



***Tabs3***<sup>®</sup>

*Credit Card Authorization*



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# Chapter 1

## Introduction & Getting Started

### Tabs3 Credit Card Authorization Overview

Tabs3 is working with First National Merchant Solutions® (FNMS), a subsidiary of First National Bank of Omaha, to provide merchant accounts for authorizing credit card payments in Tabs3 and trust account deposits in Tabs3 Trust Accounting Software (TAS). First National Merchant Solutions is a top 10 payment processor with more than 50 years of experience providing first-rate service and solutions to businesses across the nation. Tabs3 credit card payment integration works directly with PayFuse, the Internet payment processing solution provided by FNMS.

The Tabs3 Credit Card Authorization Module gives you the ability to:

- Authorize credit card payments in Tabs3 Billing Software.
- Authorize credit card deposits in Tabs3 Trust Accounting Software (TAS).
- Credit or void credit card transactions entered in Tabs3 and TAS.

You can use more than one merchant account. Tabs3 lets you define merchant accounts for the firm, separate locations, and individual primary timekeepers or any combination thereof, whereas TAS allows you to define merchant accounts for separate bank accounts. The types of credit cards accepted can be defined for each merchant account and include Visa®, MasterCard®, Discover®, American Express®, and Diners Club®.

Credit card payments can be entered manually via the Payment Entry program in Tabs3 and the Trust Transaction Entry program in TAS, or credit cards can be swiped using a Magtek® Magstripe Mini Swipe USB device for ease of use. Using a card reader may also reduce the fees for a credit card transaction. A Credit Card Transaction Receipt can be printed when a credit card payment is authorized as well as at a later time. A Credit Card Authorization List prints a list of credit card transactions authorized via Tabs3 or TAS for a specified time period and can include charges, voids, credits, or any combination thereof.

The Tabs3 Credit Card Authorization Module is provided with Tabs3 and TAS at no charge, but requires a merchant account with FNMS that does require processing fees.

### Module Requirements

To use the Credit Card Authorization Module with Tabs3, the following is required:

- The following software must be installed in order to use the Tabs3 Credit Card Authorization Module program.
  - System Configuration Version 15.1 or later
  - Tabs3 Version 15.1 or later
  - Tabs3 Trust Accounting Software (TAS) Version 15.3 or later
  - Tabs3 Credit Card Authorization Module (T3CCAUTH.DLL). The Tabs3 Credit Card Authorization Module is automatically installed when Tabs3 Version 15.1 or TAS Version 15.3 or later is installed. A simple registration is required before credit card processing can be enabled.

- ❑ A merchant account must be created with First National Merchant Solutions (FNMS). At least one User ID and password for the PayFuse service must be created.
- ❑ An Internet connection is required.
- ❑ For swiping credit cards, a Magstripe Mini Swipe USB reader by Magtek is recommended (*Appendix C*). Credit cards may be processed manually if no credit card reader is available.

# Chapter 2

## Implementation Guidelines

When electing to accept credit cards for payment, additional security measures are required. This chapter includes information on the various security measures that must be considered prior to implementing credit card payments as well as recommended best practices when dealing with credit card transactions.

### Security Standards

The **Payment Card Industry Data Security Standard** (PCI DSS) is a security standard that includes requirements for security management, policies, procedures, network setup, software design, and other protective measures. The PCI DSS was developed by the PCI Security Standards Council (PCI SSC), consisting of members from each of the credit card companies including American Express, Discover Financial Services, MasterCard Worldwide, and Visa Inc. The PCI DSS provides a common standard with which the payment industry must adhere called the Payment Application Data Security Standard (PA-DSS).

The Tabs3 Credit Card Authorization Module has been reviewed and accepted by the PCI SSC. As of September 2009, Tabs3 is the only legal billing application listed on the Security Standards Council's List of Validated Payment Applications. A list of applications accepted by the PCI SSC can be found at:

[https://www.pcisecuritystandards.org/security\\_standards/vpa/](https://www.pcisecuritystandards.org/security_standards/vpa/)

Firms that accept credit card payments must meet the requirements of PCI DSS by properly safeguarding cardholder data. It is critical that your firm adheres to the security requirements to ensure the highest standard of care to help keep sensitive cardholder data safe from hackers and fraudsters.

The following highlights the 12 main standards for data security established by the PCI DSS:

#### ► **Build and Maintain a Secure Network**

- ❑ *Requirement 1:* Install and maintain a firewall configuration to protect cardholder data
- ❑ *Requirement 2:* Do not use vendor-supplied defaults for system passwords and other security parameters

#### ► **Protect Cardholder Data**

- ❑ *Requirement 3:* Protect stored cardholder data
- ❑ *Requirement 4:* Encrypt transmission of cardholder data across open, public networks

#### ► **Maintain a Vulnerability Management Program**

- ❑ *Requirement 5:* Use and regularly update anti-virus software
- ❑ *Requirement 6:* Develop and maintain secure systems and applications

► **Implement Strong Access Control Measures**

- ❑ *Requirement 7:* Restrict access to cardholder data by business need-to-know
- ❑ *Requirement 8:* Assign a unique ID to each person with computer access
- ❑ *Requirement 9:* Restrict physical access to cardholder data

► **Regularly Monitor and Test Networks**

- ❑ *Requirement 10:* Track and monitor all access to network resources and cardholder data
- ❑ *Requirement 11:* Regularly test security systems and processes

► **Maintain an Information Security Policy**

- ❑ *Requirement 12:* Maintain a policy that addresses information security

Additional information regarding these standards can be found at: <http://www.firstnationalmerchants.com> under the **PCI & Compliance** tab.

## Tab3 Credit Card Authorization Implementation Guidelines

The Tab3 Credit Card Authorization Module was designed with the above security measures in mind. However, it is important to keep the following in mind:

***Tab3 does not store sensitive cardholder information.***

The Tab3 software *encrypts* and *transmits* sensitive credit card information to PayFuse, but does **not store** Credit Card Numbers, Expiration Dates, Security Codes (i.e., Card Verification Values of CVV, CVV2, CVC2 or CID), or PIN numbers. Only the Credit Card Type, Cardholder Name, and the last four digits of the Credit Card Number are stored. Additionally, the following PayFuse transaction information is also stored: Authorization #, Transaction ID, and Order ID. The limited information that Tab3 stores is only accessible by users who have access to the Payment Entry program, Payment Adjustment program, and the Credit Card Authorization List in Tab3, and the Trust Transaction Entry program and Credit Card Authorization List in Tab3 Trust Accounting Software (TAS).

In order to best meet the standards required by the PCI Security Standards Council, ***we recommend that you perform the following.***

► **Operating System and Network**

Consider the following items as they apply to your network, for servers and workstations.

- ❑ Set up unique users in your operating system.
- ❑ Assign strong passwords to each user accessing the computer. Strong passwords consist of 8 or more characters (14 or more is ideal), with a combination of numbers, letters and symbols. Test the strength of your passwords at:  
<http://www.microsoft.com/protect/yourself/password/checker.aspx>
- ❑ Grant rights to the Tab3 Program Directory and Current Working Directory for only those employees that require access.
- ❑ Enable operating system auditing as recommended on page 8.
- ❑ Make sure Windows Update is configured to apply the most current Service Packs and Security Patches.

- ❑ Make sure adequate anti-virus software has been installed and is configured to update automatically on a regular basis.

### ► **System Configuration**

Perform the following in System Configuration.

- ❑ Assign a unique User ID for each user that uses the software.
- ❑ Assign passwords to each defined User ID in the software.
- ❑ Delete the BLANK User ID from the User file.
- ❑ Review which Access Profiles are assigned to each user.
- ❑ Restrict the number of users who have been granted manager rights.
- ❑ Set up an Access Profile that has rights to the ***Tabs3 Payment Entry*** program. This program is used to enter a credit card transaction in Tabs3. Assign rights for that Access Profile to only those users that need to use the Payment Entry program. Likewise, restrict access from the Payment Entry program for those users who do not require access.
- ❑ Set up an Access Profile that has rights to the ***Tabs3 Payment Adjustment*** program. This program is used to reverse or refund payments in Tabs3. Assign rights for that Access Profile to only those users that need to use the Payment Adjustment program. Likewise, restrict access from the Payment Adjustment program for those users who do not require access.
- ❑ Set up an Access Profile that has rights to the ***Tabs3 Credit Card Authorization List***. This program is used to display PayFuse transaction information. Assign rights for that Access Profile to only those users that need access to the report. Keep in mind that these users may not necessarily be the same users as those who have rights to the Payment Entry program.
- ❑ Set up an Access Profile that has rights to the ***Tabs3 Customization*** program. This program is used to configure and access merchant account information. Assign rights for that Access Profile to only those users that need access to the program.
- ❑ Set up an Access Profile that has rights to the ***TAS Trust Transaction Entry*** program. This program is used to enter a credit card transaction in TAS. Assign rights for that Access Profile to only those users that need to use the Trust Transaction Entry program. Likewise, restrict access from the Trust Transaction Entry program for those users who do not require access.
- ❑ Set up an Access Profile that has rights to the ***TAS Credit Card Authorization List***. This program is used to display PayFuse transaction information. Assign rights for that Access Profile to only those users that need access to the report. Keep in mind that these users may not necessarily be the same users as those who have rights to the Trust Transaction Entry program.
- ❑ Set up an Access Profile that has rights to the ***TAS Customization*** program. This program is used to configure and access merchant account information. Assign rights for that Access Profile to only those users that need access to the program.

### ► **Tabs3**

- ❑ Configure Tabs3 to create the Payment Verification List (*Utilities | Customization | Main | Create List for Payments*).
- ❑ Do not include sensitive credit card information in any Tabs3 data field (i.e., the Payment description, client notes, etc.).

### ► **TAS**

- ❑ Disable editing of trust account balances (*Utilities | Customization | Main | Allow editing of trust account current balance*).
- ❑ Disable editing of bank account balances (*Utilities | Customization | Main | Allow editing of bank account current balance*).
- ❑ Do not include sensitive credit card information in any TAS data field (i.e., the Trust Transaction description, etc.).

## ► Office Procedures

- ❑ Establish a policy regarding acceptance of credit card payments.
- ❑ Educate all employees regarding best practices.
- ❑ Educate all employees regarding credit card security features.
- ❑ Do not write down credit card information on paper or store sensitive credit card information on paper. If you store this information, store it in a secure area and limit access to this information.

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## Credit Card Processing Best Practices

Using approved applications does not protect you from exposure to disputes, chargebacks and fraud. The following practices are designed to help you reduce your exposure.

### Transactions where the credit card and customer are present

When the credit card is present:

- ❑ **Check the credit card's security features.** All credit cards have a number of security features, including a hologram, expiration date, embossed card number, and tamper-proof signature panels.
  - ❑ **Check the hologram** - A hologram is a three-dimensional symbol that helps deter counterfeiting. The image should reflect light and appear to move when you tilt the card. It may be located on the front or back of the card or on the signature panel.
  - ❑ **Check the expiration date on the card** - The card is valid through the last day of the month. Do not accept an expired card.
  - ❑ **Check the valid date** - Some cards will have this feature, where the card is not valid until the date shown. Do not accept an invalid card.
  - ❑ **Check the first four digits** - For Visa and MasterCard cards, the first four digits of the embossed card number must match the four digits pre-printed above or below that number and on the back of the card. Visa cards begin with a 4. MasterCard cards typically begin with a 5.
  - ❑ **Embossing** - The embossing should be clear and uniform size and should match the indentation on the back of the card.
  - ❑ **Signature Panel** - The word "void" will appear if the signature panel has been tampered with.
  - ❑ **Check the Magnetic Stripe** - It should be smooth and straight.
- ❑ **Use a card reader to swipe every card.** If a card cannot be read, obtain a manual imprint of the card before entering the transaction manually.
- ❑ **Wait for authorization to be sure the transaction was approved.** If the card was declined, ask for another form of payment.
- ❑ **Obtain the customer's signature.** Match the signature on the receipt to the signature on the back of the card. If the card is unsigned, request another form of identification with a photo and signature. Request that the customer sign their card. If the customer refuses to sign their card, inform them you are unable to accept an unsigned card for payment and request another form of payment. The Credit Card Receipt function provides a method of obtaining a signature, as well as providing the customer proof of payment.
- ❑ **Hold onto the card until the transaction is complete.** This enables you to complete any necessary security checks without having to ask the client for their card again.
- ❑ **Compare the name, account number, and signature on the card to those that print on the receipt.** Additionally, the four digits shown on the receipt should match the last four digits on the card.

## Transactions where the credit card must be manually keyed

Key-entered transactions carry additional fraud risk as the contents of the magnetic stripe are not obtained. In addition to the above guidelines, consider these additional steps:

- Take a manual imprint of the card.
- Complete all of the fields on the Credit Card Information window, including the client's billing address.
- Have the customer sign the receipt and compare the signature with the signature on the card. Do not accept an unsigned card.

## Transactions where the credit card is not present

Mail, telephone, and Internet transactions represent the greatest exposure to disputes, chargebacks and fraud because neither the card nor the customer is present. You are responsible for any losses due to transactions in which the card is not present. These transactions are taken at your own risk. Follow these additional guidelines:

- Ask for both a billing and mailing address.
- Ask for the client's phone number.
- Verify the Card Verification Value (CVV2, CID, or CVC2). This Card Verification Value is a three- or four-character code and may also be referred to as CID or CVC2 depending on the card type. This number must be entered in the Credit Card Information window. However, this number should never be recorded or stored after authorization is received.
- Request that your customer service number appear on the customer's credit card statement. Both Visa and MasterCard regulations permit mail and telephone order processors to place their customer service telephone number where the merchant city would normally appear. Contact your customer service representative at First National Merchant Solutions to discuss this option.

## Do not accept a card if:

- The hologram is missing or of poor quality.
- The customer's signature does not match the one on the card.
- The account number or cardholder name are ironed out and the card is embossed with a different number. Evidence of this alteration is noticeable on the back of the card.
- The card is warped or has a dull finish.
- The account number is tilted or slanted, or the embossed data spacing is off.
- The printed information is on top of the laminated surface of the card.
- The printing on the back of the card is blurry or distorted.
- Information displayed on the printed receipt does not match the account number embossed on the front of the card.

## Fraud Detection

Always be aware of the following:

- A hesitant caller. Shaky voices or delayed responses to questions may indicate that the caller is not comfortable with the information they are providing.
- P.O. Boxes and mail receiving services, which may indicate lack of a permanent address.
- Toll-free numbers given as the day or evening phone number. Attempt to get a direct line instead.

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## Enable Operating System Auditing

It is recommended that Microsoft Windows operating system auditing be enabled at each workstation for the following events and objects:

- Logon Events (not Account Logon Events)
- Policy Changes
- System Events
- Account Management

On the server installation location, we also recommend that Object Access auditing be enabled for write access of the T3CCAUTH.DLL file of the Tabs3 working directory to record any updates to this program file.

To enable auditing, follow the procedures outlined in the following Microsoft Knowledge Base articles. Use the article that matches the Windows version being used on each workstation. The Microsoft Knowledge Base is available on the Internet at <http://www.support.microsoft.com/>.

- Microsoft Knowledge Base Article 921469 - How to use Group Policy to configure detailed security auditing settings for Windows Vista-based and Windows Server 2008-based computers
- Microsoft Knowledge Base Article 814595 - How to Audit Active Directory Objects in Windows Server 2003
- Microsoft Knowledge Base Article 310399 - How to Audit User Access of Files, Folders and Printers in Windows XP
- Microsoft Knowledge Base Article 314955 - How to Audit Active Directory Objects in Windows 2000

The presence of file auditing logs provides tracking and analysis abilities in the event that they are needed.

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## Additional Information

Additional information regarding the Payment Card Industry requirements and Best Practices can be found on the Internet at:

- [http://www.mastercard.com/us/merchant/security/what\\_can\\_do/SDP/merchant/index.html](http://www.mastercard.com/us/merchant/security/what_can_do/SDP/merchant/index.html)
- <http://www.visa.com/cisp>
- <http://www.discovernetwork.com/fraudsecurity/disc.html>
- <https://www.pcisecuritystandards.org/>

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# Chapter 3

## Configuration

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<input type="checkbox"/> Configuring Credit Card Processing and Merchant Accounts in TAS . . . . .	12
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### Set Up PayFuse Merchant Account(s)

In order to process credit card transactions in Tabs3, the firm must first obtain a merchant account with First National Merchant Solutions (FNMS), a subsidiary of First National Bank of Omaha. FNMS is a top 10 payment processor with more than 50 years of experience providing first-rate service and solutions to businesses across the nation. Tabs3 uses PayFuse, the Internet-based e-commerce payment processing solution for merchants provided by FNMS.

For more information regarding First National Merchant Solutions merchant accounts, please visit:

<http://www.tabs3.com/cci>

This page can also be accessed by clicking the **Learn More** button on the **Merchant Services** tab of Tabs3 Customization.

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### Configuring Credit Card Processing and Merchant Accounts in Tabs3


Perform the following steps to configure Tabs3 to allow processing of credit cards for payment transactions.

#### Enabling Credit Card Processing in Tabs3

Credit card processing must be enabled before Tabs3 can transmit credit card payment information to the PayFuse Web site.

##### To enable credit card processing

1. From the **Utilities** menu, select **Customization**.

2. Click the **Merchant Services** tab.
3. Select the **Enable processing of Credit Card Payments** check box.
4. Click the  button to save customization changes.

---

**Note:** The **Enable processing of Credit Card Payments** check box does NOT need to be selected in order to enter a payment transaction with a **Receipt Type** of Credit Card. Payments can be entered manually, but credit card payments cannot be processed through Tabs3 unless **Enable processing of Credit Card Payments** is selected and at least one merchant account is configured.


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## Configuring Merchant Accounts in Tabs3

Merchant accounts can be configured on the firm level, for individual locations, and/or for individual primary timekeepers. At least one merchant account must be configured for credit card processing to occur.

A single merchant account can be defined, or separate merchant accounts can be defined for locations or primary timekeepers. When multiple merchant accounts have been defined, Tabs3 will use the client information for the client selected in the Payment Entry program to determine which merchant account to process the credit card transaction with.

### To configure merchant accounts

1. From the **Merchant Services** tab of Tabs3 Customization, click **Firm Account**, **Location Accounts**, or **Timekeeper Accounts**, depending on the type of merchant account you want to define.
2. If defining a Location or Timekeeper Account, click **New**. Select the **Location** or **Timekeeper** for which this merchant account will be used.
3. Enter the **PayFuse Client ID**, **Description**, **User ID** and **Password** of the merchant account you configured with FNMS.
4. Select the type(s) of credit cards you will accept with this account (Visa, MasterCard, Discover, American Express, or Diners Club).
5. Click **OK** to close the merchant account setup window.
6. Click the  button in the Customization window to save the merchant account information.

---

**Note:** When your first merchant account is saved, you will be prompted to register the Tabs3 Credit Card Authorization Module. Clicking the **Register Now** button transmits the Tabs3 serial number and file version to Software Technology, Inc., the maker of Tabs3. This submission contains no personal information.

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## Tabs3 Data Entry Windows

### Merchant Services

<b>Menu Selections</b>	<i>Utilities   Customization   Merchant Services</i>
<b>Task Folders</b>	<i>Setup   Customization   Merchant Services</i>
<b>Help</b>	<i>Tabs3 Customization</i>

## Purpose

The **Merchant Services** tab (Fig. 3-1) allows you to enable or disable credit card processing in Tabs3, and to define merchant accounts for use in credit card processing. Once enabled, credit cards can be processed using the Payment Entry program.

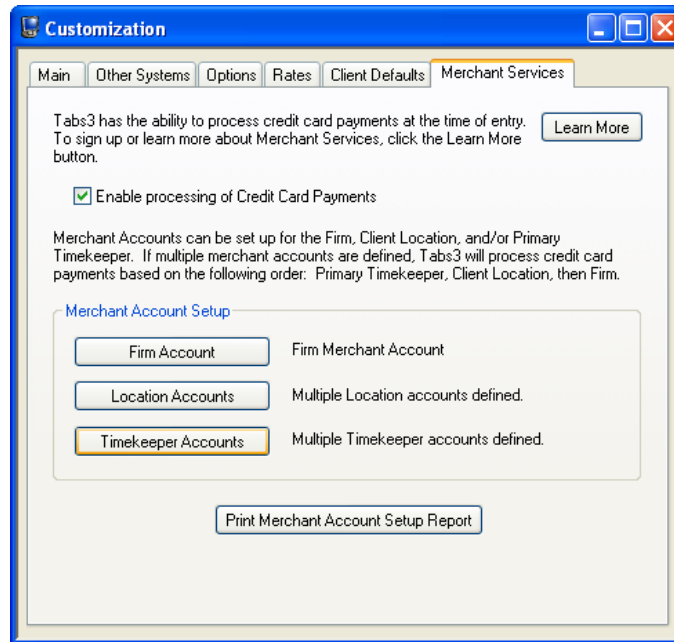


Fig. 3-1, Merchant Services tab of Tabs3 Customization

## Summary of Fields

The following options are available:

The **Learn More** button provides additional information about credit card processing in Tabs3 and how to sign up for First National Merchant Solutions merchant accounts.

Selecting the **Enable processing of Credit Card Payments** check box allows you to process credit card transactions in Tabs3.

Once the **Enable processing of Credit Card Payments** check box has been selected, the **Firm Account**, **Location Accounts** and **Timekeeper Accounts** buttons can be used to open a Merchant Account Setup window for defining merchant accounts.

The **Print Merchant Account Setup Report** button displays the Print dialog box, allowing you to print, preview, or save the Merchant Account Setup Report (page 36).

## Merchant Account Setup

### Help

### *Merchant Accounts*

### Purpose

The **Merchant Account Setup** window (Fig. 3-2) can be used to configure a merchant account for use in Point of Sale (POS) credit card processing of Tabs3 payments. A single merchant account can be created for the firm, while multiple merchant accounts can be created based on the Client Location or Primary Timekeeper.

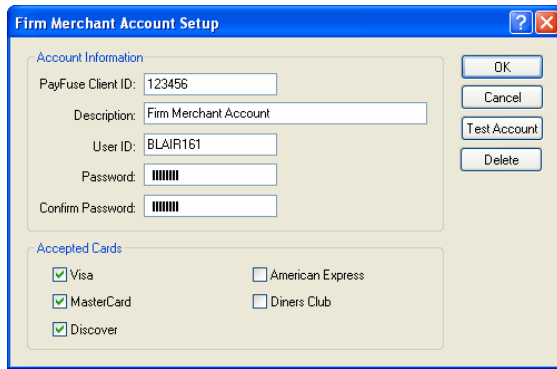


Fig. 3-2, Tabs3 Firm Merchant Account Setup

The **Merchant Account Setup** window can be accessed from the **Merchant Services** tab of Tabs3 Customization by clicking the **Firm Account**, **Location Accounts**, or **Timekeeper Accounts** buttons.

The PayFuse merchant account information entered here is decided upon between the firm and First National Merchant Solutions (FNMS). The password fields are masked for security purposes.

### Summary of Fields

One merchant account can be defined for the firm, and separate merchant accounts can be defined for each location and/or primary timekeeper record in Tabs3. Each merchant account is assigned a description of up to 50 characters for use in Tabs3. The remaining fields define the PayFuse merchant account information used to submit credit card transactions, including the PayFuse Client ID, a User ID and Password to log into the PayFuse service, and the types of credit cards the merchant account is able to process.

When your first merchant account is saved, you will be prompted to register the Tabs3 Credit Card Authorization module. Clicking the **Register Now** button transmits the Tabs3 serial number and file version to Software Technology, Inc., the maker of Tabs3. This submission contains no personal information.

The **Test Account** button transmits the specified account information to PayFuse using your Internet connection. A message will be displayed indicating a successful or unsuccessful connection attempt.

The **Delete** button is used to delete an unused merchant account.

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## Configuring Credit Card Processing and Merchant Accounts in TAS

Perform the following steps to configure Tabs3 Trust Accounting Software (TAS) to allow processing of credit cards for trust transaction deposits.

### Enabling Credit Card Processing in TAS

Credit card processing must be enabled before TAS can transmit credit card deposit information to the PayFuse Web site.

#### To enable credit card processing

1. From the **Utilities** menu, select **Customization**.
2. Click the **Merchant Services** tab.
3. Select the **Enable processing of Credit Card Deposits** check box.
4. Click the  button to save customization changes.

---

**Note:** The **Enable processing of Credit Card Deposits** check box does NOT need to be selected in order to enter a trust transaction with a **Type** of Credit Card. Trust transactions can be entered manually, but credit card deposits cannot be processed through TAS unless **Enable processing of Credit Card Deposits** is selected and at least one merchant account is configured.


---

## Configuring Merchant Accounts in TAS

Merchant accounts can be configured for individual bank accounts. At least one merchant account must be configured for credit card processing to occur.

Separate merchant accounts can be defined for each bank account. When multiple merchant accounts have been defined, TAS will use the bank account for the trust account selected in the Trust Transactions Entry program to determine which merchant account to process the credit card transaction with.

### To configure merchant accounts

1. From the **Merchant Services** tab of TAS Customization, click **Account Setup**.
2. Click **New**. Select the **Bank Account** for which this merchant account will be used.
3. Enter the **PayFuse Client ID**, **Description**, **User ID** and **Password** of the merchant account you configured with FNMS.
4. Select the type(s) of credit cards you will accept with this account (Visa, MasterCard, Discover, American Express, or Diners Club).
5. Click **OK** to close the Merchant Account Setup window.
6. Click **OK** to close the Bank Account Merchant Account Setup window.
7. Click the  button in the Customization window to save the merchant account information.

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**Note:** When your first merchant account is saved, you will be prompted to register the Tabs3 Credit Card Authorization Module. Clicking the **Register Now** button transmits the Tabs3 Trust Accounting Software (TAS) serial number and file version to Software Technology, Inc., the maker of TAS. This submission contains no personal information.

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## TAS Data Entry Windows

### Merchant Services

<b>Menu Selections</b>	<i>Utilities   Customization   Merchant Services</i>
<b>Task Folders</b>	<i>Setup   Customization   Merchant Services</i>
<b>Help</b>	<i>TAS Customization</i>
<b>Purpose</b>	The <b>Merchant Services</b> tab (Fig. 3-3) allows you to enable or disable credit card processing in TAS, and to define merchant accounts for use in credit card processing. Once enabled, credit cards can be processed using the Trust Transaction Entry program.

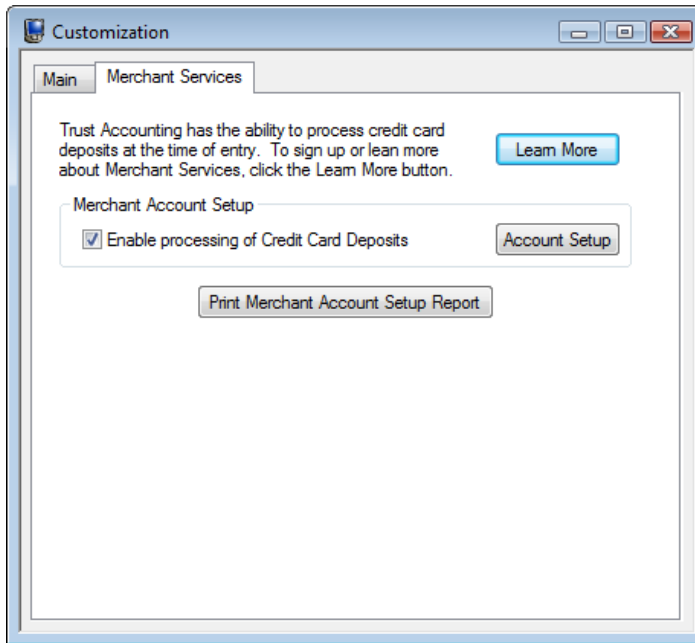


Fig. 3-3, Merchant Services tab of TAS Customization

### Summary of Fields

The following options are available:

The **Learn More** button provides additional information about credit card processing in TAS and how to sign up for First National Merchant Solutions merchant accounts.

Selecting the **Enable processing of Credit Card Deposits** check box allows you to process credit card transactions in TAS.

Once the **Enable processing of Credit Card Deposits** check box has been selected, the **Account Setup** button can be used to open a Merchant Account Setup window for defining merchant accounts.

The **Print Merchant Account Setup Report** button displays the Print dialog box, allowing you to print, preview, or save the Merchant Account Setup Report (page 36).

## Merchant Account Setup

### Help

### *Merchant Accounts*

### Purpose

The **Merchant Account Setup** window (Fig. 3-4) can be used to configure a merchant account for use in Point of Sale (POS) credit card processing of TAS deposits. Separate merchant accounts can be created for each Bank Account.

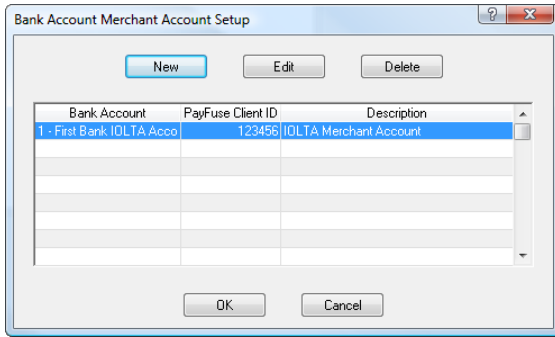


Fig. 3-4, TAS Bank Account Merchant Account Setup

The **Merchant Account Setup** window can be accessed from the **Merchant Services** tab of TAS Customization by clicking the **Account Setup** button.

The PayFuse merchant account information entered here is decided upon between the firm and First National Merchant Solutions (FNMS). The password fields are masked for security purposes.

### Summary of Fields

Separate merchant accounts can be defined for each bank account record in TAS. Each merchant account is assigned a description of up to 50 characters for use in TAS. The remaining fields define the PayFuse merchant account information used to submit credit card transactions, including the PayFuse Client ID, a User ID and Password to log into the PayFuse service, and the types of credit cards the merchant account is able to process.

When your first merchant account is saved, you will be prompted to register the Tabs3 Credit Card Authorization module. Clicking the **Register** button transmits the TAS serial number and file version to Software Technology, Inc., the maker of TAS. This submission contains no personal information.

The **Test Account** button transmits the specified account information to PayFuse using your Internet connection. A message will be displayed indicating a successful or unsuccessful connection attempt.

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# Chapter 4

## Credit Card Transactions

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### Entering Credit Card Payments in Tabs3

Credit card payments are entered as any other payment transaction. The payment entry program is used to create the payment in Tabs3 (**File | Open | Payment**). Select a Receipt Type of Credit Card. After saving the payment, the Credit Card Information window will be displayed.

- The Merchant Account field will prefill based on the client for whom the payment is being entered. The account used is determined by the Primary Timekeeper (if Timekeeper accounts are defined in the Merchant Account table), then by Client Location (if Location accounts are defined in the Merchant Account table), and finally by the Firm account (if one is defined).
- Depending on availability of the credit card and a valid card reader:

Click **Swipe Card** and swipe the card using a compatible credit card reader (*see Appendix C*).

... or ...

1. Select the **Credit Card Type** from the drop-down list. Clicking the  button will display all credit card types accepted for this merchant account. The types of cards available in this list depends on the card types selected when the merchant account is configured in Customization.
2. Enter the **Credit Card Number** and **Security Code** (CVV, CVV2, CVC2 or CID) from the credit card.
3. Select the **Expiration Date** of the credit card. Clicking the buttons next to the month and year fields will increment or decrement the month or year by one.
4. The **Payment Amount** is the Amount specified for the Payment transaction. This amount cannot be edited. If the amount is wrong, cancel the credit card transaction, delete the payment record, and then enter a new payment with the correct amount.
5. The **Cardholder Name** will default to the Contact Name from the Tabs3 client file based on the client specified for the payment transaction. Likewise, the optional **Business Name** will default to the Client Name from the Tabs3 client file provided the client is a business as opposed to an individual

(i.e., the client's name does not have a slash in the name field). *It is important to verify that this information is correct for the credit card being used.*

- ❑ Regardless whether you swipe the credit card or enter the information manually, the **Billing Address** information will default to the Address fields from the Tabs3 client file based on the client specified for the payment transaction. *It is important to verify that the address information is correct for the credit card being used.*
- ❑ Click the **Submit** button to begin processing the credit card payment. If the process is successful, the payment will be saved and you will be prompted to print a receipt for the credit card transaction.

## Tabs3 Data Entry Windows

### Payment Entry

Menu Selections	<i>File   Open   Payment</i>
Task Folders	<i>Transactions   Payment</i>
Help	<i>Payment File</i>
Purpose	To enter payments received from clients.

Accounts Receivable Balance				
Fee	Expense	Advance	Finance Charge	Total
4871.60	52.25	200.00	0.00	5123.85

Fig. 4-1, Payment Entry with Receipt Type of Credit Card

Details for the payment entry window can be found in Chapter 4 of the Tabs3 manual.

In order to transmit credit card payments to PayFuse, a **Receipt Type** of Credit Card must be selected. The Credit Card Information window will be displayed upon saving the payment (Fig. 4-2).

**Note:** When applying payments to multiple files/matters, the Credit Card Information window will not be displayed. Credit card payments cannot be accepted for payments to multiple files/matters.

### Credit Card Information in Tabs3

Help	<i>Credit Card Processing   Credit Card Information</i>
Purpose	To enter credit card information for payment.

Fig. 4-2, Credit Card Information

### Summary of Fields

The fields on this screen are used to enter information that is transmitted to the PayFuse service in order to process a credit card transaction. The Payment Amount is the amount specified for the payment transaction and cannot be changed. Fields marked with an asterisk (\*) are required for submitting a credit card transaction, and include the Credit Card Type, Credit Card Number, Security Code, Expiration Date, Cardholder Name and Billing Address. The Cardholder Name will default to the Contact Name from the Tabs3 client file based on the client specified for the payment transaction. Likewise, the optional Business Name will default to the Client Name from the Tabs3 client file provided the client is a business as opposed to an individual (i.e., the client's name does not have a slash in the name field). ***It is important to verify that this information is correct for the credit card being used.***

The Merchant Account used to process the transaction is automatically selected, based on the merchant accounts defined and the client for whom the payment is being processed, in the following order: by Primary Timekeeper (provided the client's designated primary timekeeper has a Timekeeper account defined in the Merchant Account table), by Client Location (provided the client's designated location has a Location account defined in the Merchant Account table), and finally for the Firm account (if one is defined).

The **Submit** button is used to encrypt and transmit the information on this screen to the PayFuse service for authorization and processing. If successful, a message will be displayed and you will be given the opportunity to print a Credit Card Payment Receipt (page 37). If the payment is rejected, or the system is unable to contact PayFuse for some reason, a message will be displayed with error information (page 24).

The **Swipe Card** button displays a Swipe Credit Card window, allowing the operator to swipe the credit card using a compatible credit card reader. A successful swipe will automatically populate the following fields on the Credit Card Information window from the encoded information on the credit card's magnetic strip: Credit Card Type, Credit Card Number, Security Code, Expiration Date and Cardholder Name. These fields cannot be edited. The Business Name and Address fields can be edited. The address information is defaulted based on the address information from the Tabs3 client file for the client specified for the payment transaction. It is important to verify the address information and Business Name matches the address and Business Name for the card being used. Clicking **Swipe Card** again will allow another card to be swiped, thereby replacing the information in the window.

The Credit Card Information window will be displayed when saving a payment transaction in the Payment Entry window with a **Receipt Type** of Credit Card. Tabs3 must be configured to allow processing of credit card transactions.

Information entered in this window is encrypted and transmitted to the PayFuse processing service when the **Submit** button is clicked. Only the Credit Card Type, last four digits of the Credit Card Number, Payment Amount, Cardholder Name and Business Name are retained in Tabs3 for reporting purposes.

After the credit card transaction is processed, this window will no longer be available. Instead, the Credit Card Transaction window (Fig. 4-3) can be accessed from the Payment Entry window. Additionally, credit card transaction information stored in Tabs3 can be accessed using the Credit Card Authorization List (page 39).

## Credit Card Transaction in Tabs3

### Help

*Credit Card Processing | Credit Card Transaction*

### Purpose

To view credit card information for an existing payment transaction.

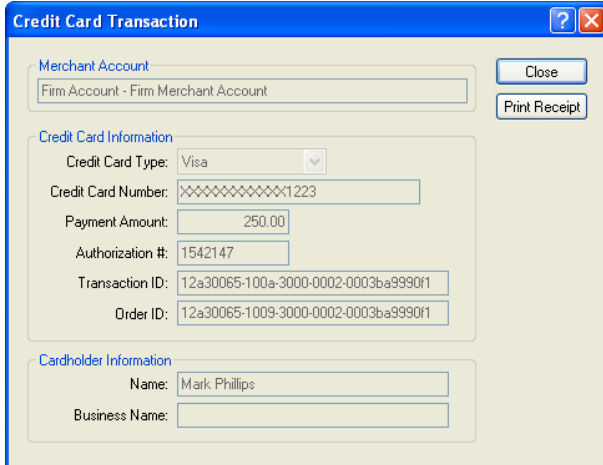



Fig. 4-3, Credit Card Transaction

The Credit Card Transaction window can be accessed from the Payment data entry window by clicking the  button (*View Credit Card Transaction Information*) next to the **Receipt Type** field of an existing transaction.

The information on this window is for information purposes only and cannot be edited. All of the information included here can also be shown on a Credit Card Authorization List (*page 39*).

---

**Note:** No sensitive credit card information is stored in Tabs3. Only the Card Type, last four digits of the Credit Card Number, Payment Amount, Cardholder Name and Business Name, plus the PayFuse Authorization #, Transaction ID and Order ID are retained in Tabs3 for reporting purposes.

---

### Summary of Fields

The fields on this window are not editable. The information stored in Tabs3 for the selected credit card transaction are shown, including the **Credit Card Type**, last four digits of the **Credit Card Number**, **Name**, **Business Name**, and **Payment Amount**. Also shown is the information from PayFuse, which can be used to make adjustments on the PayFuse Web site if necessary, including the **Authorization #**, **Transaction ID** and **Order ID**.

The **Print Receipt** button can be used to print a receipt for the current credit card transaction to a printer, screen or disk file (*page 37*).

---

**Note:** Although the information on this window is for information purposes only and cannot be edited, the **Authorization #**, **Transaction ID** and **Order ID** fields may be selected individually and copied to the Windows clipboard.

---


## Entering Credit Card Deposits in TAS

Credit card deposits are entered as any other trust transaction. The trust transactions entry program is used to create the deposit in TAS (*File | Open | Transaction*). Select a Type of Credit Card. After saving the trust transaction, the Credit Card Information window will be displayed.

- The Merchant Account field will prefill based on the trust account for whom the payment is being entered. The account used is determined by the Bank Account (if defined in the Merchant Account table).
- Depending on availability of the credit card and a valid card reader:

Click **Swipe Card** and swipe the card using a compatible credit card reader (*see Appendix C*).

... or ...

1. Select the **Credit Card Type** from the drop-down list. Clicking the  button will display all credit card types accepted for this merchant account. The types of cards available in this list depends on the card types selected when the merchant account is configured in Customization.
  2. Enter the **Credit Card Number** and **Security Code** (CVV, CVV2, CVC2 or CID) from the credit card.
  3. Select the **Expiration Date** of the credit card. Clicking the buttons next to the month and year fields will increment or decrement the month or year by one.
  4. The **Amount** is the Amount specified for the trust transaction. This amount cannot be edited. If the amount is wrong, cancel the credit card transaction, delete the trust transaction record, and then enter a new trust transaction with the correct amount.
  5. The **Cardholder Name** will default to the Contact Name from the TAS trust account file based on the trust account specified for the transaction. Likewise, the optional **Business Name** will default to the Client Name from the TAS trust account file provided the client is a business as opposed to an individual (i.e., the client's name does not have a slash in the name field). *It is important to verify that this information is correct for the credit card being used.*
- Regardless whether you swipe the credit card or enter the information manually, the **Billing Address** information will default to the Address fields from the TAS trust account file based on the trust account specified for the trust transaction. *It is important to verify that the address information is correct for the credit card being used.*
  - Click the **Submit** button to begin processing the credit card deposit. If the process is successful, the trust transaction will be saved and you will be prompted to print a receipt for the credit card transaction.

---

## TAS Data Entry Windows

### Trust Transaction Entry

<b>Menu Selections</b>	<i>File   Open   Transaction</i>
<b>Task Folders</b>	<i>Checks/Deposits   Trust Transactions</i>
<b>Help</b>	<i>Trust Transactions</i>
<b>Purpose</b>	To enter transactions for a trust account.

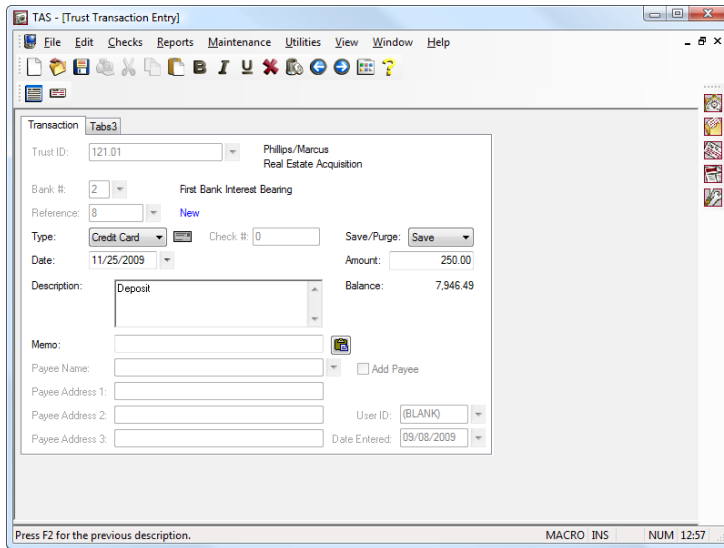


Fig. 4-4, Trust Transaction with Type of Credit Card

Details for the trust transaction entry window can be found in Chapter 4 of the TAS manual.

In order to transmit credit card deposits to PayFuse, a **Type** of Credit Card must be selected. The Credit Card Information window will be displayed upon saving the trust transaction (*Fig. 4-5*).

## Credit Card Information in TAS

### Help

*Credit Card Processing | Credit Card Information*

### Purpose

To enter credit card information for deposit.

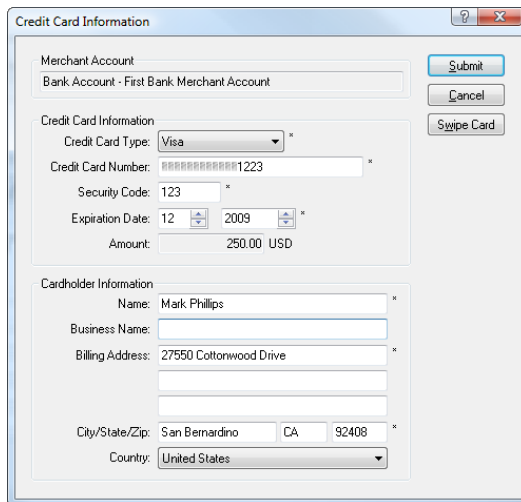


Fig. 4-5, Credit Card Information

The Credit Card Information window will be displayed when saving a trust transaction in the Trust Transaction Entry window with a **Type** of Credit Card. TAS must be configured to allow processing of credit card deposits.

Information entered in this window is encrypted and transmitted to the PayFuse processing service when the **Submit** button is clicked. Only the Credit Card Type, last four digits of the Credit Card Number, Amount, Cardholder Name and Business Name are retained in TAS for reporting purposes.

After the credit card transaction is processed, this window will no longer be available. Instead, the Credit Card Transaction window (*Fig. 4-6*) can be accessed from the Trust Transaction Entry window. Additionally, credit card transaction information stored in TAS can be accessed using the Credit Card Authorization List (*page 39*).

### Summary of Fields

The fields on this screen are used to enter information that is transmitted to the PayFuse service in order to process a credit card transaction. The Amount is the amount specified for the trust transaction and cannot be changed. Fields marked with an asterisk (\*) are required for submitting a credit card transaction, and include the Credit Card Type, Credit Card Number, Security Code, Expiration Date, Cardholder Name and Billing Address. The Cardholder Name will default to the Contact Name from the TAS trust account file based on the trust account specified for the trust transaction. Likewise, the optional Business Name will default to the Name from the TAS trust account file provided the trust account is a business as opposed to an individual (i.e., the trust account's name does not have a slash in the name field). ***It is important to verify that this information is correct for the credit card being used.***

The Merchant Account used to process the transaction is automatically selected, based on the merchant accounts defined and the trust account for whom the deposit is being processed, based on the Bank Account (provided the trust account's designated bank account has a merchant account defined in the Merchant Account table).

The **Submit** button is used to encrypt and transmit the information on this screen to the PayFuse service for authorization and processing. If successful, a message will be displayed and you will be given the opportunity to print a Credit Card Deposit Receipt (page 37). If the transaction is rejected, or the system is unable to contact PayFuse for some reason, a message will be displayed with error information (page 24).

The **Swipe Card** button displays a Swipe Credit Card window, allowing the operator to swipe the credit card using a compatible credit card reader. A successful swipe will automatically populate the following fields on the Credit Card Information window from the encoded information on the credit card's magnetic strip: Credit Card Type, Credit Card Number, Security Code, Expiration Date and Cardholder Name. These fields cannot be edited. The Business Name and Address fields can be edited. The address information is defaulted based on the address information from the TAS trust account file for the trust account specified for the deposit transaction. It is important to verify the address information and Business Name matches the address and Business Name for the card being used. Clicking **Swipe Card** again will allow another card to be swiped, thereby replacing the information in the window.

## Credit Card Transaction in TAS


### Help

*Credit Card Processing | Credit Card Transaction*

### Purpose

To view credit card information for an existing trust transaction.

Fig. 4-6, Credit Card Transaction

The Credit Card Transaction window can be accessed from the Trust Transaction data entry window by clicking the  button (**View Credit Card Transaction Information**) next to the **Type** field of an existing transaction.

The information on this window is for information purposes only and cannot be edited. All of the information included here can also be shown on a Credit Card Authorization List (page 39).

---

**Note:** No sensitive credit card information is stored in TAS. Only the Card Type, last four digits of the Credit Card Number, Payment Amount, Cardholder Name and Business Name, plus the PayFuse Authorization #, Transaction ID and Order ID are retained in TAS for reporting purposes.

---

### Summary of Fields

The fields on this window are not editable. The information stored in TAS for the selected credit card transaction are shown, including the **Credit Card Type**, last four digits of the **Credit Card Number**, **Name**, **Business Name**, and **Payment Amount**. Also shown is the information from PayFuse, which can be used to make adjustments on the PayFuse Web site if necessary, including the **Authorization #**, **Transaction ID** and **Order ID**.

The **Print Receipt** button can be used to print a receipt for the current credit card transaction to a printer, screen or disk file (*page 37*).

---

**Note:** Although the information on this window is for information purposes only and cannot be edited, the **Authorization #**, **Transaction ID** and **Order ID** fields may be selected individually and copied to the Windows clipboard.

---

## **Error Messages & Troubleshooting**

Detailed information regarding error messages or rejections when a Credit Card transaction is submitted to PayFuse through Tabs3 can be found in our Knowledge Base at:

**<http://www.support.Tabs3.com>**

Search for article R11249 "Credit Card Error Messages and Rejection Codes". Tabs3 does not provide support for credit card rejections.

If you need assistance with correcting errors, please contact First National Merchant Solutions Technical Support at: (800) 228-2443.

The PayFuse Web site is located at:

**[https://www.payfuse.com/cgi-bin/clearcommerce\\_engine.exe](https://www.payfuse.com/cgi-bin/clearcommerce_engine.exe)**

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# Chapter 5

## Credit and Void Transactions

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### Issuing a Credit/Void in Tabs3

Credit card payments that are deleted or adjusted in Tabs3 can attempt to void or credit the associated transactions on PayFuse. The Payment Adjustment program is used to reverse or refund the payment in Tabs3 (*Maintenance | Transaction Related | Payment Adjustment*).

#### Credit/Void a Credit Card Transaction

1. Open the Payment Entry window (*File | Open | Payment*).
2. Select the payment transaction associated with the credit card payment. (*Note that only work-in-process payments are available to be credited/voided in this manner.*)

3. Click the  button to delete the payment transaction.

... or ...


1. Open the Payment Adjustment program (*Maintenance | Transaction Related | Payment Adjustment*).
2. Select the payment transaction associated with the credit card payment.
3. Select to perform a **Reversal** (crediting/voiding the entire amount of the payment) or **Refund** (crediting/voiding an unallocated portion of the payment).
4. Select a **Date of Adjustment** for the Tabs3 payment. (*Note that this date is not used for the date of the credit on PayFuse. The current system date is used.*)
5. Click **OK** to perform the adjustment/credit.

Tabs3 attempts to void a credit card transaction first. Normally, a void can only be processed the same business day. If a credit card transaction is voided, the transaction will appear on PayFuse reports with a zero amount; however, the Tabs3 Credit Card Authorization List can show the original transaction (with the original amount) and the void transaction (with a negative amount).


If a credit card transaction cannot be voided, Tabs3 will then attempt to credit the transaction. Credit card transactions can normally be credited for up to 90 days on the PayFuse system. After that time, Tabs3 may not be able to process the transaction, and an error will be displayed. In this case, the payment will not be adjusted, and manual adjustments may be required. After this time, it is recommended that a check is processed for the credit, either manually, or using Tabs3 Accounts Payable.

## Tabs3 Data Entry Windows

### Delete Payment Entry

<b>Menu Selections</b>	<i>File   Open   Payment Edit   Delete</i>
<b>Task Folders</b>	<i>Transactions   Payment</i> 
<b>Help</b>	<i>Deleting a Payment Entry</i>
<b>Purpose</b>	To delete a payment transaction.

Details for the payment entry window can be found in Chapter 4 of the Tabs3 manual.

To delete a payment record, first open the payment file and display the record you want to delete. Then, click the  (**Delete**) button or select the **Delete** menu option from the **Edit** menu. You will be asked to confirm that you want to delete the record.

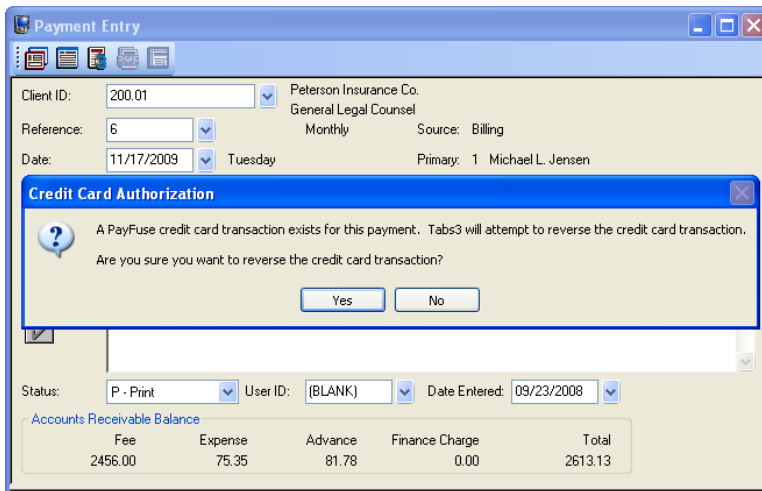


Fig. 5-1, Deleting a Payment Entry

If a credit card transaction exists for this payment, a message (*Fig. 5-1*) will be displayed. Click **Yes** to submit a credit transaction to PayFuse. Click **No** if you do not want to submit a credit/void transaction to PayFuse. This option is useful if you would prefer to process a check for the credit, either manually, or using Tabs3 Accounts Payable.

### Payment Adjustment in Tabs3

<b>Menu Selections</b>	<i>Maintenance   Transaction Related   Payment Adjustment</i>
<b>Task Folders</b>	<i>Transaction   Payment Adjustment</i>

## Help

## Payment Adjustment

### Purpose

To reverse or refund a payment that has already been billed and updated (i.e., a processed payment).

Details for the payment adjustment window can be found in Chapter 10 of the Tabs3 manual.

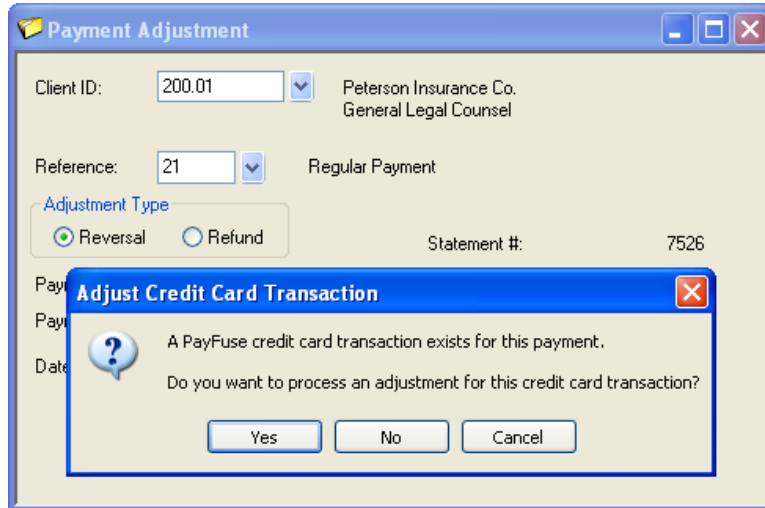


Fig. 5-2, Adjusting a Payment Entry

To reverse an entire payment record, select **Reversal**. To refund a portion of a payment record, select **Refund** and enter the amount of the refund. Click **OK** to adjust the payment entry.

A message will be displayed if a credit card transaction exists for the selected payment (Fig. 5-2). Click **Yes** to submit a credit/void transaction to PayFuse. Click **No** if you do not want to submit a credit transaction to PayFuse. This option is useful if you would prefer to process a check for the credit, either manually, or using Tabs3 Accounts Payable. Click **Cancel** if you do not want to adjust this payment.


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**Caution:** In the event you need to restore from a backup, it is important to realize that restoring from a backup does not affect the PayFuse Web site. Therefore, if for some reason you restore from a backup after a credit card transaction is credited and you need to readjust the payment in Tabs3, we recommend voiding the credit on the PayFuse Web site before readjusting the payment in Tabs3. Alternatively, you can simply elect to not process an adjustment for the credit card transaction.

---

## Issuing a Credit/Void in TAS

Credit card deposits that are deleted in TAS also attempt to void or credit the associated transactions on PayFuse.

1. Open the Trust Transaction Entry window (**File | Open | Transaction**).
2. Select the trust transaction associated with the credit card deposit. (*Note that only unreconciled trust transactions are available to be credited/voided in this manner.*)
3. Click the  button to delete the trust transaction.

TAS attempts to void a credit card transaction first. Normally, a void can only be processed the same business day. If a credit card transaction is voided, the transaction will appear on PayFuse reports with a zero amount; however, the Tabs3 Credit Card Authorization List can show the original transaction (with the original amount) and the void transaction (with a negative amount).

If a credit card transaction cannot be voided, TAS will then attempt to credit the transaction. Credit card transactions can normally be credited for up to 90 days on the PayFuse system. After that time, TAS may not be able to process the transaction, and an error will be displayed. In this case, the trust transaction will not be

adjusted, and manual adjustments may be required. After this time, it is recommended that a check or EFT is processed for the credit.

## TAS Data Entry Windows

### Delete Trust Transaction Entry

**Menu Selections**

*File | Open | Transaction  
Edit | Delete*

**Task Folders**

*Checks/Deposits | Trust Transactions*



**Help**

*Deleting a Trust Transaction*

**Purpose**

To delete a trust transaction.

Details for the trust transaction entry window can be found in Chapter 4 of the TAS manual.

To delete a trust transaction record, first open the trust transaction file and display the record you want to delete.

Then, click the  (**Delete**) button or select the **Delete** menu option from the **Edit** menu. You will be asked to confirm that you want to delete the record.

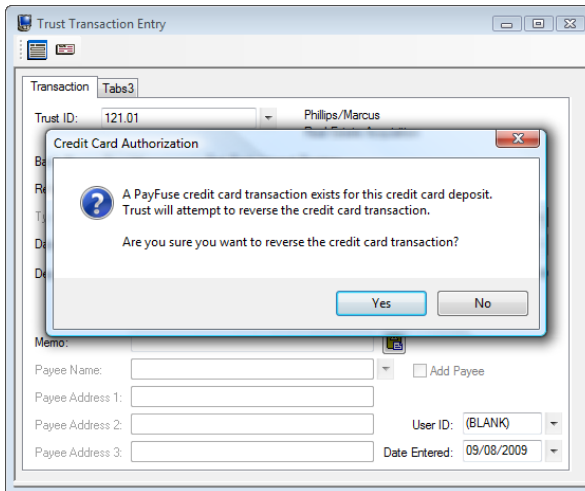


Fig. 5-3, Deleting a Trust Transaction Entry

If a credit card transaction exists for this trust transaction, a message (Fig. 5-3) will be displayed. Click **Yes** to submit a credit transaction to PayFuse. Click **No** if you do not want to submit a credit/void transaction to PayFuse. This option is useful if you would prefer to process a check or EFT for the credit.

---

**Caution:** In the event you need to restore from a backup, it is important to realize that restoring from a backup does not affect the PayFuse Web site. Therefore, if for some reason you restore from a backup after a credit card transaction is credited and you need to credit the payment in TAS, be sure you elect to not process an adjustment for the credit card transaction to PayFuse.

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# Chapter 6

## Credit Card Reports

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### Overview

The reports included with the Tabs3 Credit Card Authorization module are accessed from within Tabs3 or TAS.

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### Merchant Account Setup Report

<b>Menu Selections</b>	<i>Utilities   Customization   Merchant Services   Print Merchant Account Setup Report</i>
<b>Task Folders</b>	<i>Setup   Customization   Merchant Services   Print Merchant Account Setup Report</i>
<b>Purpose</b>	The Merchant Account Setup Report shows all merchant accounts configured to allow credit card payments in Tabs3 or TAS. Tabs3 merchant account information is not shown on the Trust Merchant Account Setup Report. Likewise, Trust merchant account information is not shown on the Tabs3 Merchant Account Setup Report.
<b>Benefit</b>	Used to verify information in the merchant account file.
<b>Frequency</b>	As needed.
<b>Report Detail</b>	Page 36.

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### Credit Card Transaction Receipt

<b>Tabs3 Menu Selection</b>	<i>File   Open   Payment   View Credit Card Transaction Information   Print Receipt</i>
<b>TAS Menu Selection</b>	<i>File   Open   Transaction   View Credit Card Transaction Information   Print Receipt</i>
<b>Tabs3 Task Folders</b>	<i>Transactions   Payment   View Credit Card Transaction Information   Print Receipt</i>
<b>TAS Task Folders</b>	<i>Checks/Deposits   Trust Transactions   View Credit Card Transaction Information   Print Receipt</i>
<b>Purpose</b>	A credit card receipt shows the transaction information for a credit card transaction.
<b>Benefit</b>	Used to provide a proof of payment to a client, as well as obtain a signature for credit card transaction to retain.
<b>Frequency</b>	Usually after each credit card transaction entry.

---

## Credit Card Authorization List

**Tab3 Menu Selection**    *Reports | Transactions | Credit Card Authorization List*

**TAS Menu Selection**    *Reports | Credit Card Authorization List*

**Tab3 Task Folders**    *Reports | Transaction Reports | Credit Card Authorization List  
Transactions | Transaction Reports | Credit Card Authorization List*

**TAS Task Folders**    *Reports | Credit Card Authorization List*

**Purpose**    The Credit Card Authorization List shows a list of credit card transactions authorized for a specified time period. You can include charges, voids, credits, or any combination thereof.

**Benefit**    Used to verify credit card transactions entered in Tab3 or TAS. This report includes Tab3 client or TAS trust account information, and can be used to balance with your Settlement Reports on the PayFuse Web site.

**Frequency**    Usually daily, or as needed.

**Report Detail**    Page 39-40.

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# Appendixes

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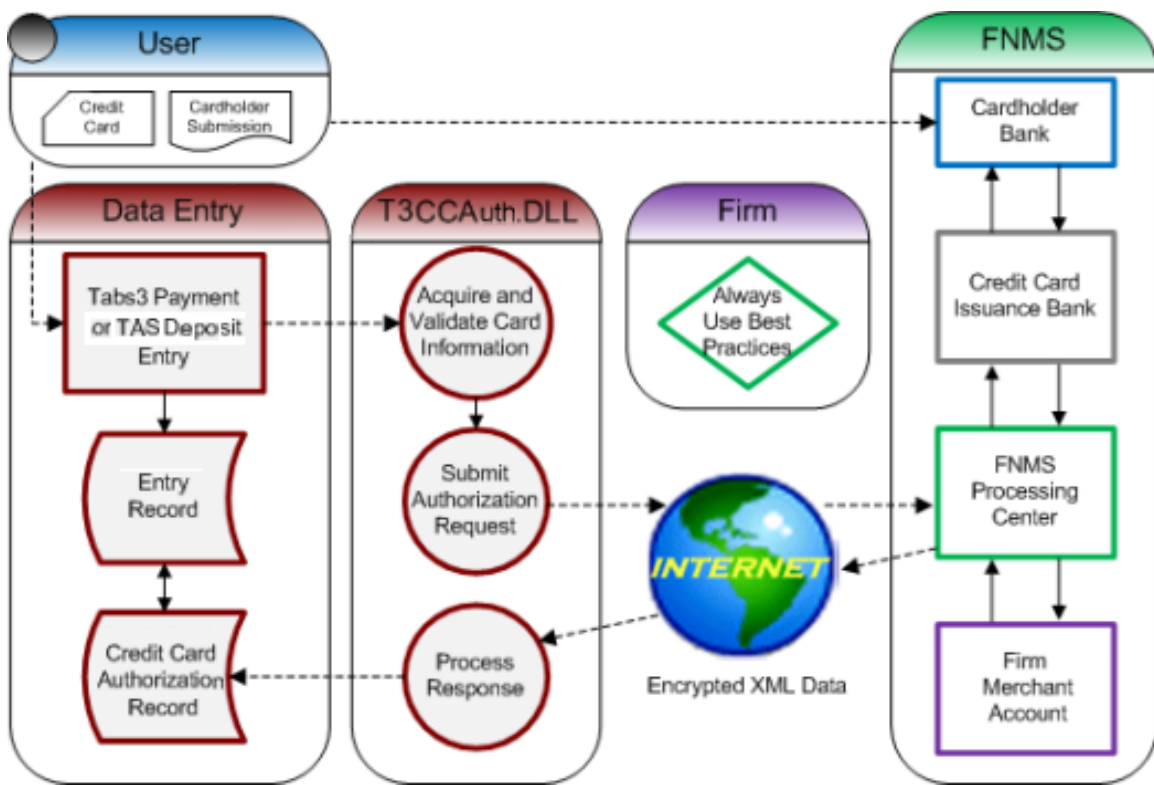
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# Appendix A

## Credit Card Data Flow Chart



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# Appendix B

## Sample Reports

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## Merchant Account Setup Report

The Merchant Account Setup Report shows the merchant accounts that Tabs3 and TAS have been configured to use for credit card processing. The report is broken down into sections for the following types of configuration:

### Tabs3

- Firm Account
- Location Accounts
- Timekeeper Accounts

### TAS

- Bank Accounts

Each section is shown only if defined. The report shows the PayFuse Client ID, Description, and which types of credit cards the account has been configured to accept.

Date: 11/17/2009		<b>Tabs3 Merchant Account Setup Report</b> Jensen, Martin & Anderson, P.C.		Page: 1			
<b>Firm Account</b>							
	PayFuse Client ID	Description	VS	MC	DS	AE	DC
Firm Account Information	12900001	Firm Merchant Account	Y	Y	Y	N	N
<b>Location Accounts</b>							
Location	PayFuse Client ID	Description	VS	MC	DS	AE	DC
Lincoln - Lincoln Office	12900002	Lincoln Location Account	Y	Y	Y	N	N
Omaha - Omaha Office	12900003	Omaha Location Account	Y	Y	Y	N	N
<b>Timekeeper Accounts</b>							
Timekeeper	PayFuse Client ID	Description	VS	MC	DS	AE	DC
1 - Michael L. Jensen	12900004	Partner Merchant Account - MLJ	Y	Y	Y	N	N
2 - Paula Ann Martin	12900005	Partner Merchant Account - PAM	Y	Y	Y	N	N
3 - Ronald P. Anderson	12900006	Partner Merchant Account - RPA	Y	Y	Y	N	N

Date: 11/17/2009		<b>Trust Merchant Account Setup Report</b> Jensen, Martin & Anderson, P.C.		Page: 1			
<b>Bank Account</b>							
	PayFuse Client ID	Description	VS	MC	DS	AE	DC
1 - First Bank IOLTA Account	12900010	IOLTA Merchant Account	Y	Y	Y	N	N
2 - First Bank Interest Bearing	12900011	First Bank Merchant Account	Y	Y	Y	N	N

## Definitions

<b>Date</b>	The date the report was printed.
<b>PayFuse Client ID</b>	The PayFuse Client ID assigned to the firm's merchant account by First National Merchant Solutions (FNMS). The PayFuse Client ID can be a maximum of 9 characters.
<b>Description</b>	The Merchant Account description. The description can be a maximum of 50 characters.
<b>Location (Tabs3 only)</b>	Location ID and description assigned to the location. The location ID can be a maximum of 8 characters and the description can be a maximum of 40 characters.
<b>Timekeeper (Tabs3 only)</b>	Primary timekeeper's number and name. The timekeeper number can be a maximum of 3 digits, and the timekeeper name can be a maximum of 35 characters.
<b>Bank Account (TAS only)</b>	Bank account number and description. The bank number can be a maximum of 2 digits, and the bank description can be a maximum of 30 characters.
<b>VS</b>	Visa credit cards accepted (Y or N).
<b>MC</b>	MasterCard credit cards accepted (Y or N).
<b>DS</b>	Discover credit cards accepted (Y or N).
<b>AE</b>	American Express credit cards accepted (Y or N).
<b>DC</b>	Diners Club credit cards accepted (Y or N).

## Credit Card Transaction Receipt

The Credit Card Receipt displays the payment amount and general information about the credit card transaction, including the card type and last four digits of the credit card number. No secure credit card information is shown on this receipt. A space is provided for the credit card holder to sign the receipt, which should be kept on file with the firm in case of dispute. A copy of the receipt may also be presented to the client as proof of payment.

Date: 11/17/2009	<b>Tab3 Credit Card Payment Receipt</b> Jensen, Martin & Anderson, P.C.		Page: 1
Client:	100.00 Larson/Michael Larson v. Bel-Cor	Received By:	DAN
Statement #:	0	Date:	11/17/2009
Receipt Type:	Credit Card	Time:	04:11 PM
Reference:	2		
<hr/> Description: Credit Card Payment <hr/>			
Card Type:	Visa	<b>Amount (USD):</b>	<b>50.00</b>
Card Number:	-2780		
Cardholder Name:	Michael Larson		
Authorization #:	803191		
Signature:	_____		

Date: 11/17/2009	<b>Trust Credit Card Deposit Receipt</b> Jensen, Martin & Anderson, P.C.		Page: 1
Trust ID:	121.01-02 Phillips/Marcus Real Estate Acquisition	Received By:	DAN
Receipt Type:	Credit Card	Date:	11/17/2009
Reference:	8	Time:	04:11 PM
<hr/> Description: Deposit <hr/>			
Card Type:	Visa	<b>Amount (USD):</b>	<b>250.00</b>
Card Number:	-4711		
Cardholder Name:	Mark Phillips		
Authorization #:	211665		
Signature:	_____		

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## Definitions

<b>Date</b>	Date the receipt was printed.
<b>Client/Trust ID</b>	Client or Trust Account ID and Bank Account, Name and Work Description. <hr/> <b>Note:</b> Deleting a client or trust account does not delete any credit card transaction records processed by PayFuse. The Credit Card Authorization List will report the original Client ID or Trust ID, and note that this client or trust account was deleted. <hr/>
<b>Statement #</b>	Statement number the payment applies to, if selected.
<b>Receipt Type</b>	Credit Card
<b>Received By</b>	User ID.
<b>Date</b>	Date of the payment or trust transaction.
<b>Time</b>	Time of the payment or trust transaction.
<b>Description</b>	Description of the payment or trust transaction.
<b>Card Type</b>	Credit card type. Visa, MasterCard, Discover, American Express, Diners Club.
<b>Card Number</b>	The last four digits of the credit card number.
<b>Cardholder Name</b>	Name as it appears on the credit card.
<b>Authorization #</b>	PayFuse authorization number.
<b>Amount</b>	Amount charged to the credit card.
<b>Signature</b>	A blank line for obtaining a signature from the cardholder.

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**Note:** Please retain a copy of the Credit Card Receipt, with cardholder signature, for your records.

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## Credit Card Authorization List

The Credit Card Authorization List is used to print a list of credit card transactions authorized via Tabs3 for a specified time period. This list contains similar information to the Settlement Report that is available via the PayFuse Web site, but includes Tabs3 client information. You can run a list with charges, voids, credits, or any combination thereof. Items are sorted based on the specified 1st Sort Order and 2nd Sort Order. Two reports are shown below. The first report includes the default columns, whereas the second report includes all possible columns. The report shown on the following page includes the default columns in the Trust Accounting Software (TAS) Credit Card Authorization List.

Date: 11/14/2008		<b>Tab3 Credit Card Authorization List</b>						Page: 1	
From: 11/14/2008 Thru 11/14/2008		Jensen, Martin & Anderson, P.C.							
Auth Date	PayFuse Order ID	Auth Code	Card Info	Type	Amount	User ID			
<b>PayFuse Client ID: 136000001</b>									
11/14/2008	5000a5a5-e15 a-5000-0055- 0005ba9905f5	900001	VS-4125	Charge	250.00	DAN			
11/14/2008	5000a5f5-e15 a-5000-0056- 0005ba9905f5	900002	MC-2147	Charge	100.00	DAN			
11/14/2008	5000a5f5-e15 a-5000-0057- 0005ba9905f5	900003	DC-2621	Charge	1,500.00	DAN			
Total for PayFuse Client ID: 136000001					Charges	1,850.00			
					Total	1,850.00			
<b>Grand Totals</b>					Charges	1,850.00			
					Total	1,850.00			

Date: 11/17/2009		<b>Tab3 Credit Card Authorization List</b>										Page: 1	
From: 11/17/2009 Thru 11/17/2009		Jensen, Martin & Anderson, P.C.											
Auth Date	Time	Client ID	Payment Status	PayFuse Order ID	PayFuse Transaction ID	Auth Code	PayFuse Client ID	Card Info	Cardholder Name	Type	Amount	User ID	
<b>PayFuse Client ID: 136000001</b>													
11/17/2009	11:48 AM	200.01	Deleted	500057ed-1f6 c-3000-0037- 0003ba9896f7	500057ed-1f6 d-3000-0037- 0003ba9896f7	900006	136000001	VS-3142	Paul Franklin	Charge	250.00	DAN	
11/17/2009	11:51 AM	200.01	ARCH	500057ed-1fc b-3000-0037- 0003ba9896f7	500057ed-1fc c-3000-0037- 0003ba9896f7	900008	136000001	VS-3142	Paul Franklin	Charge	275.42	DAN	
Total for PayFuse Client ID: 136000001										Charges	525.42		
										Total	525.42		
<b>Grand Totals</b>										Charges	525.42		
										Total	525.42		

(continued on the next page)

Date: 11/17/2009		<b>Trust Credit Card Authorization List</b>				Page: 1	
Jensen, Martin & Anderson, P.C.							
From: 11/17/2009 Thru 11/17/2009							
Auth Date	PayFuse Order ID	Auth Code	Card Info	Type	Amount	User ID	
<b>PayFuse Client ID: 12900011 First Bank Merchant Account</b>							
11/17/2009	5000a5f5-cdf b-3000-0032- 0003ba9896f7	183998	MC-2147	Charge	250.00	DAN	
11/17/2009	5000a5f5-da1 0-3000-0032- 0003ba9896f7	211665	VS-4711	Charge	250.00	DAN	
11/17/2009	5000a5f5-dab c-3000-0032- 0003ba9896f7	584773	DC-2621	Charge	100.00	DAN	
11/17/2009	5000a5f5-dab c-3000-0032- 0003ba9896f7	584773	DC-2621	Void	-100.00	DAN	
<b>Total for PayFuse Client ID: 12900011 First Bank Merchant Account</b>					Charges	600.00	
					Voids	-100.00	
					<b>Total</b>	<b>500.00</b>	
<b>Grand Totals</b>							
					Charges	600.00	
					Voids	-100.00	
					<b>Total</b>	<b>500.00</b>	

## Definitions

<b>Date</b>	The date the report was printed.
<b>From/Thru</b>	The beginning and ending dates selected for the report.
<b>PayFuse Client ID</b>	The PayFuse Client ID the credit card transaction was processed with.
<b>Auth Date</b>	The date the credit card transaction was authorized.
<b>Time</b>	The time the credit card transaction was authorized.
<b>Client/Trust ID</b>	Client or Trust Account for which the transaction was processed.
<b>Status</b>	Status field of the transaction. Deleted, Processed/WIP, or ARCH.
<b>PayFuse Order ID</b>	The order ID generated by the PayFuse processing system.
<b>PayFuse Transaction ID</b>	The transaction ID generated by the PayFuse processing system.
<b>Auth Code</b>	The authorization code generated by the PayFuse processing system.
<b>PayFuse Client ID</b>	The PayFuse Client ID the credit card transaction was processed with.
<b>Card Info</b>	A two digit card type code (VS-Visa, MC-MasterCard, DS-Discover, AE-American Express, DC-Diners Club) followed by the last four digits of the credit card number.
<b>Cardholder Name</b>	The name of the cardholder, as it appears on the credit card.
<b>Type</b>	Transaction type. Charge, Credit, or Void.
<b>Amount</b>	The amount of the credit card transaction.
<b>User ID</b>	The user who processed the transaction.

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# Appendix C

## Compatible Credit Card Readers

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### Magtek Magstripe Mini Swipe USB

Tabs3 has been designed to work with Magstripe Swipe readers by Magtek, specifically the Mini Swipe (USB) reader. These credit card readers can be purchased directly from Magtek, or wherever business machines can be found.

Magstripe Swipe readers must be configured for standard HID mode in order for Tabs3 to read credit cards and transmit this information to First National Merchant Solutions (FNMS).

Other Magtek credit card readers that support standard HID mode and meet ISO and AAMVA standards *may* function; however, these credit card readers have not been certified to work with Tabs3. Use of these readers is not supported or guaranteed.

For information about the Magstripe Mini Swipe (USB) reader, please visit:

[http://www.magtek.com/products/card\\_readers/mini/usb/mini.asp](http://www.magtek.com/products/card_readers/mini/usb/mini.asp)

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**Note:** Tabs3 requires a Human Interface Device (HID) Software Interface model (P/N 21040101 or 21040102) and cannot be used with a Keyboard Emulation Software Interface model.

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