

# Greentree takes Credit Card processing seriously

eCommerce and payment by plastic are such commonplace activities that we tend to take them for granted. However many businesses do not realise the security risks associated with supporting the option to accept payment by credit card.

We have been investigating the best practices for providing secure credit card processing within Greentree and are in final testing of a large scale development to provide Payment Card Industry (PCI) level compliance for the security of card holder data and credit card processing.

This new development extends the options for data entry, approval and processing for payment, including pre approval of funds at the Sales Order point of entry and credit card specific transactions.

Here are just a few facets of what this new release expected this quarter will provide:

## System Setup Credit Card

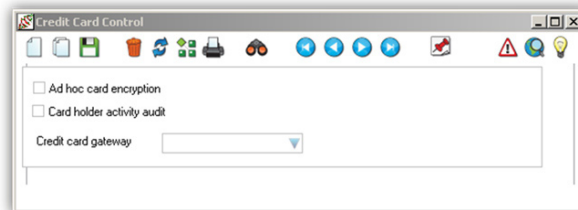
There will be a new sub set under System > System Setup called Credit Cards. This will open a list of menu items:

- Credit Card Control
- Credit Card Gateway (re located from System>System Setup)
- Credit Card Maintenance (re located from System>System Setup)

## Credit Card Control

A new control form is available for Credit Cards. Settings in this form will apply to credit cards set up and used in Accounts Receivable and Sales Orders.

This will also now enable "Ad hoc card encryption" for card details manually entered into the Accounts Receivable Invoice or Receipt Entry and Sales Order entry forms and



will encrypt as per the Credit Card encryption standard applied in AR Customer Credit Card Maintenance.

A Cardholder data activity audit is provided to provide adherence to PCI requirements to log activities against card holder data by the generation of an audit trail.

## Credit Card Payment Gateways

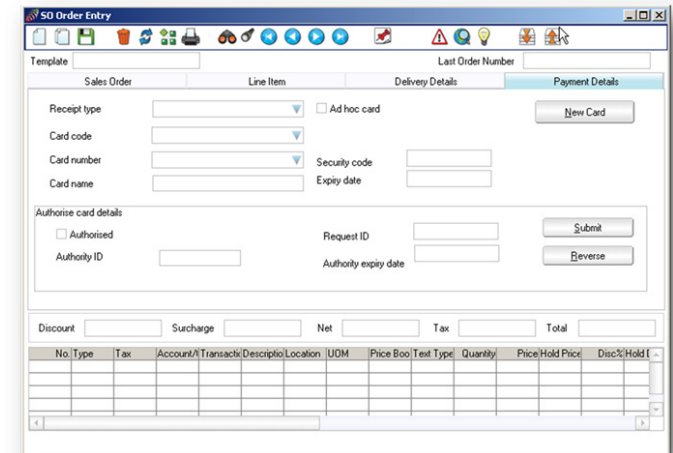
We have standardised the menu location and interface for all credit card gateways used by Greentree products to a single menu location.

## Sales Orders

The nomination and authorisation of customer credit cards is now possible at the Sales Order entry stage of business processing. POS and CRM functionality will be enhanced to comply following the completion of the core financial module changes.

There is a new sheet for Payment Details, which is displayed to capture relevant card payment details. The same is provided for AR invoices.

The card details will default from the primary card associated with that customer, however can be changed to another card, or to an ad-hoc card.

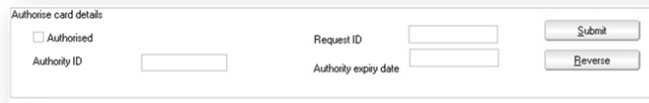


[>>Click here to read about Sales Order Entry](#)

# Greentree takes Credit Card processing seriously

## SO Entry – Authorise card

If the SO Module Control “Use credit card authorisation” is true and the card details are populated for the active sales order the payment details sheet will contain a frame for Authorise card details. These fields will be available for manual updating for sites using a verbal authorisation process



to record the authorisation details against the sales order. This form is displayed in full in the Sales Order entry section.

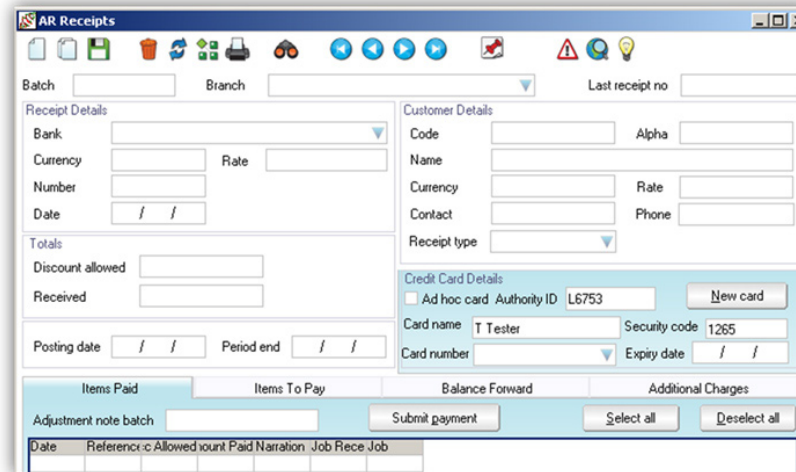
## Authorisation Submission Process

The Submit button (hot key S) on the Authorise card details sheet will utilise the nominated credit card gateway to send the required details to the card merchant for prior approval of the monies.

## AR Receipt Credit Card Nomination and Selection

It will now be possible to select an existing or add a new or ad hoc credit card for payment from the AR Receipt entry form.

On selection, the credit card details sheet will display this screen.



## Submit for payment

When a “Credit card gateway” is in use, the “Submit payment” button will be active and the submission process will validate the card details.

The submit process will save the AR Receipt, validating the expiry date, the Transaction limit, and creating the standard transactions for the AR Receipt process.

## Accounts Receivable - Process Credit Card Receipts

In order to accommodate the new options for nominating credit cards the current process for the selection of invoices for payment by credit card is being enhanced to accommodate the nominated credit cards.

## Invoice Selection

The current selection criteria selects AR invoices where the customer primary credit card’s code is the card code in the selection, this has been modified to select an AR Invoice where the nominated card on the Invoice is the card for selection. Where there is no nominated card the primary card logic will continue to apply. Standing Invoice selection will be unchanged.

## Receipt Commit

Where the invoice selected has a nominated card which is authorised, the commit process will adjust the details submitted via the credit card gateway according to the merchant requirements.

## Audit Reporting

Logging mechanisms and tracking of user activities pertinent to cardholder data is required for PCI compliance and an audit report provided.