



# **PayPoint®**

## **A Web Capture Solution**

**Offered By**  
**NC Office of the State Controller**  
**and**  
**First Data Government Solutions**

**Revised September 20, 2010**

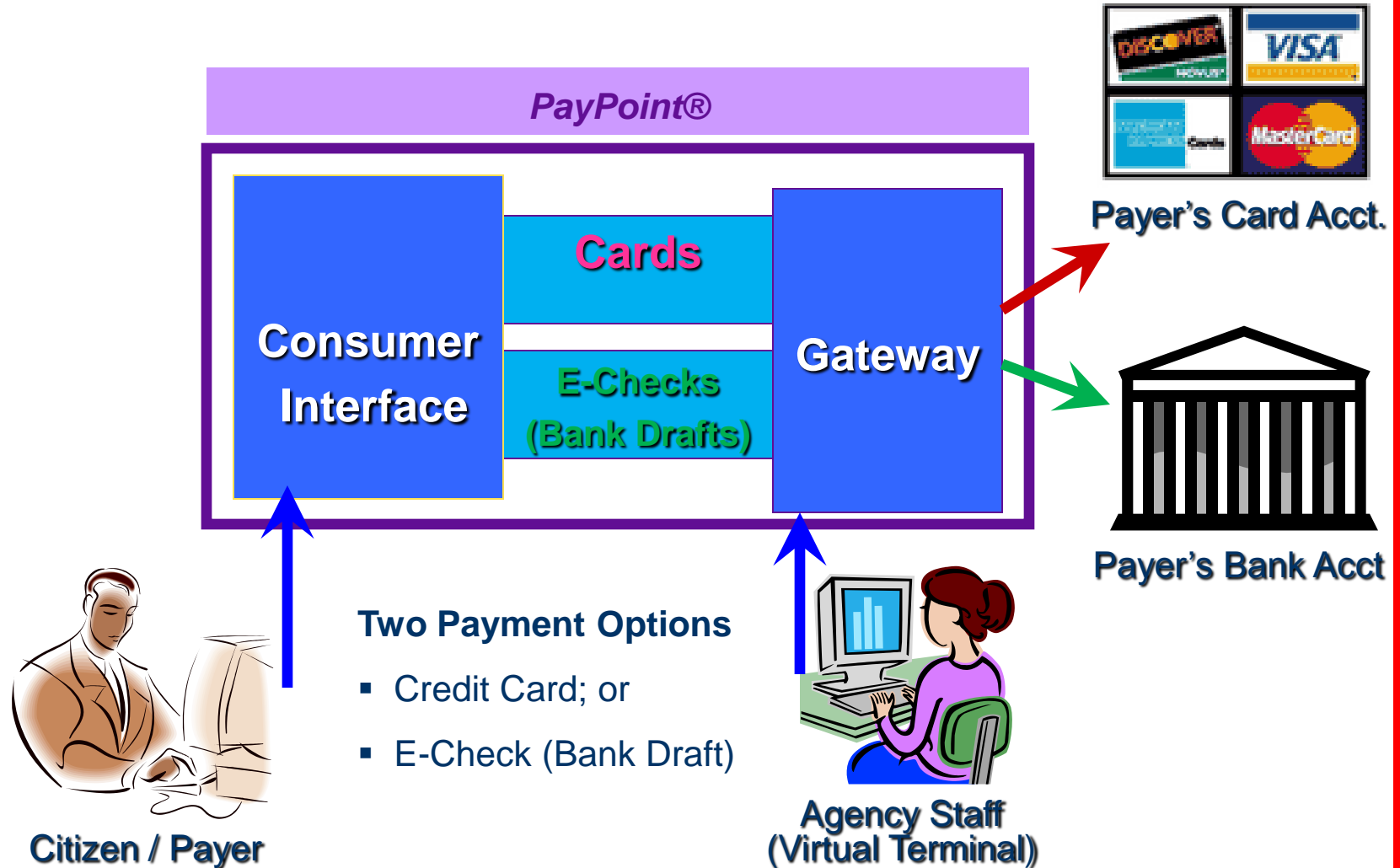


# What is PayPoint®?

- A web capture gateway solution available from First Data Government Solutions (FDGS) through SunTrust Merchant Services (STMS) in accordance with OSC's Contract Amendment No. 2
- Provides a **Consumer Interface** feature
  - Agency desires to accept payments online, but does not have the internal resources and/or expertise to develop a comprehensive in-house web capture application
  - Agency desires to minimize (but not completely avoid) applicability of the PCI Data Security Standard requirements, primarily by avoiding the agency ever having to store cardholder data in the agency's database
  - Agency desires to offer both the ACH bank draft payment option (E-Check) and the credit card option; or just one of the options (Only offering the E-Check option is good when payments are normally large dollar amounts.)
  - Agency has outstanding invoices (accounts receivable transactions) associated with payers (citizens), which are conducive to being viewed and authenticated online, either on the agency's website or PayPoint's website. (The place of authentication will determine the interfacing method used to send transactions to PayPoint®)

# Transaction Capture Options

- Citizen initiates online via Web; or
- Agency keys via Admin Screen (Virtual Terminal)





# Enterprise Structure

## Users Established By

OSC Admin

Different Agencies

Site

NC Office  
of State  
Controller

Agency Admin

Different Rights

Agency

Department  
of Labor

Department  
of Agriculture

Department  
of Insurance

Agency Admin

Different  
Rights & Roles

Application

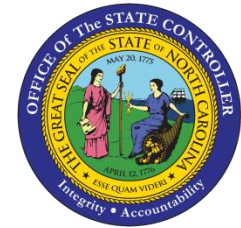
Elevator  
Inspection  
Fee

OSA  
Penalty Fee

Pesticide  
License  
Renewal

Home  
Inspector  
License

- Agency can add as many applications as it desires
- Each application can have its own business rules
- An agency user can be assigned rights (application) and roles
- Once an application has been created, it can be “copied”



# Two Authentication & Interfacing Options

## **Advanced Query String Method** *Authentication on Agency's Website*

## **Data File Upload Method** *Authentication on PayPoint® Site*

**In either case, the payer goes to the agency's website first**

- Agency authenticates attempted payment to an internal database of open transactions (e.g., invoice # and amount)
- If there is a match at agency's site, the citizen is redirected to PayPoint®, along with the transaction info, allowing him/her to select the payment method to complete the transaction. (Call to PayPoint®)
- Agency receives result of attempted payment real-time, via returned query string containing payment data (Return Call)

- Citizen is redirected to a PayPoint® hosted website, where authentication process is performed against a database submitted to PayPoint® (Must be kept updated by the agency – via Admin screen or via FTP upload)
- If there is a match (authenticated), the citizen can select the payment method to complete the transaction
- Agency does not receive result of attempted payment real-time



# Methods of Obtaining Payment Results

- Agency needs to determine the best method of obtaining payment results, in order to update it's internal outstanding A/R file
  - Can use either method, **or** a combination thereof
  - Based upon importance of knowing results “real-time” or “next-day”
  - Based upon updating when “payment is initiated” or when “payment received”
  
- Agency receives a daily “Posting File” – Next Day
  - Encrypted ASCII Text File
  - Downloaded from First Data FTP site – Scheduled or manual
  - Downloaded via PayPoint Admin Screen
  
- Agency retrieves “Transaction Detail” Reports – Next Day
  - Retrieved via PayPoint Admin Screen – Manual download
  - Various Formats (pdf, excel, csv, xml, html)
  - Has various filters (e.g., card payments only, E-checks only, etc)
  
- Agency receives Query String Return Call - RealTime - Same Day
  - Only applies if Query String Interface Method is utilized
  - Contains same info sent to PayPoint via Query String PLUS status of payment



# Agency Administrator Functions

Home Search New Payment Research Admin Help Logoff

Consumer Payments Management

User Management

## Manage Applications

- Design website (various screens content)
- Manage data uploads
- Create data elements

## Manage Users

- Create / Delete users
- Assign rights & roles
- Password maintenance
- Search for users

### OSC Test Application1



#### Application Options

Manage Consumer Payment Application Options.



#### Design

Manage Design Options (Fonts, Styles, Labels, Rules).



#### Copy

Copy Design Options and/or Custom Data from another Application.



#### Data Management

Upload and manage custom data.

### Users

Search for User:

Click SEARCH to view all users. Wildcard (\*) may be used.

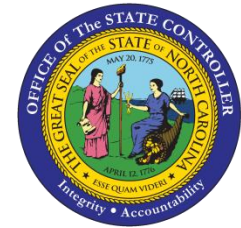
Once an application has been created, it can be "copied"

Copy Design Options and/or Custom Data from another Application.

← If Batch Upload option is used

Browse and upload file via PayPoint Admin – Smaller files <100 MB

If file larger than 100 MB, upload to First Data's secure FTP site (Encrypted)



# PayPoint as a Virtual Terminal

For Card Present Transactions or Mail-In / Telephone Orders

- Home
- Search
- New Payment
- Research
- Admin
- Help
- Logoff

**Payment Options**

\*Select the Application for the payment:

\* Select the payment medium:

\* Select the payment channel:

## Can use as a Virtual Terminal

- Agency keys payment data
- PCI implications since agency uses Web to transmit card data

## Payment Medium (Method)

- Card
- E-Check

## Payment Channel

- Walk-in
- Mail-in
- Phone-in

## Credit Card Payment

Credit Card Example

OSC Test Application1

### Billing Address

First Name:  M.I.:  Last Name:

Street Line 1:

Street Line 2:

City:

State:

Zip:

Country:

Phone:

E-Mail:

### Shipping Address Same as Billing

### Payment Details

\*Payment Amount:

Reference:

### Payment Method

Name as it Appears on Card:

\*Card Number:

\*Expiration Date: \* Month  \* Year

Corporate Card:  This is a commercial credit card.

Purchase ID:

**Option to connect a Mag. swipe reader**

**If E-Check – Would key bank routing # and acct #**

\* Indicates a required field



# Reports & Posting Files

Home Search New Payment **Research** Admin Help Logoff

Under Research Tab


Reports  
Registrations  
Recurring Payment Schedules  
Posting Files

## Reports

- Standard & custom reports
- Create & view various reports
- Formats: Excel, pdf, csv, xml, html

Report Templates  
[\[Delete Selected Templates\]](#)

View Reports  
[\[Refresh\]](#) [\[Delete Selected Reports\]](#)

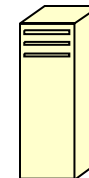
<input type="checkbox"/> Name	Submit Time	Status
<input type="checkbox"/> Transaction Summary Report 	3/18/2010 11:17 AM	Complete

Create Reports

- [Transaction Summary](#)
- [Transaction Detail](#)
- [Payment Type Summary](#)
- [Audit Summary](#)
- [User Listing](#)
- [Security Summary](#)
- [Billing Report](#)
- [Payment Response Time Summary](#)
- [E-Check Returns](#)

First Data's Secure

FTP Site



**Posting Files** (previous day's transactions) (ASCII Text format only)

- Downloaded via the PayPoint Admin screen (manually); or
- Downloaded from First Data's secure FTP site (scheduled or manual) – Encrypted



# Search Function

- Home
- Search
- New Payment
- Research
- Admin
- Help
- Logout



Search for transactions using a variety of search criteria  
Search results can be exported into Excel , CVS (up to 500 records)

**Search** Clear Search

Application:

Saved Searches:  Save Delete

---

**Quick Set**

Begin Date (From):

End Date (To):

Search by Payment Post Date

Payment Type: Any **Card or E-Check**

Status: Any   
**Success, Pending, Declined, Settled**

---

Confirmation Number:  Account (Last 4 Digits):

Transaction ID:  **Unique to a transaction (Could be tied to multiple Confirm #s)** Auth Code:

Payment ID:  Amount:

User ID\*:  Name:

Reference:  **254 character field available**

---

I  S

Timezone:

**Quick Set**

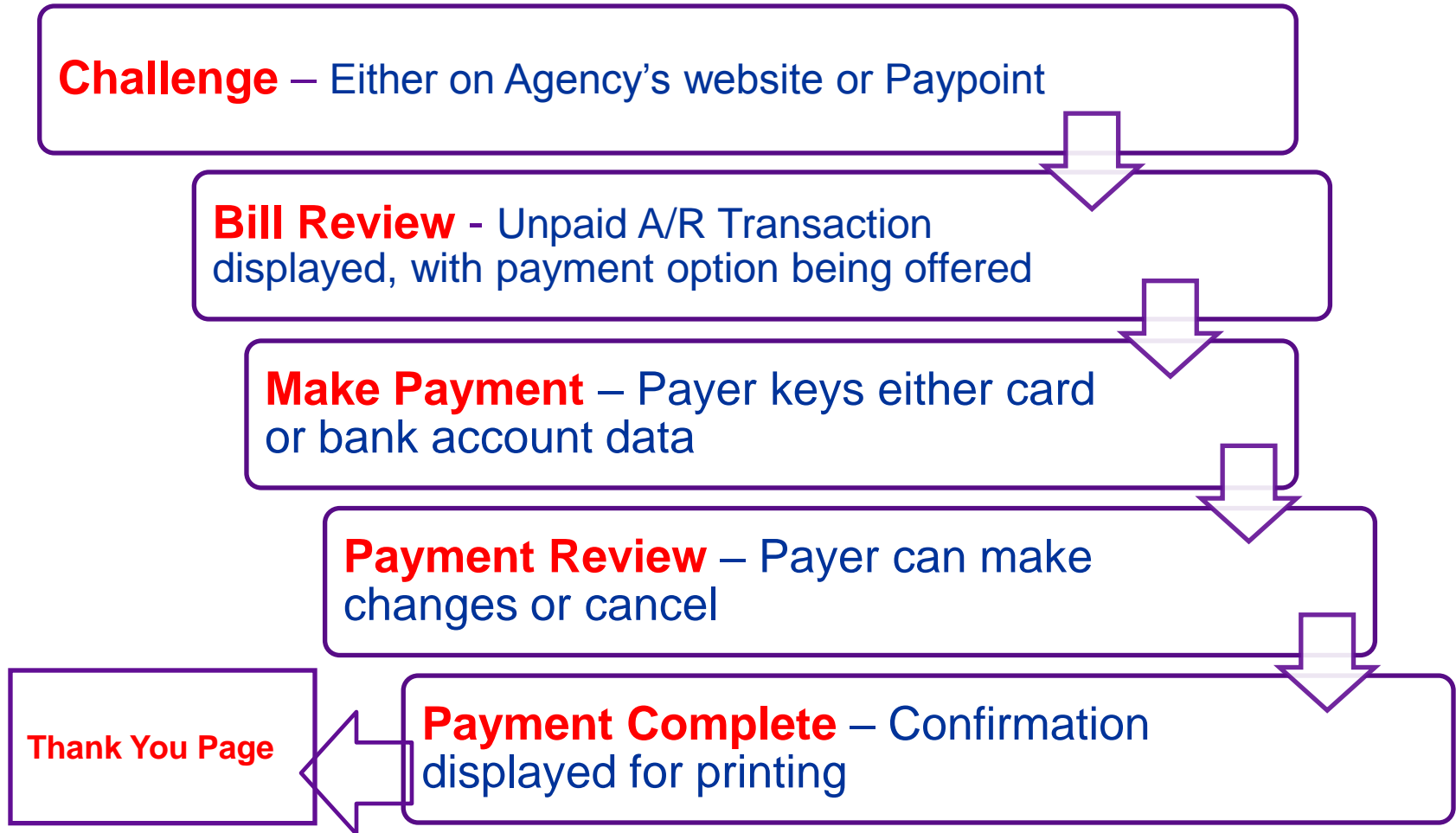
- Today
- Yesterday
- Current Week
- Last Week
- Current Month
- Last Month
- Current Year

Range of 65 Days  Range of 32 Days

\*Wildcard (\*) may be used.



# Screens Viewed by Payer



If Query String method used, Return Call is sent to the agency (Real-time)

If Data Upload method used, agency learns of payment via Admin Screen or Posting file

# Challenge Screen On PayPoint® Data Upload Method



OSH/ASH PENALTIES - Windows Internet Explorer provided by OSC

https://www.theplayplace.com/challenge.aspx ← PayPoint® URL (the playplace.com)

File Edit View Favorites Tools Help Links OSC Links

OSH/ASH PENALTIES

Cherie K. Berry  
Commissioner

← Agency's logo linked to an image contained on a secure https server  
jpg or gif accepted

In order to make an OSH/ASH Inspection Penalty payment, you will need your OSH/ASH Inspection number and the amount of the penalty to be paid. ← Each screen has Header Text

\* Indicates required field

**Your Information**

\* Inspection Number:

\* Amount:

Submit

Back Exit

← Challenge Data Should be at least two elements

If you have questions please feel free to call us at: (919) 733-7427, 1-800-625-2267 or email us at [dol.accountsreceivable@nc.gov](mailto:dol.accountsreceivable@nc.gov) ← Each screen has Footer Text

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# Challenge Screen On Agency's Site Advanced Query String Method




Pay Elevator Invoice - Windows Internet Explorer provided by OSC

https://www.dol.communications.its.state.nc.us/ppt/elev/scripts/elev\_ppt\_1a.cfr ← Agency's URL – NOT PayPoint®


File Edit View Favorites Tools Help Links OSC Links

Pay Elevator Invoice



# NCDOL

N.C. Department of Labor



Cherie K. Berry  
Commissioner

Pay Elevator Invoice

Invoice Number

Amount \$

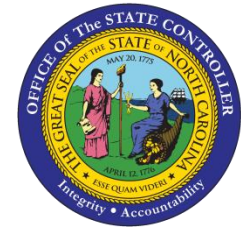
If you have any questions, please contact us at:  
(919) 733-0372 or 1-800-625-2267  
[dol.accountsreceivable@labor.nc.gov](mailto:dol.accountsreceivable@labor.nc.gov)

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All content on this page developed by agency – on its own Website

← Challenge Data Matched against agency's database

If Matched Then redirected to PayPoint®



# Error Message Screen

## Error Message if PayPoint® Fails to Authenticate (Data Upload Method)

- ⊗ We were unable to find your information. Please verify and re-enter your data.
- ⊗ Please enter the Inspection Number.
- ⊗ Please enter the amount of the penalty.

← Agency determines error message

In order to make an OSH/ASH Inspection Penalty payment, you will need your OSH/ASH Inspection number and the amount of the penalty to be paid.

\* Indicates required field

**Your Information**

\* Inspection Number:

\* Amount:

← Payer can change and re-submit

If you have questions please feel free to call us at: (919) 733-7427, 1-800-625-2267 or email us at [dol.accountsreceivable@labor.nc.gov](mailto:dol.accountsreceivable@labor.nc.gov)

← Agency's Help Desk info provided

## Error Message if Agency Fails to Authenticates (Query String Method)



Cherie K. Berry  
Commissioner

### Error

Invoice 1234 could not be found.

If you have any questions, please contact us at:

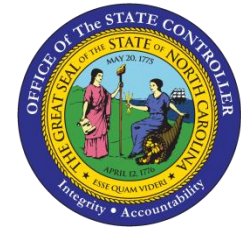
(919) 733-0372 or 1-800-625-2267

[dol.accountsreceivable@labor.nc.gov](mailto:dol.accountsreceivable@labor.nc.gov)

← Agency determines error message



← Agency creates Back button








# Bill Review Screen

This page is displayed only after successful authentication – By agency or PayPoint®

**Payment Method**

In order to better serve the citizens of North Carolina, the North Carolina Department of Labor now offers the convenience of online E-Check, Debit Card, Visa and Mastercard payments at no extra cost to you. ←Screen Header as agency desires

\* Indicates required field

<b>Your Information</b>
* Inspection Number: 313059024
* Amount: 600.00
<b>Pay with new account</b>
<input type="radio"/> Pay by electronic check
* Account Type: Personal
<input type="radio"/> Pay by credit card
 
  

Two payment options given →

Selection will determine what is shown on the following “Make Payment Screen”

←Bill Data is displayed to payer

←Pay by E-Check

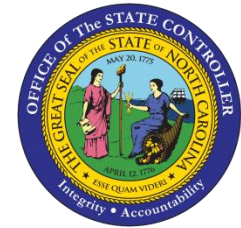
←Pay by Card

←Can add Screen Footer if desired

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# Make Payment Screen

Payment Information \* Indicates required field

### Billing Address

\*First Name:  M.I.:  \*Last Name:   
Street Line 1:   
Street Line 2:   
City:   
State:    
Zip:   
Phone:   
\*E-Mail:

### Payment Details

\*Payment Amount: 600.00 ← Amount field edible only if partial payment will be allowed

### Payment Method

\*Name as it Appears on Card:  ← Card input shown here  
\*Card Number:   
\*Expiration Date: \* Month  \* Year  ← Bank input if E-Check option was selected on previous screen

If you have questions please feel free to call us at: (919) 733-7427, 1-800-625-2267 or email us at [dol.accountsreceivable@labor.nc.gov](mailto:dol.accountsreceivable@labor.nc.gov) ← Agency's Help Desk info provided



# Payment Review Screen

Payer can: “Back” to make correction; “Pay Now”; or “Exit”


Commissioner

## Payment Review

### Address

Billing Address:  
[REDACTED]  
[REDACTED]nclean@labor.nc.gov

### Payment Method

Credit Card   
[REDACTED] ← Only last 4-digits of card or bank acct displayed  
x2516 08/10

### Payment Amount

Amount:	\$600.00
<b>Total:</b>	<b>\$600.00</b>

[Back](#) [Pay Now](#) [Exit](#)

Do you authorize the electronic payment indicated. If your payment is returned unpaid, you will be charged a returned item fee or non-sufficient funds fee (NSF)?

I Agree ← Can add Affirm Option button if desired

← Can have Screen Footer as desired

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# Payment Complete Screen

## This Confirmation Screen for Payer to Print

### Payment Results

Thank you for your payment.

**Info below will be sent to agency real-time if Query String Method used**

**Otherwise, will be available via Posting File and/or Transaction Detail Report**

Please print a copy of this receipt for your records.

### Thank You

Merchant: NORTH CAROLINA DEPARTMENT OF LABOR - NCDOL  
Merchant City/State: RALEIGH, NC  
Payment Status: Payment Success  
Payment Date: 9/25/2009  
Confirmation Number: 09092521651615  
Billing Address: [REDACTED]  
E-Mail Address: [REDACTED]nclean@labor.nc.gov  
Total Amount: \$600.00  
Card Type: VISA  
Account #: x2516  
Authorization Code: 01511B  
Reference: 313059024,600.00

**< = Data in reference field separated by commas**

**First Data will process collection of payment and remit funds to agency's bank account – Next Day**

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# Application Timed Out Screen

**Will time out if idle for 10 minutes**

Timed Out

## Application Timed Out

You reached this page because of a time out error.

This is most likely caused by your session timing out due to inactivity. This is done as part of a security enforcement measure. To continue you should restart your session, or if you are done it is safe to close your browser.

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# Thank You Page

Commissioner

Goodbye

Thank you, please come again.

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**← Can Make another payment**

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# Optional Features / Options

Feature	Description	Cost
Registration (Enrollment)	User can maintain a profile. Requires UserID and password	\$.02 per enrollment
Auto Reoccurring Payment	Registration feature required. User can schedule payments	-
Summary Presentment	Normally used with Registration Enrollee can view paid & unpaid transactions	\$.10 per transaction
AVS and Security Code Verification	Payer must enter 4-digit code or address to be validated	\$.02 by STMS
Pin-less Debit Cards	True PIN Debit cards – As “card-not-present.” Requires special enrollment	-
Convenience Fees	Payer can be displayed separate amount for convenience fee	OSBM approval
Partial Payments	User can make partial payment Agency makes amount field editable	-
IVR	Interactive Voice Response	\$.08 per minute



# PCI Data Security Implications

- PayPoint® has been certified as a validated “Service Provider”
- Agency is required to be enrolled in TrustKeeper to validate agency’s PCI Security Compliance as a “merchant”
- Validation depends upon how PayPoint® will be utilized
- Vulnerability scanning may be required. One of three Self-Assessment Questionnaires (SAQs) required.

PayPoint Utilization	PCI Implication	Scanning	SAQ
Web payments only	All processes outsourced	No	A
Payments thru Admin Screen (Virtual Terminal) Stand-alone PCs	External-facing IP addresses connected to the Internet	Yes	C
Payments thru Admin Screen (Virtual Terminal) PC connected to other agency systems	External-facing IP addresses connected to the Internet and no segmentation	Yes	D



# PayPoint® Related Fees

- Fees levied by FDGS are in addition to fees charged by STMS for card processing (e.g., card interchange and switch fees)
- PayPoint® one-time setup fee is \$1,000.00, per agency
- PayPoint® fees as indicated below. Customized development - \$200 per hour

Features	Description	Query String	FTP Batch
Payment Gateway	Application hosted by First Data	\$.20 / Trans	\$.20 / Trans
Consumer Interface *	Payments entered via Web	\$.10 / Trans	\$.10 / Trans
Authentication	Performed by Agency or PayPoint®	<u>N/A</u>	<u>\$.05 / Trans</u>
	<b>Total Basic Fees</b>	<b>\$.30 / Trans</b>	<b>\$.35 / Trans</b>
<u>Optional Features</u>			
Summary Presentment	Users displayed paid & unpaid bills	\$.10 / Trans	\$.10 / Trans
Registration (Enrollment)	Users maintain own profile	\$.02 / Enroll	\$.02 / Enroll
IVR	Interactive Voice Response	\$.08 / Min	\$.08 / Min

\* Consumer Interface fee does not apply to transactions keyed via Admin Screen

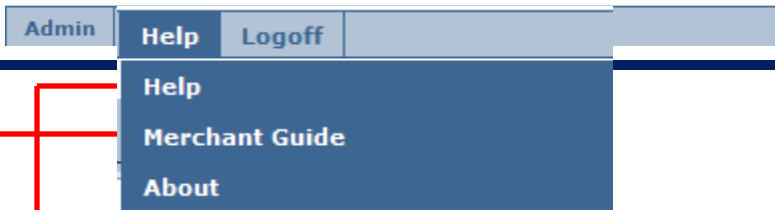


# Registration (Enrollment) Feature

(Not Available if Query String Interface Method Used)

Advantages	Disadvantages
User can maintain a profile on PayPoint: <ul style="list-style-type: none"> <li>• Name</li> <li>• Email address</li> <li>• Stored card or bank acct info</li> </ul>	In user's profile, card number, expiration date, or bank acct info may not be current (must be kept current by user)
User can view history of payments	Requires UserID and Password maintenance
User can enroll in Auto Reoccurring Payments (Ex. Good if payer makes monthly payments)	User required to login before being able to make a payment
User can logon to make freeform payment to agency where no outstanding A/R invoice exists	User may confuse updating profile on PayPoint with updating profile with agency
Allows Bill Summary Presentment feature to be offered (Add'l \$.10 per transaction)	Cost of \$.02 per enrollment
Allows email confirmation of payment	

# Helpful Resources



## PayPoint Manuals

- PayPoint User's Guide – Version 2.5.2 – May 19, 2010
- PayPoint Merchant Integration Guide – Ver. 2.5.0 – May 13, 2010
- Consumer Payments Integration Guide – Ver. 2.5 – May 13, 2010

## OSC Documents

Website: [http://www.osc.nc.gov/SECP/SECP\\_PayPoint.html](http://www.osc.nc.gov/SECP/SECP_PayPoint.html)

- PayPoint Overview (FAQs)
- PayPoint Pre-Boarding Assessment
- Project Implementation Plan (Excel)

Most useful for State agencies – Addresses most FAQs

Contains much API info that does not apply

## More Information



# Office of the State Controller Website

[www.osc.nc.gov](http://www.osc.nc.gov)



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**Special “Thanks” to the N.C. Department of Labor for the utilization of screen slots obtained from their pilot**

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