



Integrating Credit Card Processing CLEAR





Objectives

Non-Compatible Terminals

Compatible Terminals

Common Error Messages

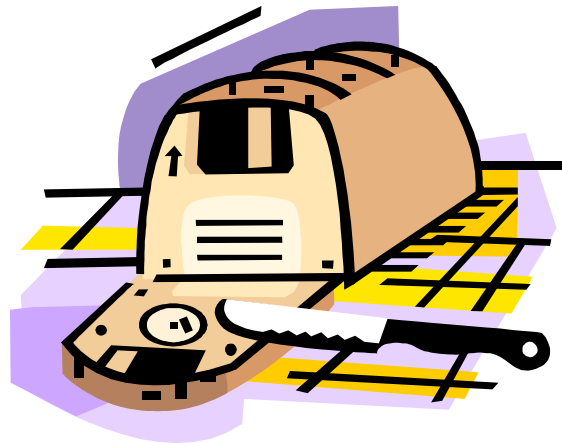
Steps on how to program a credit terminal

PCI Compliant



Businesses

Credit Card processing is the bread and butter for a business.





Keeping Our Customers Happy

As professionals we want to make sure the customer is happy with our product.



We need to know as much as possible how to integrate CLEAR with credit card terminals.



Terminals

Right now with CLEAR VoIP voice credit card terminals that can be used with CLEAR VoIP voice are few.

However, there are some terminals that can be used with CLEAR VoIP voice.





* Omni 3750

* Omni™ 3200



These Terminals are non-compatible with
CLEAR VoIP/RSU.

When trying to program terminal you will
receive an error.

COMM ERROR 1

COMM ERROR 2

Omni terminals can not be programmed.

These terminals are not compliant.

*Will continue to add terminals



Nurit 2085



Nurit 8320



NURIT

Nurit 8400



Hypercom 1mb t7 plus



Hypercom T4210



Hypercom T4220



VeriFone Vx570



These terminals are compatible with CLEAR
VoIP voice.

This terminal can reprogrammed to use
CLEAR.





Programming

Here are the steps to program terminal:

1. Ask customer for merchant phone number and merchant number.
2. Technical support prompt.
3. You will need to give technical support the merchant no. and address.
4. Say, “ I would like to program this terminal with code *99”.
5. To program the terminal you will need an analog phone line.





Terminals

There is an alternative for terminals that are not compatible with CLEAR VoIP voice .

These credit card terminals can be used with CLEAR RSU.





First Data™ FD50



First Data™ FD100



First Data™ FD200



First Data™ FD300



These Terminals are compatible with CLEAR
RSU.

If a customer already has this terminal we can
reprogram the terminal to use CLEAR.





Programming

Here are the steps to program terminal:

1. Ask customer for merchant phone number and merchant number.
2. Technical support prompt.
3. You will need to give technical support merchant no. and address.
4. Say, “ I would like to program terminal to process through IP.
5. To program the terminal you will need an analog phone line.





PCI Compliant Terminals

As a brand we want to make sure when using CLEAR products we use best practices.

We want to make sure the terminals we program are PCI compliant.

This protects the customer and CLEAR as the brand.



PCI Compliance

What is PCI DSS?

The Payment Card Industry (PCI) Data Security Standards (DSS) is a set of requirements for enhancing payment account data security. These standards were developed by the PCI Security Standards Council, which was founded by American Express, Discover Financial Services, JCB International, MasterCard Worldwide and Visa, Inc. to facilitate industry-wide adoption of consistent data security measures on a global basis.

I have never heard of PCI Compliance before, is this new?

No. Merchants have been required to take the PCI self-assessment provided by the Visa /MasterCard association and be compliant for the past 3 years. The framework of the PCI data security standards has existed in different forms for some time now and continues to evolve. You may be more familiar with the payment brands' programs that promote the implementation of the PCI DSS

- MasterCard: Site Data Protection (SDP) program
 - Mastercard.com/sdp
- Visa: Cardholder Information Security Program (CISP)
 - Visa.com/cisp
- Discover Network: Discover Information Security & Compliance (DISC)
 - Discovernetwork.com/fraudsecurity/disc.html
- American Express: Data Security Operating Policy
 - AmericanExpress.com/datasecurity

What are merchants required to do to become PCI compliant?

The minimum requirement is that the merchant perform a PCI DSS self-assessment questionnaire on an annual basis. If the merchant electronically stores cardholder information or if his/her processing systems have any internet connectivity, a quarterly scan by an approved scanning vendor is also required.

What about a merchant that is not processing, why do they have to be PCI compliant?

All merchants, whether small or large, need to be PCI compliant. The payment brands have collectively adopted PCI DSS as the requirement for organizations that process, store or transmit payment cardholder data. Inherent in having a merchant account is the ability to handle cardholder data.

Why do merchants using "PCI compliant" terminals/gateways have to certify their PCI compliance?

The PCI Security Standards Council has various requirement programs. The Payment Application Data Security Standards (PA-DSS) is a set of requirements to help software vendors and others develop secure payment applications that do not store prohibited data, such as full magnetic stripe, CVV2 or PIN data, and ensure their payment applications support compliance with the PCI DSS.

Use of a terminal/gateway that runs PA-DSS certified software is one of many components that are evaluated in the assessment of a merchant's PCI DSS compliance.



PCI Compliant Terminals

Here is a List of PCI compliant terminals

Nurit 2085



Nurit 8320



Nurit 8400



Hypercom 1mb t7 plus



Hypercom T4210



Hypercom T4220



VeriFone Vx570



First Data™ FD50



First Data™ FD100



First Data™ FD200



First Data™ FD300





Non Compatible Terminals

If a terminal cannot be programmed by CLEAR
there are alternatives

Customer has the option of receiving a compatible
terminal at no charge.

Please feel free to contact me.

(404) 952-4592

E: denise.harrell@clear.com

- Customer will need to fax over merchant statement
- Customer will receive terminal within 72 hours