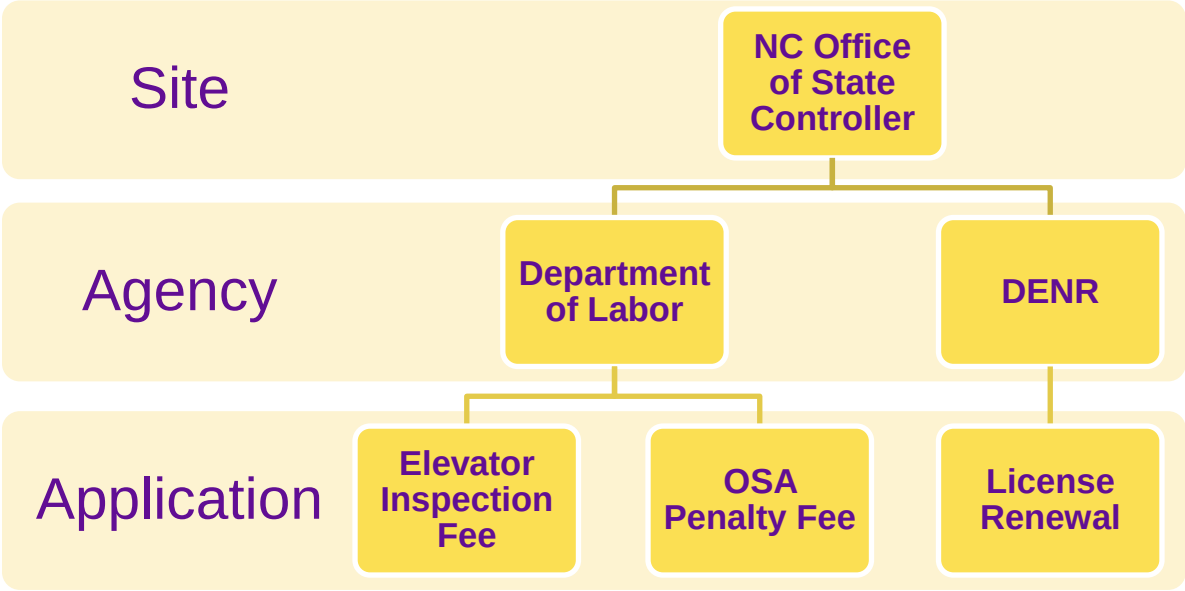
Different Agencies

**Agency Admin**

Different Rights

**Agency Admin**

Different
Rights & Roles




- **Agency can add as many applications as it desires**
- **Each application can have its own business rules**
- **An agency user can be assigned rights (application) and roles**

# Two Authentication Options

| *Performed on Agency's Website* | *Performed on PayPoint® Site* |
|---|---|
| **Query String Web Service Method** | **Batch FTP Method** |

**In either case, the payer goes to the agency's website first**

- Agency authenticates attempted payment to an internal database of open transactions (e.g., invoice # and amount)
- If there is a match, the citizen is then redirected to PayPoint®, along with the transaction info, allowing him/her to select the payment method to complete the transaction. (Call to PayPoint®)
- Agency receives result of attempted payment real-time, via returned query string containing payment data (Return Call)

- Citizen is redirected to a PayPoint® hosted website, where authentication process is performed against a database submitted to PayPoint® (Must be kept updated by the agency – via Admin screen or via FTP upload)
- If there is a match, the citizen can select the payment method to complete the transaction
- Agency does not receive result of attempted payment real-time

**Agency is provided a daily "Posting File" to update its A/R records**

- FTP download (Manual or Automated) (ASCII Text)
- Download via Admin Site (Manual) (Various formats)

# Admin Screen Functions

**New Payment** ←Virtual Terminal Use

Manually enter a new payment into the system.

**Reports** ←Standard & Custom

Create and view reports on transactions.

**Settlement History**

View settlement batch summary and detail.

**Manage Users** ←Assign Rights & Roles

View the list of users. Manage their roles and application settings. Create new users and delete existing users.

**Consumer Payments Management**

Manage Consumer Payments settings and data.

**Registrations** Optional Feature

Search Registrations.

**Recurring Payment Schedules**

Manage recurring payment schedules.

**Posting Files** ←Download daily via Admin Screen, OR Via FTP download

Download Posting Files.

**Search** Clear Search

Transaction Date: Search limited to 30 day period

Begin Date (From) :

End Date (To) :

Confirmation Number:

Transaction ID:

Each Transaction ID can have more than one action (Confirmation No.)

Payment ID:

Account (Last 4 Digits) : ←Card or Bank Acct

Auth Code:

Amount :

Name* :

Payment Type: Any ←Card or E-Check

Status: Any

Application: (Any)

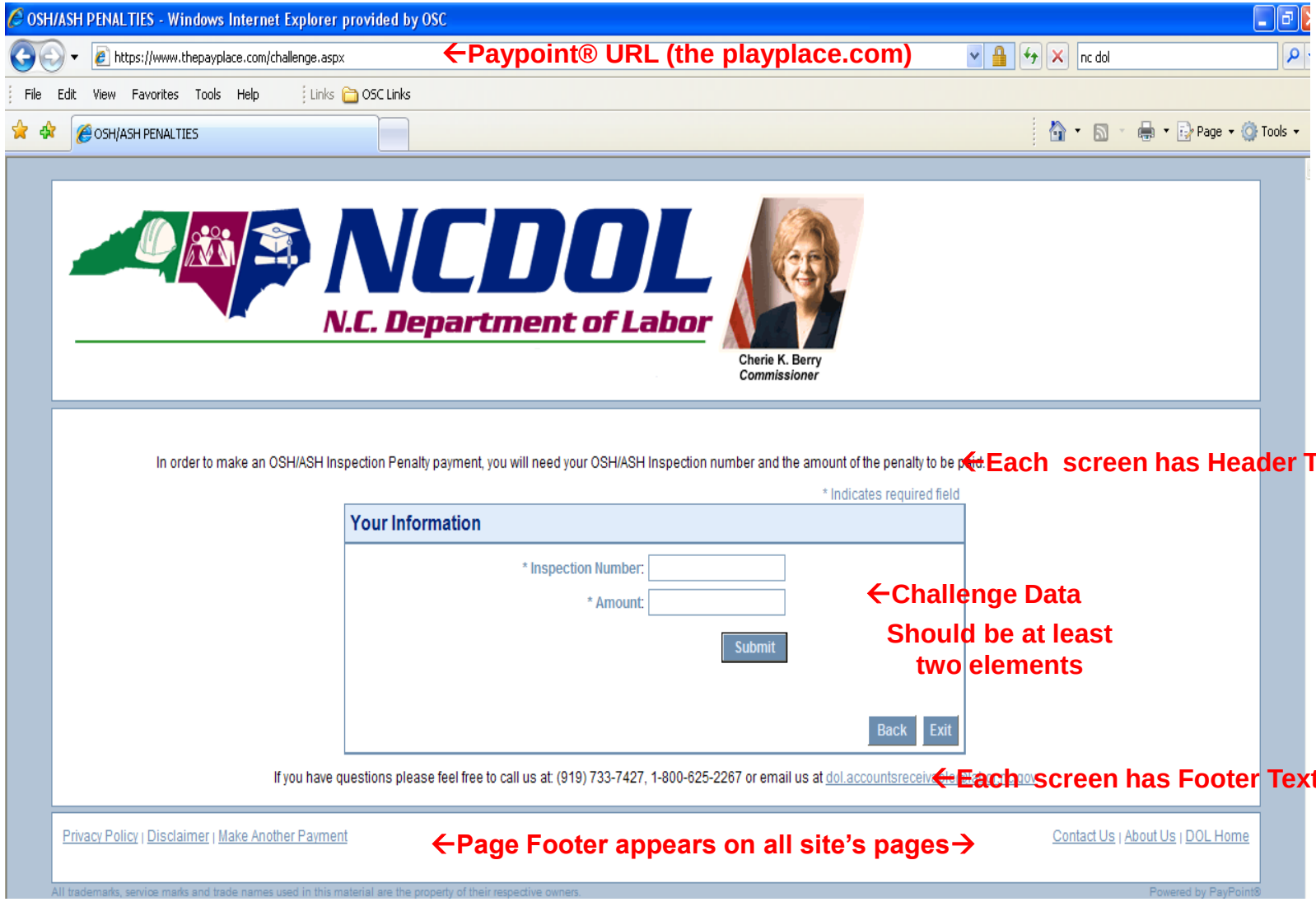
Reference*: ←e.g. Invoice No.

Show: Search Results

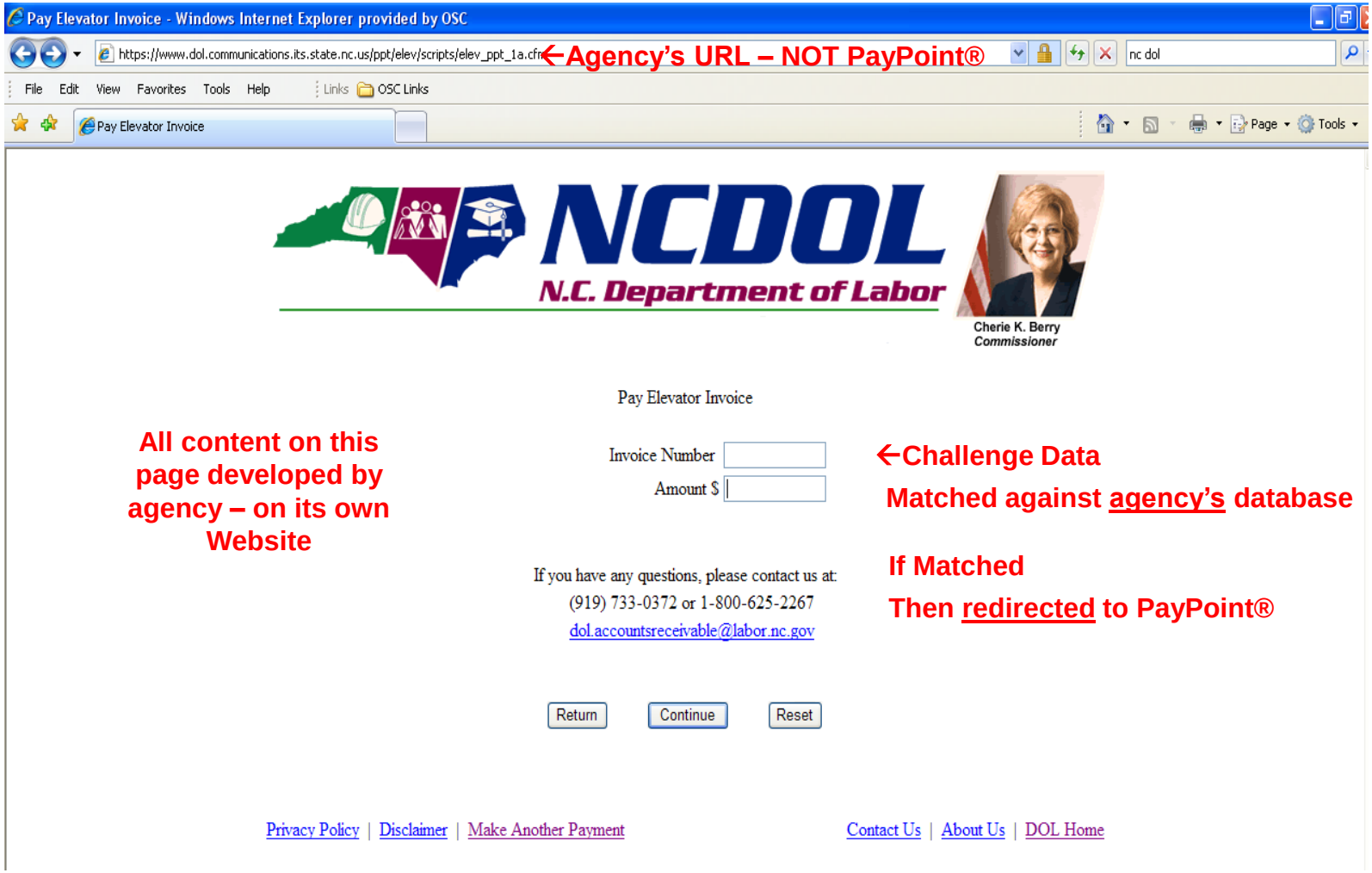
Show Account Verifications

*Wildcard (*) may be used. Search

# Challenge Screen – On PayPoint®



# Challenge Screen – On Agency's Site



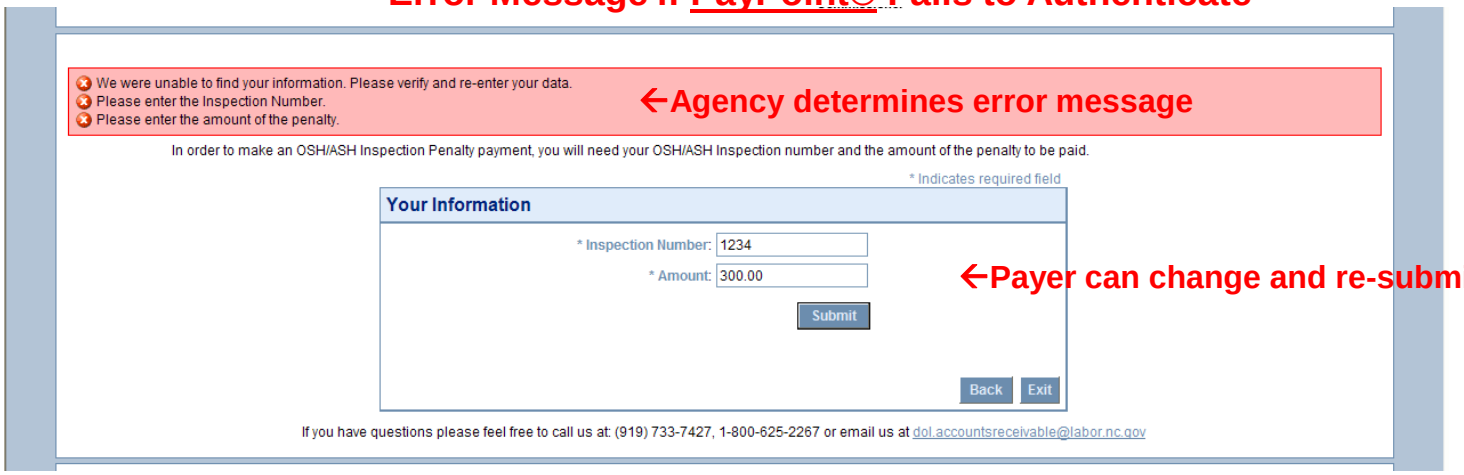

All content on this page developed by agency – on its own Website

←Challenge Data
Matched against agency's database

If Matched
Then redirected to PayPoint®

# Error Message Screen

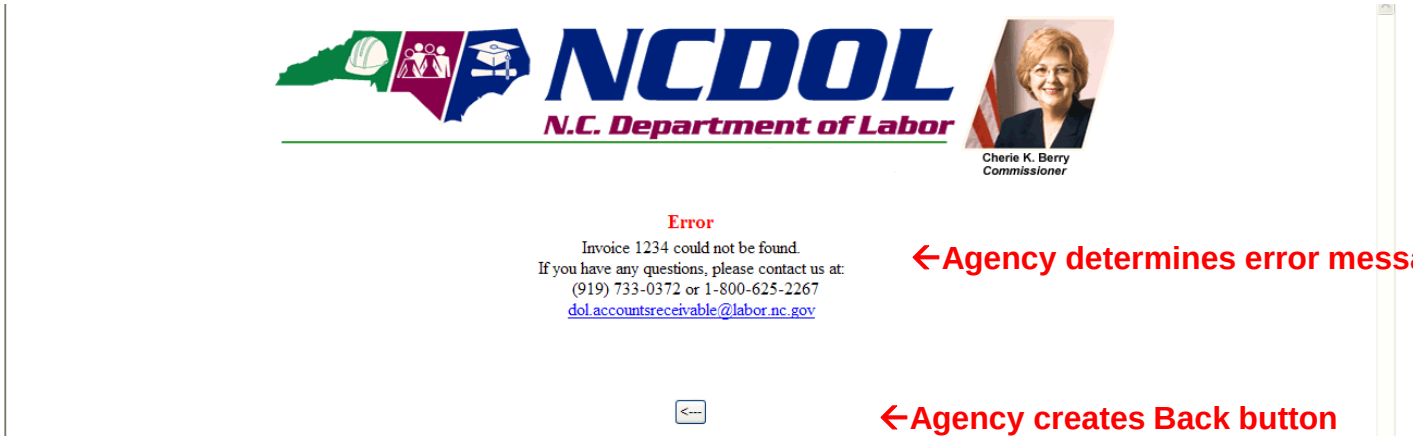
## Error Message if PayPoint® Fails to Authenticate




←Agency determines error message

←Payer can change and re-submit

## Error Message if Agency Fails to Authenticates




←Agency determines error message

←Agency creates Back button

# Bill Preview Screen

**This page is displayed <u>only</u> if authenticated – By agency or PayPoint®**

## Payment Method

In order to better serve the citizens of North Carolina, the North Carolina Department of Labor now offers the convenience of online E-Check, Debit Card, Visa and Mastercard payments at no extra cost to you. **←Screen Header as agency desires**

* Indicates required field

### Your Information

* Inspection Number: 313059024

* Amount: 600.00

**←Bill Data is displayed to payer**

### Pay with new account

Pay by electronic check

* Account Type: Personal

**←Pay by E-Check**

Pay by credit card

VISA

**←Pay by Card**

**Two payment options given →**

**Selection will determine what is shown on the following "Make Payment Screen"**

**←Can add Screen Footer if desired**

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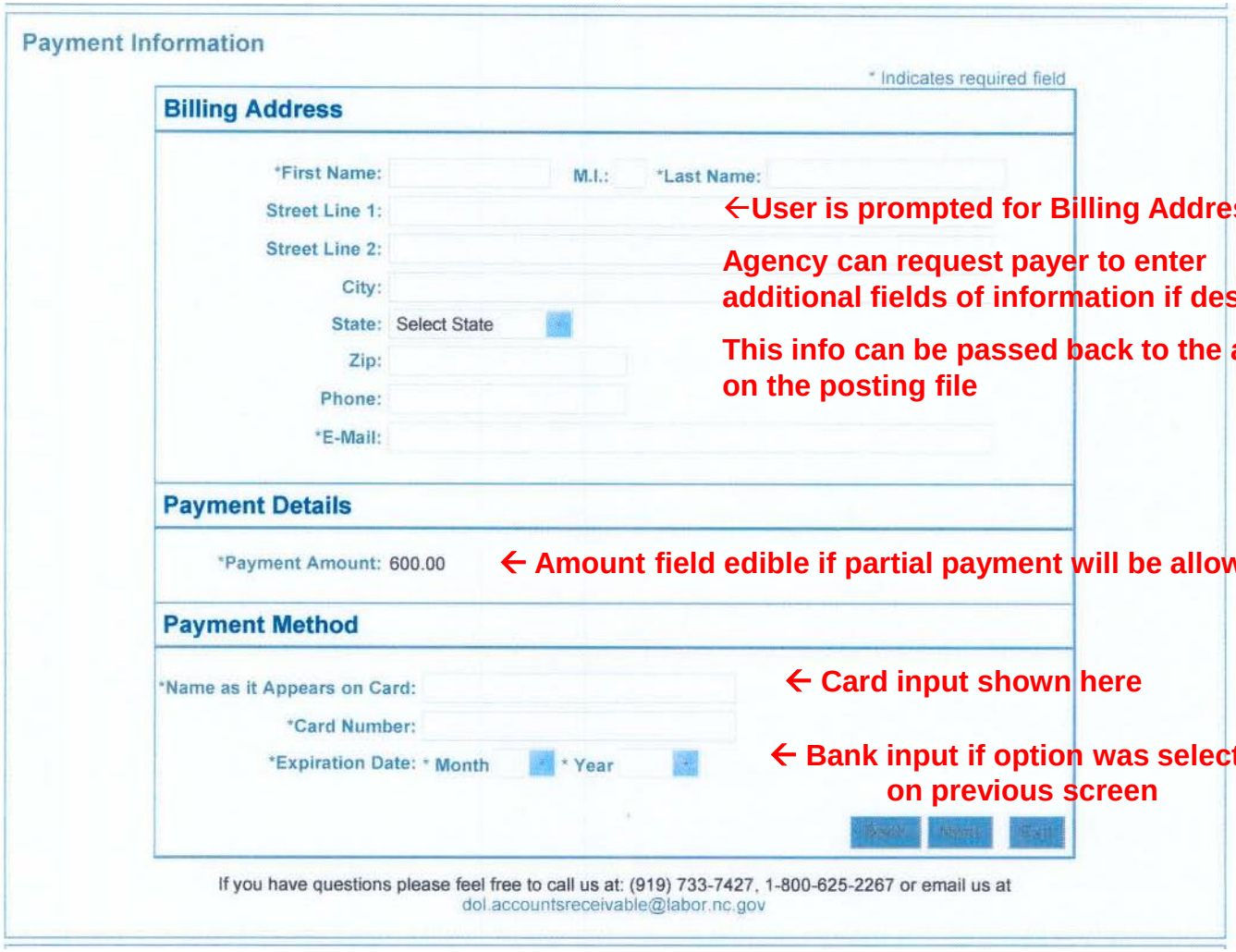
# Make Payment Screen




←User is prompted for Billing Address

Agency can request payer to enter additional fields of information if desired.

This info can be passed back to the agency on the posting file

← Amount field edible if partial payment will be allowed

← Card input shown here

← Bank input if option was selected on previous screen

# Payment Preview Screen

**Payer can: "Back" to make correction; "Pay Now"; or "Exit"**

Payment Review

**Address**

Billing Address:
[redacted]

[redacted]nclean@labor.nc.gov

**Payment Method**

Credit Card VISA
[redacted] ←Only last 4-digits of card or bank acct displayed
x2516 08/10

**Payment Amount**

Amount: $600.00
Total: **$600.00**

Do you authorize the electronic payment indicated. If your payment is returned unpaid, you will be charges a returned item fee or non-sufficient funds fee (NSF)?

←Can have Screen Footer as desired

☑ I Agree ←Can add Affirm Option button if desired

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# Payment Complete Screen

**This Confirmation Screen for Payer**

## Payment Results

Thank you for your payment.

**PayPoint Enhancement: Payer no longer has to click Exit button in order for query string to be sent back to agency.**

Please print a copy of this receipt for your records.

### Thank You

| | |
|---|---|
| Merchant: | NORTH CAROLINA DEPARTMENT OF LABOR - NCDOL |
| Merchant City/State: | RALEIGH, NC |
| Payment Status: | Payment Success |
| Payment Date: | 9/25/2009 |
| Confirmation Number: | 09092521651615 |
| Billing Address: | [redacted] |
| E-Mail Address: | [redacted]hclean@labor.nc.gov |
| Total Amount: | $600.00 |
| Card Type: | VISA |
| Account #: | x2516 |
| Authorization Code: | 01511B |
| Reference: | 313059024,600.00 |

**Query String containing transaction data will be sent back to agency**

**First Data will process collection of payment and remit funds to agency's bank account**

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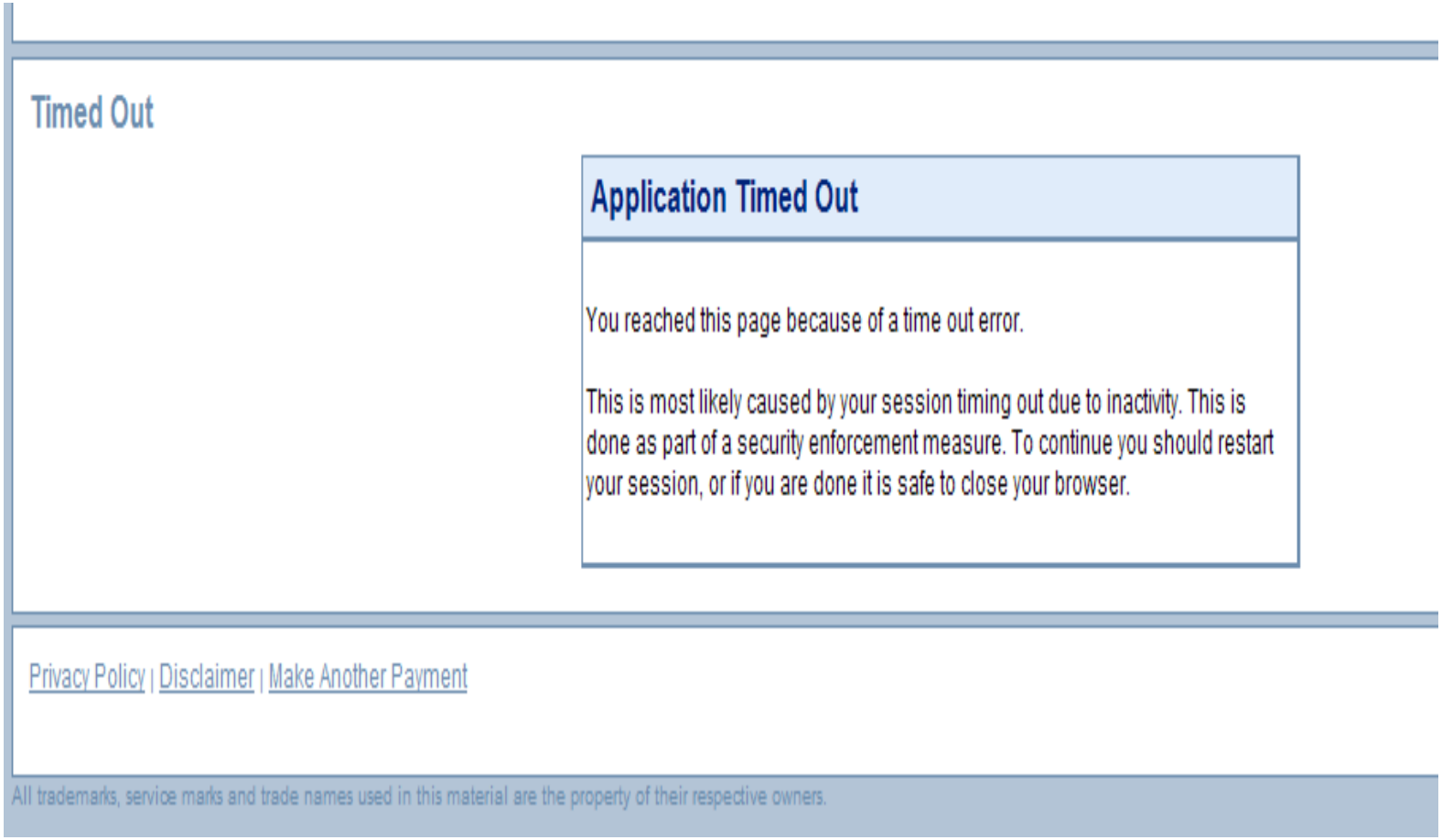
# Application Timed Out Screen

**Will time out if idle for 10 minutes**



# Thank You Page

# Optional Features / Options

| Feature | Description | Cost |
|---|---|---|
| Enrollment | User can maintain a profile.<br>Requires UserID and password | $.02 per enrollment |
| Auto Reoccurring Payment | Enrollment feature required.<br>User can schedule payments | - |
| Summary Presentment | Normally used with Enrollment<br>Enrollee can view paid & unpaid transactions | $.10 per transaction |
| AVS and Security Code Verification | Payer must enter 4-digit code or address to be validated | $.02 by STMS |
| Pin-less Debit Cards | True PIN Debit cards – As “card-not-present.” Requires special enrollment | - |
| Convenience Fees | Payer can be displayed separate amount for convenience fee | OSBM approval |
| Partial Payments | User can make partial payment<br>Agency makes amount field editable | - |
| IVR | Interactive Voice Response | $.08 per minute |

# PCI Data Security Implications

- PayPoint® has been certified as a validated "Service Provider"
- Agency is required to be enrolled in TrustKeeper to validate agency's PCI Security Compliance as a "merchant"
- Validation depends upon how PayPoint® will be utilized
- Vulnerability scanning may be required. One of three Self-Assessment Questionnaires (SAQs) required.

| PayPoint Utilization | PCI Implication | Scanning | SAQ |
|---|---|---|---|
| Web payments only | All processes outsourced | No | A |
| Payments thru Admin Screen (Virtual Terminal) Stand-alone PCs | External-facing IP addresses connected to the Internet | Yes | C |
| Payments thru Admin Screen (Virtual Terminal) PC connected to other agency systems | External-facing IP addresses connected to the Internet and no segmentation | Yes | D |

# PayPoint® Related Fees

- Fees levied by FDGS are in addition to fees charged by STMS for card processing (e.g., card interchange and switch fees)
- PayPoint® one-time setup fee is $1,000.00, per agency
- PayPoint® fees as indicated below. Customized development - $200 per hour

| Features | Description | Query String | FTP Batch |
|---|---|---|---|
| Payment Gateway | Application hosted by First Data | $.20 / Trans | $.20 / Trans |
| Consumer Interface * | Payments entered via Web | $.10 / Trans | $.10 / Trans |
| Authentication | Performed by Agency or PayPoint® | N/A | $.05 / Trans |
| Optional Features | **Total Basic Fees** | **$.30 / Trans** | **$.35 / Trans** |
| Summary Presentment | Users displayed paid & unpaid bills | $.10 / Trans | $.10 / Trans |
| Enrollment | Users maintain own profile | $.02 / Enroll | $.02 / Enroll |
| IVR | Interactive Voice Response | $.08 / Min | $.08 / Min |

* Consumer Interface fee does not apply to transactions keyed via Admin Screen

# More Information

## Office of the State Controller Website

www.osc.nc.gov

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**Special "Thanks" to the N.C. Department of Labor for the utilization of screen slots obtained from their pilot**

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