



**XA Card\_Connect**  
Secure Credit Card Processing  
for  
Infor ERP XA

Mark Shubel  
Lexel Corporation



# Did You Know?

- ...“The 2006, and the Payment Card Industry Data Security Standard (PCI DSS) requires merchants (and others) to encrypt certain cardholder information. At last count, nearly three dozen states have laws that require merchants to announce when they have disclosed personal financial information that was not encrypted. Visa and MasterCard can levy fines of up to \$500,000 for breaches in which the merchant failed to implement security measures. In my experience, these fines are larger and generally occur more often in situations where the merchant failed to use encryption. ”



# Did You Know?

- Encryption requirements to comply with the Payment Card Industry Data Security Standard - PCI DSS
- "Requirement 3.4 states that merchants must render [the Primary Account Number], at minimum, unreadable anywhere it is stored (including data on portable digital media, **backup media**, in logs, and data received from or stored by wireless networks)."



# Why Credit Card Processing for XA?

- Better Cash Flow...NO TERMS
- Happier Customers!
  - People want their AMEX points!
- Required for eBusiness



# Problems with the Manual Approach

- **Dual Effort**
  - Order Entry
  - Credit Card Processing
- **Order Value Changes**
  - Partial Shipments
  - Freight
  - Order Changes
- **Re-Authorizations**
  - Stale Cards





Things Will Fall Through The Cracks!



# Problems with the Manual Approach

- How are You Storing Credit Card Data?
  - In a Spreadsheet?
  - In a Database?
  - On Paper?
- All of the above are **NOT COMPLIANT!**
  - PCI Standards
  - State Privacy Laws





# You Cannot Store Unencrypted Card Data!

(Heaven Forbid you store the CVV Code!)

...”Visa and MasterCard can levy fines of up to \$500,000 for breaches in which the merchant failed to implement security measures.”





# Credit Card Processing Defined

## ● Validation or Pre-Authorization

- Assure the Card Information is Valid
- Assure the Card Information Matches the Owner's Credentials
  - Address
  - Zip Code
- Optional Security Code
  - CVV2



# Credit Card Processing Defined

## ● Authorization

- Card is Authorized for the **EXPECTED** Amount
- Limit is Reduced
- Card is **NOT** Charged



# Credit Card Processing Defined

## ● Settlement

- Card is Charged
- Up to Amount of Authorization



# XA Card\_Connect

- Packaged Credit Card Interface for Infor ERP XA
  - COM
  - CSM (7.8+)
  - COM\_Net2/CN3
- No Modifications to XA
- Requires Curbstone Card by Curbstone Corporation



# Why Curbstone?

- **Connect Directly to Banks**
  - Lowest Bank Cost
  - No Middle Man
    - Google
    - Authorize.net
- **Secure**
  - PCI Certified
- **Can LEGALLY store Credit Cards**



# XA Card\_Connect Processing Flow



# Why XA Card\_Connect?

- Connects Curbstone to Infor ERP XA
  - No Dual Effort
  - No Mistakes
- Flexible Design
  - Tailoring Options
- Fast Implementation
- No Modifications to XA



# Why XA Card\_Connect?

- Generates “High Quality” Transactions
- Minimizes “Downgrades”
  - Authorization Amount is Close to Settlement Amount
  - Reduces Over-Authorization
    - Customers HATE that
- Minimizes (or eliminates) Orders that Ship with a Bad Card.





# Credit Card Processing Flow

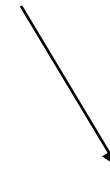
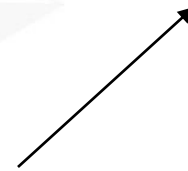
## XA Card\_Connect



Validate Card

Authorize Card

Settle Card



Store Card Data  
PCI Compliance  
Curbstone  
Corporation

Store Authorization  
Number  
Curbstone  
Corporation

Settlement Report



# XA Integration

- Supported at Rel 6,7.7,7.8 and 9
- COM
  - End Order
  - Pick List Print
  - Invoice Print



# XA Integration

## ● CSM (7.8+)

- User Action on Customer Order Object
  - Requires Integrator or Enterprise Integrator
- Pick List Print
- Invoice Print

## ● COM\_Net2/CN3

- Order Entry
- Pick List Print
- Invoice Print



# COM Processing- End Order

Session A - [24 x 80]

File Edit View Communication Actions Window Help

CNCRED01 CREDIT CARD AUTHORIZATION XA\_CARD\_CONNECT

CUSTOMER: 00000100 ORDER NUMBER: 3895  
AUTHORIZATION AMOUNT: 7,850.00  
ADDITIONAL AMOUNT...: .00  
TOTAL AUTH. AMOUNT..: 7,850.00

Enter Card Information:  
Card Number....: \_\_\_\_\_  
Expiration Date: \_\_ \_\_ (MM/YY)  
Security code..: \_\_\_\_\_  
Name On Card...: \_\_\_\_\_  
Address Line 1.: \_\_\_\_\_  
Address Line 2.: \_\_\_\_\_  
Zip Code.....: \_\_\_\_\_

F3=Exit F8>Select Card Enter=Process Req (c)Lexel Corporation

M0 a MW 09/036

I902 - Session successfully started



# COM Processing – End Order

```
Session A - [24 x 80]
File Edit View Communication Actions Window Help
[Icons]
CNCRED08          CREDIT CARD SELECTION          XA_CARD_CONNECT

CUSTOMER: 00000100

Select Card:

  S   Type      Card Number          Name on Card
  -   -
  -   VISA *****8038      FRANK DIAKO
  -   VISA *****1111      BOB MILLIGAN TEST 1111

F3=Exit                                     (c)Lexel Corporation

MA a MW 09/007
I902 - Session successfully started
```



# Processing (COM)

```
Session A - [24 x 80]
File Edit View Communication Actions Window Help
[Icons]
_CNCREDO1          CREDIT CARD AUTHORIZATION          XA CARD_CONNECT

CUSTOMER: 00000100  ORDER NUMBER:    1232
AUTHORIZATION AMOUNT:          1.00

AUTHORIZATION: *SIM* APPROVED 105584
CARD KEY...:    000000000105584

PLEASE HIT ENTER TO CONTINUE

(c)Lexel Corporation

MA a MW 01/001
1902 - Session successfully started Xerox Document Centre 425 PS on IP_10.10.10.17
```







# Processing (COM\_Net2/CN3)

**Payment**

P.O. Number

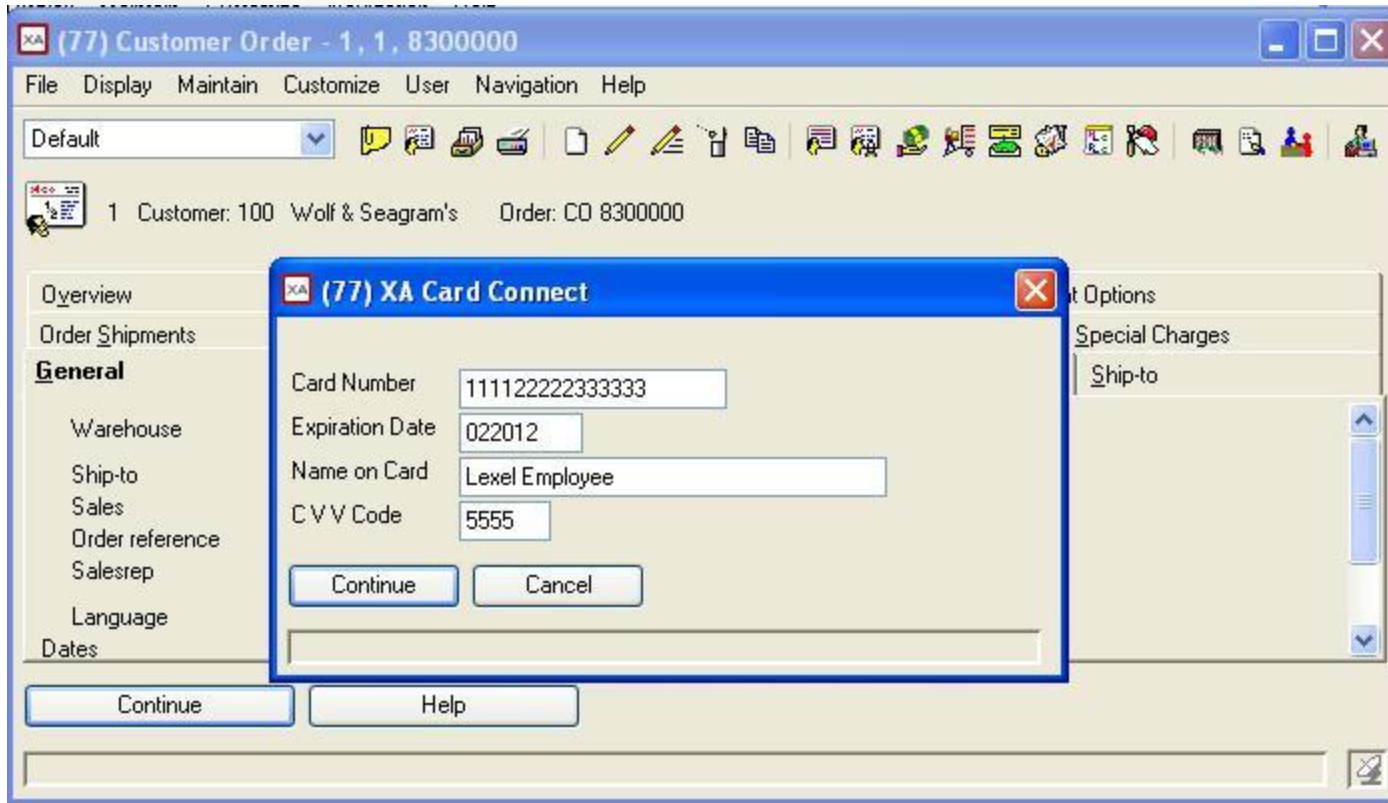
**Credit Card Information** (Optional)

|                 |                      |                                    |                      |
|-----------------|----------------------|------------------------------------|----------------------|
| Card Company    | Select Card ▾        | <b>Credit Card Billing Address</b> |                      |
| Card #          | <input type="text"/> | Name                               | Wolf & Seagram's     |
| Expires (MM/YY) | 01 ▾ / 08 ▾          | Address 1                          | 1000 E. 133rd Street |
| Name on Card    | <input type="text"/> | Address 2                          | Suite 100            |
| Security Code   | <input type="text"/> | City                               | New York             |
|                 |                      | State/Zip/Country                  | NY ▾ / 10025 / USA ▾ |



# Processing CSM





# Tailorable Processing Modes

- Must Consider the Difference Between Authorization Dollars and Settlement Dollars.
- Determines Your Margin for That Transaction
- Flexible to Conform to YOUR Business!
- Can be Set Globally or by Customer



# Mode 1

- Card is Pre-Authorized and Stored at Order Entry to make sure it is a Valid Card.
- Authorization of the Order Value plus up-charges occurs at Pick List time
- Order placed on Credit Hold if Necessary
  - Pick List will not Print
- Settlement Occurs during Invoice Print.



## Mode 2

- Card is Pre-Authorized at Order Entry to make sure it's a Valid Card.
- Authorization and Settlement Occurs during Invoice Print.



# Mode 3

- Card is Authorized at Order Entry for Order Value plus any up-charges.
- Reauthorization (if “stale”) occurs at Pick List time.
- Order Placed on Credit Hold if Necessary
  - Pick List will not Print
- Settlement Occurs during Invoice Print.



# Mode 4

- Card is Authorized at Order Entry for Order Value plus up-charges.
- Settlement Occurs during Invoice Print.



# XA Card Connect Features

- Manages “Stale Cards”
- Manages Order Value Changes
  - Partial Shipments
  - Order Changes
  - Freight
- Utilizes COM Credit Holds
- Supports Credit Memos
- Powerful Transaction Inquiry
  - Audit Trail



# Credit Card Transaction Inquiry

- Powerful Inquiry for all Credit Card Transaction Details.
  - Used for Audit Purposes
  - Links to Curbstone Details



# Credit Card Transaction Inquiry

```
Session A - [24 x 80]
File Edit View Communication Actions Window Help
CNCRED04 CREDIT CARD INQUIRY XA CARD_CONNECT

COMPANY NUMBER: 1
ORDER NUMBER..:
-OR-
INVOICE NUMBER:
-OR-
CUSTOMER NUMBER: 100 Wolf & Seagram's

Select Transaction Detail:
S Order Invoice Date Card Amount RQ RP Auth. Code Card Key
- CM 44 0000000 4/24/08 100.49 RC UG 000000000076364
- CM 44 0000019 4/24/08 100.49 RS UG 000000000076364
- CM 45 0000000 4/24/08 100.49 RC UG 000000000076365
- CM 45 0000020 4/24/08 100.49 RS UG 000000000076365
- CM 46 0000000 4/24/08 100.49 RC UG 000000000076366
- CM 46 0000021 4/24/08 100.49 RS UG 000000000076366
- CD 3949 0000000 4/24/08 115.51 RA UG CCARD APV 000000000076360
- CD 3949 0000488 4/24/08 100.49 RS UG CCARD APV 000000000076360
- CD 3950 0000000 4/24/08 115.51 RA UG CCARD APV 000000000076361 +

F3=Exit (c)Lexel Corporation
MA a 13/002
1902 - Session successfully started
```





# Credit Card Transaction Inquiry

```
Session A - [24 x 80]
File Edit View Communication Actions Window Help
CNCRED04          CREDIT CARD INQUIRY          XA CARD_CONNECT

MFTYPE: RC          MFCARD: *****8038          MFEDAT: 0909
MFTYP2: PA          MFAMT1:          100.49000        MFMRCH: 99999
MFDATE: 20080424    MFADD1: 540          MFQACI:
MFTIME: 154716      MFZIPC: 12222        FMETH: 01
MFUSER: ROBERTM     MFREFR: 01/00000100/44/000019
                    MFORDR:          44
                    MFSETR:          100.49000    MFAMT2:          1.00000
                    MFSHPD: 20080424    MFLTXF: 1    MFDSTZ: 99999

RESPONSE
MFUKEY: 000000000076364    MFRVND: VISA
MFRTRN: UG          MFATAL:          MFRTXT: CREDIT LOGGED - NOT FLAGGED
MFAPPR:          MFRAVS:          MFRVCVV:
                    MFAREF:
MF$RAQ: 1 MF$RAD: 0 MF$RAG: 1 MF$ASD: 0 MF$FCQ: 0 MF$FCD: 0 MF$FCG: 0
MF$FTS: 1 MF$SLQ: 0 MF$SLD: 0 MF$SLG: 0 MF$LVD: 0

Enter=Inquire on a different MFUKEY          (c)Lexel Corporation
MA a 01/001
1902 - Session successfully started
```

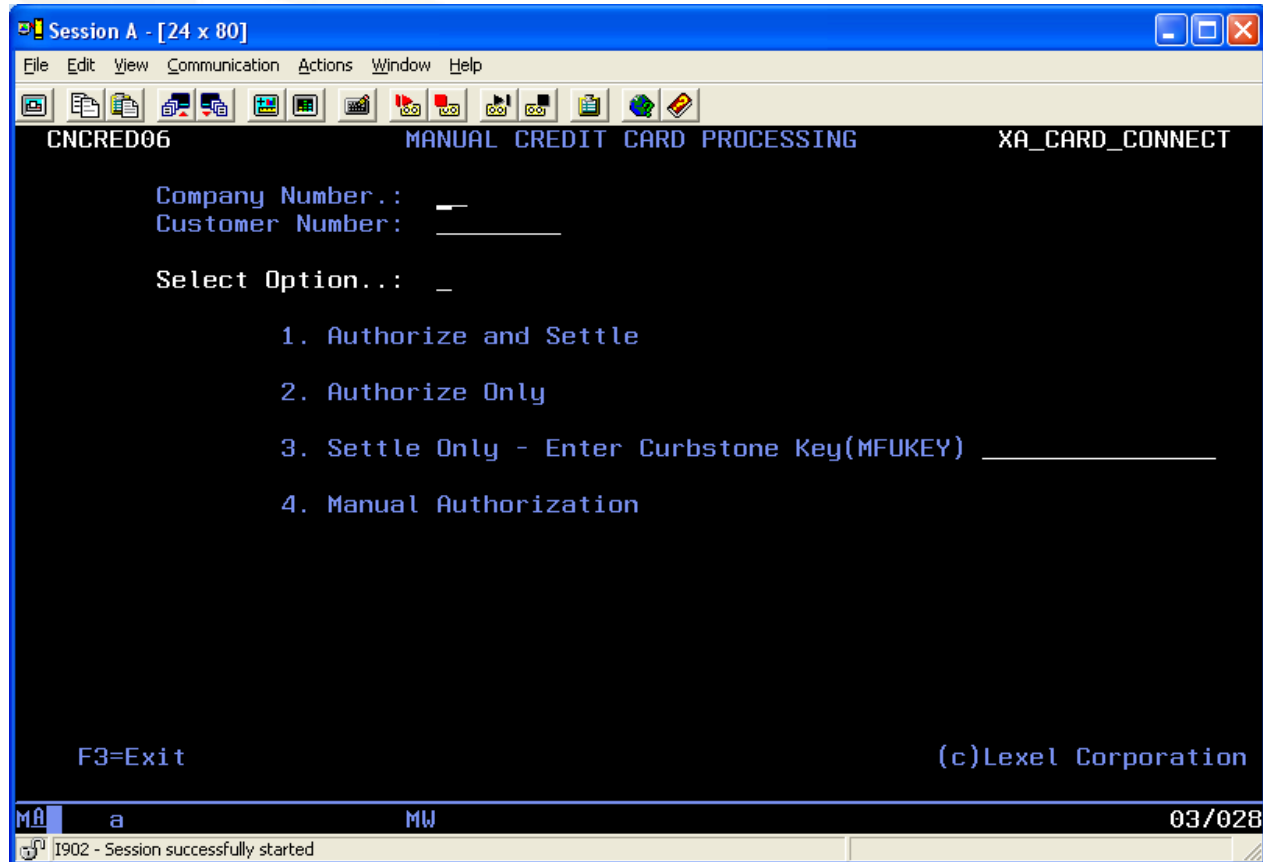


# Manual Card Entry

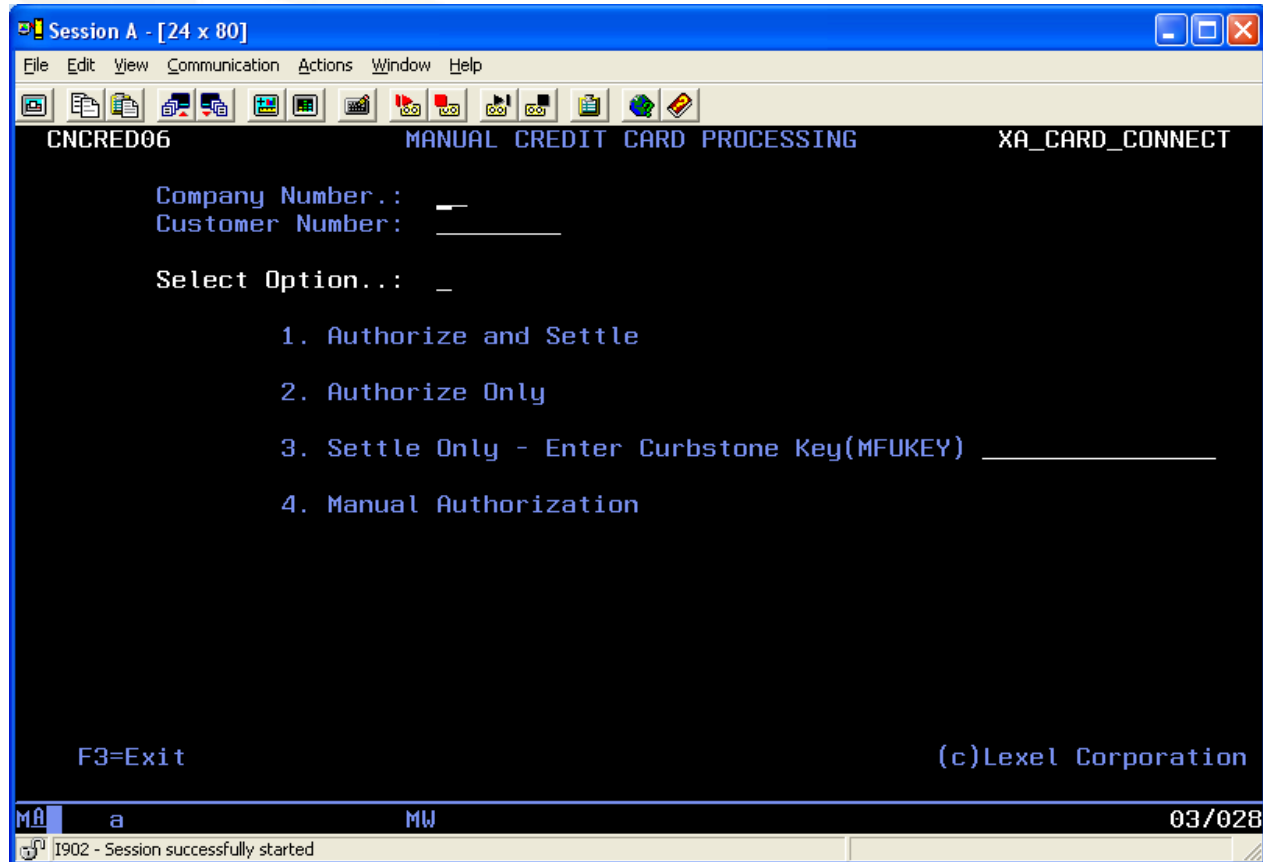
- Allows Entry of a Card Transaction Without using COM/CSM



# Manual Card Processing



# Manual Card Processing



# Manual Card Processing

The screenshot shows a terminal window titled "Session A - [24 x 80]" with a menu bar (File, Edit, View, Communication, Actions, Window, Help) and a toolbar. The main content is a text-based interface for manual credit card processing. It displays the following information:

CNCRED06                      MANUAL CREDIT CARD PROCESSING                      XA\_CARD\_CONNECT

Company Number.:    1  
Customer Number:    100 Wolf & Seagram's

Enter Card Information:                      Authorize and Settle  
Charge Amount...:    \_\_\_\_\_ .00

Card Number.....:    \_\_\_\_\_  
Expiration Date.:    \_\_ \_\_ (MM/YY)  
Security code...:    \_\_\_\_\_  
Name On Card.....:    \_\_\_\_\_  
Address Line 1...:    \_\_\_\_\_  
Address Line 2...:    \_\_\_\_\_  
Zip Code.....:    \_\_\_\_\_

Optional Reference Fields:  
Order Number..:    \_\_\_\_\_                      Invoice Number:    \_\_\_\_\_

F3=Exit      F8=Select Card                      Enter=Process Request                      (c)Lexel Corporation

MA    a                      MW                      07/036

1902 - Session successfully started



# Lexel XA Card\_Connect

- Fully Integrated Credit Card Support for Infor ERP XA
  - COM
  - CSM
  - COM\_Net2/CN3
- Utilizes Curbstone Card
  - Security
  - Bank Connection



# Lexel XA Card\_Connect

## ● Addresses Three Critical Issues

- Procedural
  - Remove Manual Processes
  - Eliminate Mistakes
  - Reduce Effort
- Security
  - Civil/Legal Liability
- Lowest Transaction Cost
  - Minimizes Downgrades
  - No Middleman



# Lexel XA Card\_Connect

## ● Next Steps

- Contact Mark Shubel
  - [marks@lexel.com](mailto:marks@lexel.com)
  - 631.501.0700 x 212
- Bill Peters (Curbstone)
  - [bill@curbstone.com](mailto:bill@curbstone.com)
  - 770.737.3045

