

## Capture Solutions – Merchant Cards

Participants in the Merchant Card Program MSA have several methods that can be used to capture and transmit merchant card activity to SunTrust Merchant Services (STMS). The option(s) selected depends upon the type of transaction, and upon whether the transaction is for a “card-present” or a “card not-present” transaction. A participant may utilize more than one capture solution. Generally, each capture solution is assigned a different merchant number. A description of the various capture solutions follows.

### Point of Sale (POS) Terminal

- Used primarily for card-present transactions (card swiped). Can also be used for “card not-present” transactions if keyed.
- POS terminals can be purchased, rented, or leased (from STMS or vendor of choice).
- Requires dedicated analog telephone line to STMS.
- If stand alone POS terminal, associated merchant number does not have to be enrolled with the State's Qualified Security Assessor (Trustwave) for PCI Data Security compliance purposes.
- Business environment must comply with PCI Data Security Standard (PCI DSS).
- POS terminals available from STMS can be viewed at:  
[http://www.ncosc.net/EPP/Equipment\\_Fees.pdf](http://www.ncosc.net/EPP/Equipment_Fees.pdf)

### Point of Sale Software

- Used primarily for “card-present” transactions (card swiped). Can also be used for “card not-present” transactions if keyed.
- Requires utilization of PC and servers to capture and transmit transaction data in a batch mode, and involve external-facing IP addresses.
- POS software can be obtained from various vendors, but the application must be “Payment Application Best Practice” (PABP) compliant; otherwise will not be accepted by STMS.
- Electronic cash register is the most common form of POS software.
- Interactive Voice Response (IVR) is a form of POS software.
- Associated merchant number must be enrolled with the State's Qualified Security Assessor (Trustwave) for PCI Data Security Standard (PCI DSS) compliance purposes.
- Application must stay updated with the most current version of the software, and appropriate security patches, and remain PABP compliant.

### Common Payment Service – Internet Capture

- Gateway solution provided to participants of MSA that is compatible with STMS's platform.
- Used for “card not-present” transactions captured through the participant's Website.
- Agency is responsible for developing its own Web capture system.
- Utilizes API to receive transaction data from participant and to transmit to STMS.
- CPS is a certified service provider, being compliant with the PCI Data Security Standard.
- Associated merchant number must be enrolled with the State's Qualified Security Assessor (Trustwave) for PCI Data Security compliance purposes, and in order for the IP address to be scanned (which are performed monthly).
- Business environment must also comply with PCI Data Security Standard (PCI DSS).
- CPS fee is \$.41 per transaction, invoiced by ITS.
- CPS information can be viewed at: [http://www.ncosc.net/SECP/SECP\\_CPS.html](http://www.ncosc.net/SECP/SECP_CPS.html)

### Common Payment Service – Virtual Credit Card Terminal

- Web based solution that allows for card transactions to be keyed online by the participant.
- Used for “card not-present” transactions, primarily mail order and telephone orders (MOTO).
- CPS VCCT is certified as being compliant with the PCI Data Security Standard.
- Associated merchant number does not have to be enrolled with the State's Qualified Security Assessor (Trustwave) for PCI Data Security Standard scanning purposes.
- Business environment does have to comply with PCI Data Security Standard.
- CPS VCCT fee is \$.41 per transaction, invoiced by ITS.
- CPS VCCT information can be viewed at: [http://www.ncosc.net/SECP/SECP\\_CPS.html](http://www.ncosc.net/SECP/SECP_CPS.html)

### **Third-Party Gateway Service**

- Some participants desire to utilize capture solutions (software or Internet) provided by third parties that require the utilization of a specific gateway service provider, instead of the Common Payment Service (CPS) gateway.
- If the OSC's MSA is to be utilized, the selected gateway must be one supported by STMS.
- The selected gateway must be one that has been pre-approved by OSC.
- Used for both "card-present" and "card not-present" transactions, but primarily Internet captured transactions.
- The third-party gateway must be listed as being a PCI Data Security Compliant Service Provider, as listed on Visa's CISP site: [http://www.ncosc.net/PCI\\_links.html](http://www.ncosc.net/PCI_links.html)
- Associated merchant number must be enrolled with the State's Qualified Security Assessor (Trustwave) for PCI Data Security compliance purposes, in order for URL to be scanned monthly.

### **Yahoo Store**

- Web based solution that allows for Website to be listed as an NC@YourService Store on NCgov.com - <http://www.ncgov.com/store/catalog.asp>
- Used for "card not-present" transactions, primarily Internet captured transactions.
- Associated merchant number must be enrolled with State's Qualified Security Assessor (Trustwave) for PCI Data Security compliance purposes, in order for URL to be scanned monthly.
- Business environment must also comply with PCI Data Security Standard.
- Most agencies select the Starter Plan, suitable for transaction volume of less than \$12,000 per month.
- Starter Plan rates: Setup fee is \$50; monthly maintenance fee is \$39.95; transaction fee is 1.5%.
- Yahoo Store Solution information can be viewed at: <http://smallbusiness.yahoo.com/ecommerce/>

### **Implementation Plans**

For each of the above capture solutions, a Project Implementation Plan is provided.

Common Payment Service Solutions	<a href="http://www.ncosc.net/SECP/CPSImplementationProjectPlan.xls">http://www.ncosc.net/SECP/CPSImplementationProjectPlan.xls</a>
All Other Solutions	<a href="http://www.ncosc.net/SECP/SECP_MerchantCard_Enrollment.html">http://www.ncosc.net/SECP/SECP_MerchantCard_Enrollment.html</a>

### **Internal Policies and Procedures Template**

Merchant Card Processing	<a href="http://www.ncosc.net/SECP/InternalPoliciesProcedures-Cards.doc">http://www.ncosc.net/SECP/InternalPoliciesProcedures-Cards.doc</a>
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