

Credit Card Extension

White Paper



March 2010

Copyright

Copyright © 2004 Azox, Inc.. All rights reserved.

Complying with all applicable copyright laws is the responsibility of the user. Without limiting the rights under copyright, no part of this document may be reproduced, stored in or introduced into a retrieval system, or transmitted in any form or by any means (electronic, mechanical, photocopying, recording, or otherwise), or for any purpose, without the express written permission of Azox, Inc. Notwithstanding the foregoing, the licensee of the software with which this document was provided may make a reasonable number of copies of this document solely for internal use.

Trademarks

Azox® and eSource® are registered trademarks of Azox, Inc. The names of actual companies and products mentioned herein may be trademarks or registered marks - in the United States and/or other countries - of their respective owners. Unless otherwise noted, the example companies, organizations, products, domain names, e-mail addresses, logos, people, places, and events depicted herein are fictitious. No association with any real company, organization, product, domain name, e-mail address, logo, person, place, or event is intended or should be inferred.

Intellectual property

Azox may have patents, patent applications, trademarks, copyrights, or other intellectual property rights covering subject matter in this document. The furnishing of this document does not give you any license to these patents, trademarks, copyrights, or other intellectual property except as expressly provided in any written license agreement from Azox.

Warranty disclaimer

Azox, Inc. disclaims any warranty regarding the sample code contained in this documentation, including the warranties of merchantability and fitness for a particular purpose.

Limitation of liability

The content of this document is furnished for informational use only, is subject to change without notice, and should not be construed as a commitment by Azox, Inc. Azox, Inc. assumes no responsibility or liability for any errors or inaccuracies that may appear in this manual. Neither Azox, Inc. nor anyone else who has been involved in the creation, production or delivery of this documentation shall be liable for any indirect, incidental, special, exemplary or consequential damages, including but not limited to any loss of anticipated profit or benefits, resulting from the use of this documentation or sample code.

License agreement

Use of this product is covered by a license agreement provided with the software product. If you have any questions, please call Azox Customer Service at 866-882-2969 (in the U.S. or Canada) or 734-928-6020.

Contents

Overview	1
Problem Statement	1
Solution	1
Main Functionalities	1
Credit Card Extension Data Flow.....	2

Overview

This white paper describes the functionalities and data flow design of Azox Credit Card Extension[®] for Microsoft Dynamics[®] Great Plains (GP). This white paper is written for decision makers who are evaluating credit card payment solution for GP.

Problem Statement

Users of GP need an integrated credit card payment solution that is secure and easily accessible.

Solution

Azox Credit Card Extension provides credit card processing, transaction management and tracking in the Microsoft Dynamics[®] GP Sales Order Processing and Receivable Management modules. All transaction types: authorization, post-authorization, sale, void, and credit are provided through the Sales Payment Entry, the Receivable Transaction Entry and the Cash Receipts Entry windows. In addition, it provides encrypted storage and retrieval of multiple credit cards for each customer and supports multiple merchant accounts for each company.

Main Functionalities

The main functionalities for the Azox Credit Card Extension are as follows:

- Provides all credit card transaction types through Sales Payment Entry Window, Cash Receipt Window, and Receivable Transaction Entry Window;
- Offers availability to post-authorize or credit throughout either Sales Payment Entry or Cash Receipt Entry;
- Defaults credit card transaction type automatically based on sales document type and transaction history;
- Provides encrypted storage and retrieval of multiple credit cards for each customer; and
- Provides batch mode processing of Credit card transactions.

Integration

CCE is an extremely flexible tool that is highly customizable. It integrates with the following:

- Microsoft Dynamics[®] GP Sales Order Processing and Receivable Management modules
- Azox e-commerce suite: eSource B2B, B2C, and Sales Rep sites
- Multiple gateways
 - PPI- Paymover
 - Versign – Pay Flow Pro
 - Moneris
 - Authorize.Net
 - Sage

Credit Card Extension Data Flow

The diagram below represents the data flow between Azox Credit Card Extension, the gateway, merchant's bank and credit card bank.

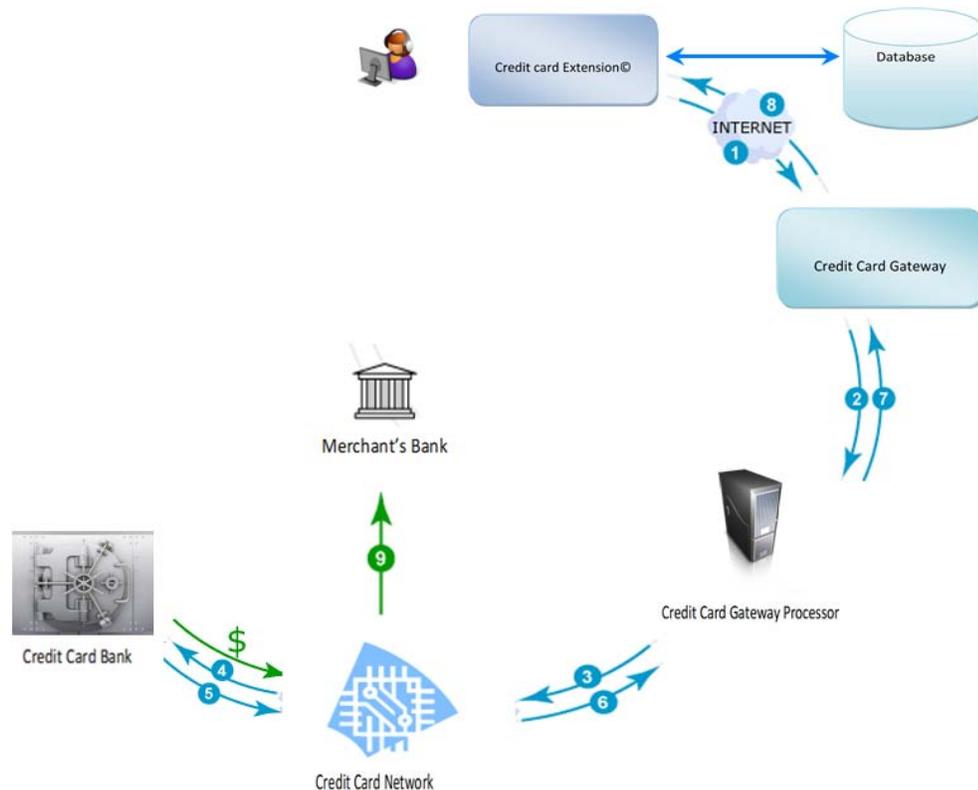


Figure 1: Credit Card Data Flow

1. The merchant submits a credit card transaction to the credit card Gateway on behalf of a customer using Azox Credit Card Extension©.
2. Credit Card Gateway receives the transaction information and passes it via a secure connection to the Merchant Bank's Processor.
3. The Merchant Bank's Processor submits the transaction to the Credit Card Network (a system of financial entities that communicate to manage the processing, clearing, and settlement of credit card transactions).
4. The Credit Card Network routes the transaction to the Customer's Credit Card Issuing Bank.
5. The Customer's Credit Card Issuing Bank approves or declines the transaction based on the customer's available funds and passes the transaction results back to the Credit Card Network.
6. The Credit Card Network relays the transaction results to the Merchant Bank's Processor.
7. The Merchant Bank's Processor relays the transaction results to Credit Card Gateway.

8. Credit Card Gateway stores the transaction results and sends them to Azox Credit Card Extension©. Azox Credit Card Extension© stores the transaction results in the database and then displays it to the user.
9. The Customer's Credit Card Issuing Bank sends the appropriate funds for the transaction to the Credit Card Network, which passes the funds to the Merchant's Bank. The bank then deposits the funds into the merchant's bank account. This step is known as the settlement process and typically the transaction funds are deposited into your primary bank account within two to four business days.