

AnyCard Credit Card Processing Software Manual

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AnyCard

Credit Card Processing Software

by Great Rift Company

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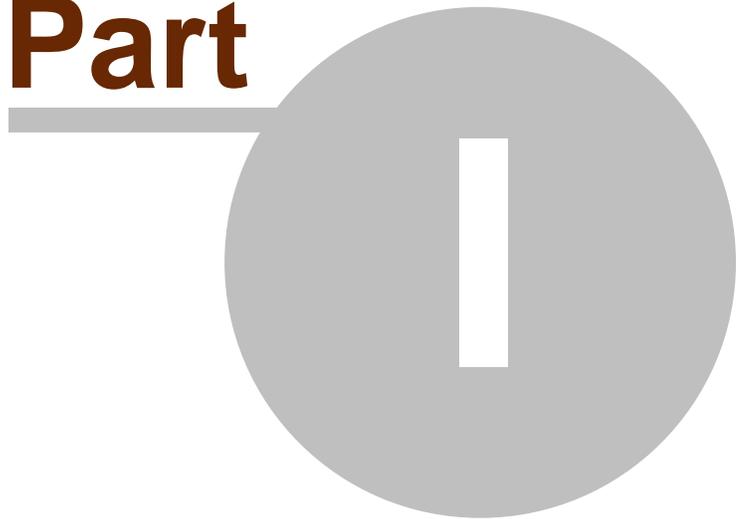
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1 Welcome

Welcome to AnyCard Credit Card Processing Software



Welcome to AnyCard's help documentation. To find information on the program, select from the "Table of Contents" or the "Index" tabs found to the left.

Are you just getting started? [Read this first!](#)

We also have a short, step-by-step process to help you process test credit cards. You'll find that here: [Getting Started Step by Step](#)

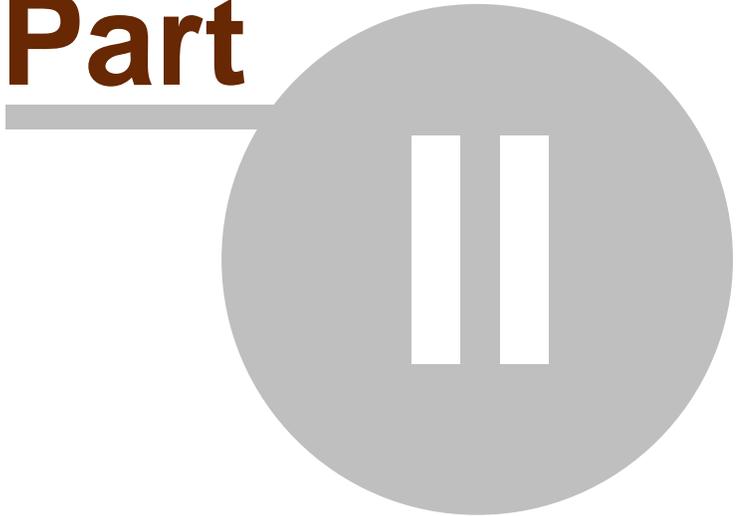


This help documentation is also available as a PDF manual which can be printed. The content is exactly the same as what is found here, except that it's been organized in manual form. You can download the manual from this link: [PDF Manual](#)

AnyCard

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2 Background Information on AnyCard

In order to use AnyCard Professional II, you'll need:

- A working [Internet connection](#) (and/or a [phone modem](#))
- A [merchant's account](#) with a credit card processor that allows you to process cards. More below

➔ **Internet Connection.** To use AnyCard, you'll need a working Internet connection. Primarily, AnyCard has been designed to process cards through a Gateway. [Gateway processing](#) is very fast (within in one or two seconds).

➔ **Phone Modem.** A phone modem is **optional**. You can use the phone modem to call customers - or it can be used for processing cards using a process known as [touch tone processing](#). Touch tone processing is a manual system and is slower than Gateway processing, but it is available should you wish to use it. Touch tone processing requires a phone modem and a phone located close to the computer.

➔ **Merchant's Account.** In order to use AnyCard (or any other type of card processing software), you'll need to set up a merchant's account. Note that we don't set up accounts. You'll need to find that elsewhere. See our [website](#) for a listing of gateways - or card processors that support touch tone processing. You can also do a search on the Internet for "Credit Card Processors." Each company has different rates and you'll want to shop around.

Gateway Processing

To authorize cards and to move funds directly into your bank account, **you'll need to have a merchant's account with a credit card Gateway**. If have a website, and your website uses a Gateway for authorizing cards, you likely already have the necessary account to use AnyCard.

If you don't currently have a Gateway, you want to arrange to set-up an account. For a list of supported Gateways, see: [Gateways](#). Also see our [website](#).

Nearly any business, no matter how small, can obtain a merchant's account. When you sign up for a merchant's account, you can buy or lease specialized software and/or card readers to authorize cards. If you have AnyCard, however, it is not necessary to invest in expensive software or hardware. AnyCard will take care of authorizing cards for you.

Many Gateways maintain websites where you can log-in and process cards. You may wish to use the Gateway's website for special tasks like voiding cards or setting up repeating payments, but for normal card authorizations, you'll find AnyCard much faster to use than a website.

With AnyCard there is no waiting to get past the log-in screen. AnyCard's forms are easier and quicker to fill-in compared to website forms which are typically slow. At the same time, AnyCard meets all industry encryption standards. When AnyCard sends the information to the Gateway server, it is sent in an encrypted form providing safety for you and your customers. With AnyCard you have everything right on your own computer: it's fast, efficient and safe.

Touch Tone Processing.

While Gateway processing is quick and easy, AnyCard Professional II also includes another way of processing cards: touch tone processing. Touch tone processing is a manual system, and, therefore

is slower, but it is available should you wish to use it.

What is Touch Tone Processing? Touch tone processing begins by making a call to the processing center. A computerized voice comes on-line and asks you to key-in your merchant's account number, the customer's credit card information, and the amount of the transaction. When you use touch tone processing, you never end up talking with anyone. You simply respond to the prompts and enter the desired information.

It's not necessary to use AnyCard if you have touch tone processing. You can manually enter the information by using the keys on your phone, but AnyCard takes all of the work out of trying to key in those long strings of numbers. You simply get everything set up advance, and when prompted by the processing center, you click with your mouse to enter the numbers. It makes authorizing cards using the touch tone process much, much easier.

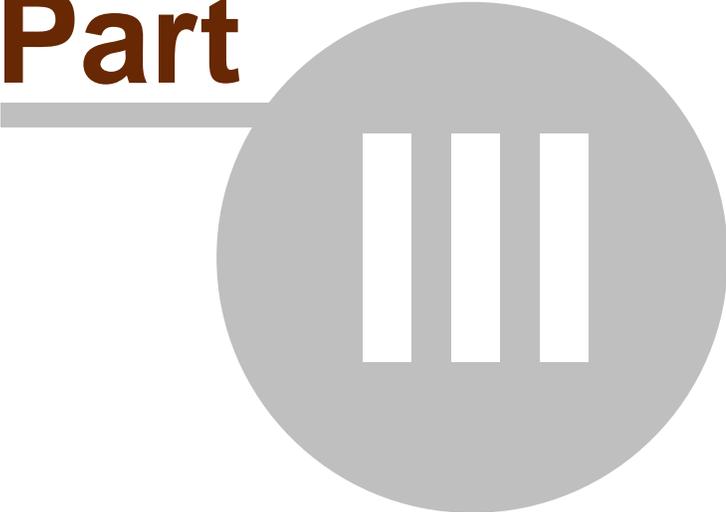
AnyCard is a tool to assist you in using the touch tone system. Like any good tool, you have complete control over it. It only sends information that you select and in the order that you choose. You should be aware that unlike Gateway processing, AnyCard doesn't receive information during a touch tone call. It only sends data. When the processing center responds, you'll need to write down or type-in the authorization codes provided.

In order to use it, you'll need to set-up a merchant's account with a company that supports touch tone processing. For some ideas, see our [website](#).

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3 Getting Started with AnyCard

In order to use AnyCard Professional II, you'll need an Internet connection. To actually move funds into your bank account, you'll need a merchant's account with a credit card Gateway. (A list of credit card Gateways is found [here](#).)

The program, however, can be tested and evaluated without having a merchant's account. The following three steps will help get you started.

Note that more information on credit card authorization systems, and on how to get your business set-up to handle credit cards, is found under [Background Information](#).

To begin, click on the first topic and then work your way through the rest:

- 1 [Set-up the Program for Your Business](#)
- 2 [Entering Card Information](#)
- 3 [Gateway Processing: Authorize Test Cards](#)

Additional help is available throughout the program by clicking on the help buttons or by selecting HELP from the menu on top of the screen.

While AnyCard Professional II will be primarily used to process cards through a Gateway, it also has the ability to process cards by using touch tone processing. More information on touch tone processing is found below.

Touch-Tone Processing

Using a Gateway to process credit cards is, by far, the quickest method, but AnyCard Professional also includes touch tone processing. Touch tone processing is a manual system and is slower, but it is available should you wish to use it.

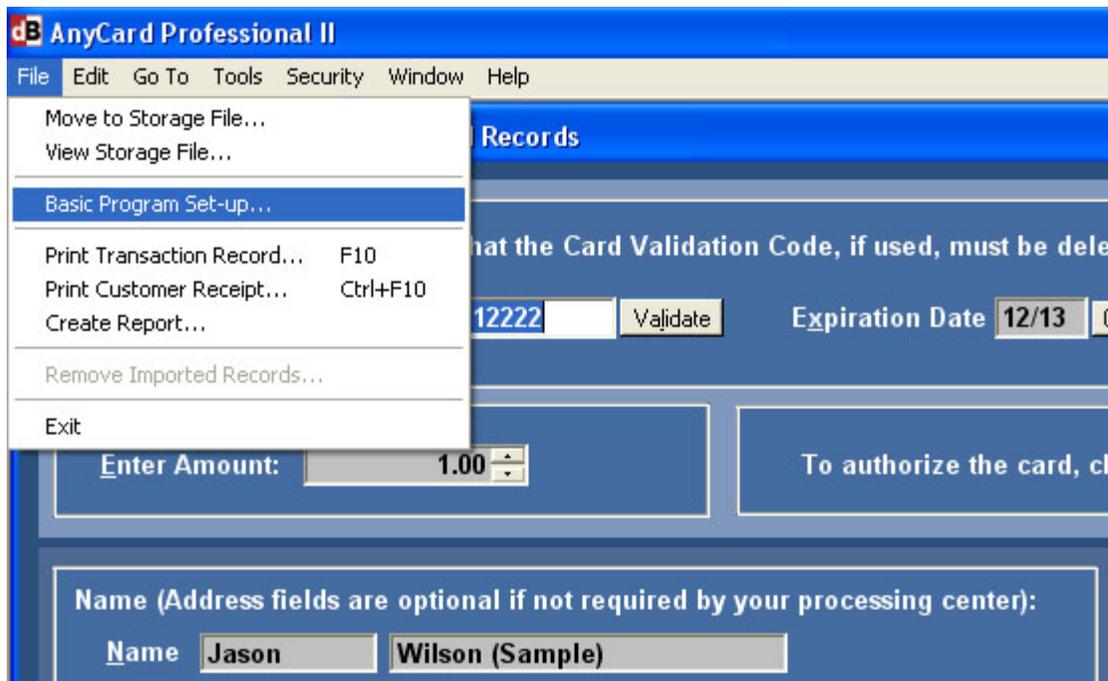
If you are interested in touch tone processing, the following five pages will help you get started. The first page starts with a quick check to make sure your modem will work with the program, and then in the remaining pages, you'll have a chance to run through a practice credit card authorization.

Start with the first topic below and then work your way through each of the other topics:

- 1 [Touch Tone Processing: Making Sure Your Modem Will Work With AnyCard](#)
- 2 [Touch Tone Processing: Set-up the Program for Your Business](#)
- 3 [Touch Tone Processing: Getting Ready to Authorize a Practice Credit Card](#)
- 4 [Touch Tone Processing: Authorizing a Credit Card](#)
- 5 [Touch Tone Processing: What to Do If You've Used Your Own Credit Card For Practice](#)

3.1 Set-up The Program for Your Business

Start at AnyCard's Main Screen. Then from the menu on top of the screen, select FILE >> BASIC PROGRAM SET-UP.



Once you're in the Set-up Screen (shown below), fill in your company name, business address, your phone number and other business information.

Basic Program Set-up and Preferences

Business Information | Telephone and Email | Program Exit Options | Touch Tone Processing | Miscellaneous

Your Business Address, Phone, Etc.

Enter your business name, below. Enter the name as you wish it to appear on top of credit card receipts, reports, and other documents created by AnyCard:

Your Business Name:

Note that the Registration Code is keyed to the name of your business. If you decide to change your business name, we'll be very happy to provide you with a new code. Just drop us an email.

Address:

City, State/Prov, Zip, Country:

First Line After City/State (Line 1):
(Phone / Fax Number)

Second Line after City/State (Line 2):
(Email, Website, or other access #'s)

It's up to you what is included in Line 1 and Line 2 just after City/State. Both these lines, along with the company name and address will be printed on the top of receipts.

Information About Each Item Above:

GENERAL INFORMATION ON HELP MESSAGES: By using TAB to move from blank to blank, help information on the respective blank will appear here. Be sure to use TAB when you want to view help information. If you use the mouse instead of TAB, the values in the radio buttons will change. INFORMATION ON COMPANY NAME: Type in the name of your company. This will appear on the top of printed receipts. You have 40 characters of space available. Note that the Registration Code is keyed to the name of your business. If you decide to change your business name, we'll be very happy to provide you with a new code. Just drop us an email.

More information on each blank appears at the bottom of the screen as you tab from blank to blank. Once you fill in the information, AnyCard will remember it, and you won't have to worry about entering it again.

Most of the rest of the Set-up Screen can be filled in at a later time.

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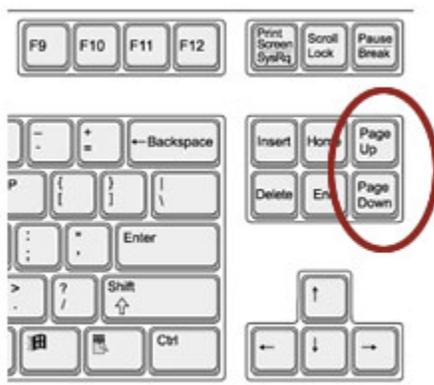
[NEXT PAGE](#)

3.2 Starting, Main Screen

To run a test, start at the AnyCard's Main Screen. The Main Screen appears when you first start the program:

For running a test, you can use one of the practice records that comes with the program or you can make up your own.

To move from card to card on the Main Screen, use the Page Up or Page Down keys on your keyboard. You can also move by clicking your mouse on the [Navigation Arrow Keys](#) found on the bottom, right side the screen.



Use the Page Up and Page Down keys on your keyboard to move forward & backwards through the card records

Using Page Down is also a way of starting a new record. Make sure you are on the last record (you can press CTRL+Page Down to get to the last record). Then press Page Down, and AnyCard will ask if you like to start a new record..

To add a new credit card, select GO TO >> NEW CARD from the Menu Bar on top of the screen. You can also add a new card by going to the last record in the file and pressing the Page Down key. The program will ask if you want to add a new record.

If you will be making up your own practice record, start by filling in the blanks for the Credit Card

Number, Expiration Date, and CVV (that's the code on the back of the credit card.) Since this is a test, you can make up the numbers.

Also be sure to enter a name in the first and last name blanks. Many gateways require a street address for an AVS check (Address Verification System), and you'll want to enter address as well.

At this point, you're ready to run a test card.

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4 The Main Screen

When you first start AnyCard, the Main Screen appears:

The screenshot shows the 'Main Screen: Current Credit Card Records' window. At the top, there's a menu bar with 'File', 'Edit', 'Go To', 'Tools', 'Security', 'Window', and 'Help'. Below the title bar, the main area is divided into several sections:

- Enter Card Information:** Fields for Card Number (4888 7777 6666 9999), Expiration Date (10/15), and CVV Code (123). A 'Validate' button is next to the Card Number field. A 'Delete Code' button is next to the CVV Code field. A 'Date:' field shows 03/24/14.
- Enter Amount:** A field with '1.00' and a currency symbol.
- To authorize the card, click:** An 'Authorization Process' button.
- Not Processed Not Approved:** A yellow box with this text.
- Name (Address fields are optional if not required by your processing center):** Fields for Name (Jason Wilson), Address 1 (123 North 15th Ave), Address 2, City, St/Province, Post Code (Bountiful UT 90210), and Country.
- Optional (Additional Information):** Fields for Phone Number (283-456-3761), Email Address (jason@allmore.net), Invoice # or Reference, Customer # (1111), Tax (0.00), Extra 1, and Extra 2.
- Notes:** A text area for comments.
- Response:** Fields for Approval, AVS Response, CVV Response, Transaction ID, and Date.
- Navigation:** Buttons for 'Exit Program', 'Help', 'Search', and 'Look-up List', along with navigation arrow keys.

It is on this screen that you type-in information on the credit cards that you are checking. You can also move information to the Main Screen from other programs by utilizing a special [start-up file](#) which AnyCard looks for each time it starts.

You can move from blank to blank on the Main Screen, by pressing tab on the keyboard or clicking in the appropriate field by the mouse. Note that the term "field" means the same thing as "blank." You can also move to a field by pressing ALT and the underlined letter. For example, pressing ALT + A will move your cursor to the "Amount" field.

You can check more than one card at a time. To add a new credit card, select GO TO >> NEW CARD from the Menu Bar on top of the screen. To move from card to card, use the Page Up or Page Down keys on your keyboard. You can also move by clicking your mouse on the [Navigation Arrow Keys](#) found on the right side the screen.

The cards found on the Main Screen are a part of what is called the **Current Set of Cards** or the **Current Set of Card Records**. These are the cards that you working with and will be authorizing. Once they are authorized, you can move the authorization codes to your invoicing software by exporting or using the Clipboard. When you're all through, you can either delete the current set of cards or move them to a storage file. Keeping them in a storage file is handy since it provides you with a running record of your credit card transactions.

If you plan to move information in and out of AnyCard by using import or export files, it's best not to use double quotes (") in any of the fields on the Main Screen. Instead, use single quotes ('). Double

quotes can cause formatting problems in some types of import or export files.

For more information on the parts of the Main Screen, click on any of the following:

Fields:

[Credit Card Number, Exp. Date, Amount](#)

[Transaction Number, Date & Status](#)

[Name, Address1, Address2, City/State/Zip, Phone, Email, Your Invoice Number, Other Info](#)

[Authorization Reference, Address Verification, Date](#)

[Notes](#)

Buttons:

[Validate & Check Button](#)

[View AVS Numbers](#)

[Start Authorization Process](#)

[Phone and Email Buttons](#)

[Navigation Buttons](#)

[Exit Program](#)

Menu Choices:

[Menu Bar](#)

4.1 Main Screen: Credit Card Number, Exp. Date, and Amount

The [Main Screen](#) appears when you first start AnyCard. This chapter covers the upper part of the Main Screen (shown below):

The screenshot shows a web form for entering card information. At the top, it says "Enter Card Information (Note that the Card Validation Code, if used, must be deleted as soon as the card is processed.)". Below this, there are four input fields: "Card Number" with the value "4000200011112222" and a "Validate" button; "Expiration Date" with the value "12/13" and a "Check" button; "CVV Code" with the value "123" and a "Delete Code" button; and "Date" with the value "03/24/08". To the right of these fields is a "#:" label with a value of "1". Below the "Card Number" field is an "Enter Amount:" label with a value of "1.00" and a currency symbol. To the right of the amount field is a "To authorize the card, click:" label with an "Authorization Process" button. To the right of the "Authorization Process" button is a "Not Processed Not Approved" button.

Depending upon your Gateway, the four fields listed below--Credit Card Number, Expiration Date, CVV and Amount -may be the only required fields that you'll need fill in when authorizing cards. Your Gateway will provide you with information on which and how many fields are required.

Credit Card Number. In this blank, enter the credit card number of the customer's card to be authorized.

Validate Button. All credit card numbers must pass a mathematical test devised by the credit card companies. When you click this button, AnyCard will run the test, and provide the result. The validation process works with both un-encrypted and encrypted numbers. For more details, see [Validate Button](#).

Exp Date (Expiration Date). The credit card expiration date is entered in this blank. The expiration date should be entered in a xx/xx format, i.e. 11/15. Be sure to place zeros before single digits. For example, an expiration date of April 7, 2014 is entered as 04/14. You always want to end up with a total of five characters entered in this blank--no more, no less.

Check Button. By pressing this button, AnyCard determines whether the expiration date is current or not. It's mostly used when expiration dates have been encrypted for quick check to make sure the expiration date is valid.

CVV (Security Code / Card Validation Code). Card Validation Codes are alternately referred to as Security Codes, Card Validation Codes (CVC) or Card Validation Values (CVV). This is the three or four place number that appears on the front or back of a credit card. It is used by some processing centers for card approval. If your processing center doesn't require it, then leave the field blank.

If, however, your processing center requires it, then you must treat such codes with great care. Laws and industry standards stipulate that the code should never be stored. To protect your cardholders, you must delete the Security or Card Validation Code immediately after the card is processed.

AnyCard provides you with a number of ways of deleting the code. You can use the "Delete Code" button to the right of the Validation Code field on the main screen. You can also delete all Validation Codes in the current set of cards by selecting SECURITY >> DELETE ALL VALIDATION CODES. The TOOLS menu also includes the same menu option.

Amount. In this blank, enter the purchase amount. *Leave out* the dollar sign (\$) and any commas. The maximum amount that can be entered in the amount field is: \$999,999.99.

Some processing centers work only in whole dollars. If that's the way your processing center works, you can tell AnyCard to round off the Amount to the nearest whole dollar in the Gateway set-up screen. When you configure AnyCard in this manner, you enter the number as dollars and cents: \$12.35, and AnyCard will take care of the conversion for you.

For More Information on Other Parts of the Main Screen:

Fields:

[Credit Card Number, Exp. Date, Amount](#)

[Transaction Number, Date & Status](#)

[Name, Address1, Address2, City/State/Zip, Phone, Email, Your Invoice Number, Other Info](#)

[Authorization Reference, Address Verification, Date](#)

[Notes](#)

Buttons:

[Validate & Check Button](#)

[View AVS Numbers](#)

[Start Authorization Process](#)

[Phone and Email Buttons](#)

[Navigation Buttons](#)

[Exit Program](#)

Menu Choices:

[Menu Bar](#)

4.2 Transaction Number, Date & Status

The [Main Screen](#) appears when you first start AnyCard. This chapter covers the right side of the upper part of the Main Screen (outlined in red below):

The screenshot shows the 'Enter Card Information' section of the AnyCard interface. It includes fields for Card Number (4000200011112222), Expiration Date (12/13), and CVV Code (123). A red box highlights the transaction number field (containing '1'), the date field (03/24/08), and the status field (Not Processed / Not Approved). Below the card information is an 'Enter Amount' field (1.00) and an 'Authorization Process' button.

(Transaction Number). The transaction number is in the upper right of the screen. This number is not to be confused with the [Transaction ID](#) returned by the Gateway when a card is processed. AnyCard has its own internal transaction number and automatically assigns it to each card record. It's comparable to a receipt or voucher number.

As you add cards, the number is incremented. The numbering system provides you with a way of numerically identifying individual credit card transactions. If you need to change the numbering, you can do so by selecting TOOLS >> CHANGE TRANSACTION NUMBER from the Menu Bar on top of the screen.

Date. Whenever you create a new card record, AnyCard automatically pastes in the current date. The date can be edited if desired.

Card Status. Just below the date is the status of the card. If you haven't yet sent the card data to the processing center, it will say "Not Processed." Once you have attempted to authorize the card, it will say "Processed."

If the card has been approved by your processing center, it will say "Approved." If it hasn't been approved, it will say "Not Approved."

For More Information on Other Parts of the Main Screen:

Fields:

[Credit Card Number, Exp. Date, Amount](#)

[Transaction Number, Date & Status](#)

[Name, Address1, Address2, City/State/Zip, Phone, Email, Your Invoice Number, Other Info](#)

[Authorization Reference, Address Verification, Date](#)

[Notes](#)

Buttons:

[Validate & Check Button](#)

[View AVS Numbers](#)

[Start Authorization Process](#)

[Phone and Email Buttons](#)

[Navigation Buttons](#)

[Exit Program](#)

Menu Choices:

[Menu Bar](#)

4.3 Main Screen: Name, Address1, Address2, City/State/Zip, Phone, Your Invoice Number

The [Main Screen](#) appears when you first start AnyCard. This chapter covers the central section of the Main Screen (shown below):

Name (Address fields are optional if not required by your processing center):	Optional (Additional Information):
Name <input type="text" value="Jason"/> <input type="text" value="Wilson (Sample)"/>	Phone Number <input type="text" value="283.456.3761"/> <input type="button" value="Dial"/>
Address 1 <input type="text" value="123 North 15th Ave"/>	Email Address <input type="text" value="jason@allmore.net"/> <input type="button" value="Dial"/>
Address 2 <input type="text"/>	Invoice # or Reference <input type="text"/>
City, St/Province, Post Code <input type="text" value="Bountiful"/> <input type="text" value="UT"/> <input type="text" value="90210"/>	Customer # <input type="text" value="1111"/> Tax <input type="text" value="0.00"/>
Country <input type="text"/>	Extra 1 <input type="text"/> Extra 2 <input type="text"/>

Note that if you plan to move information in and out of AnyCard by using import or export files, it's best not to use double quotes (") in any of fields on the Main Screen. Instead, use single quotes ('). Double quotes can cause formatting problems in some types of import or export files.

Name. In these two blanks, enter the first and last name of the card holder. (If you use only one of the two blanks, use the last blank since that appears in the program's look-up lists). Sometimes the card holder's name is different from the customer making the order. It's a good procedure when taking credit card orders via mail or phone to ask for the name on the card.

Address1. The address1 blank is optional unless you are doing an Address Verification (AVS) check--or unless you want to include addresses in AnyCard's records. When AnyCard puts together the numbers for AVS, by default, it uses the address found in the Address1 blank. If need be, you can manually change the default AVS address to Address2 by pressing the [View AVS Numbers](#) button.

Address2. Use the address2 blank for longer addresses. If possible, try to put the address which will be used for Address Verification (AVS) in the Address1 blank. If that's not possible, however, you can also manually direct AnyCard to use Address2 for an AVS check.

City/State/Zip. If you are doing an Address Verification, the only other field you'll want to include besides the address is the Zip code. However, you may wish to include the customer's city and state if you would like to have more complete information in AnyCard's records.

Name (Address fields are optional if not required by your processing center):	Optional (Additional Information):
Name <input type="text" value="Jason"/> <input type="text" value="Wilson (Sample)"/>	Phone Number <input type="text" value="283.456.3761"/> <input type="button" value="Dial"/>
Address 1 <input type="text" value="123 North 15th Ave"/>	Email Address <input type="text" value="jason@allmore.net"/> <input type="button" value="Dial"/>
Address 2 <input type="text"/>	Invoice # or Reference <input type="text"/>
City, St/Province, Post Code <input type="text" value="Bountiful"/> <input type="text" value="UT"/> <input type="text" value="90210"/>	Customer # <input type="text" value="1111"/> Tax <input type="text" value="0.00"/>
Country <input type="text"/>	Extra 1 <input type="text"/> Extra 2 <input type="text"/>

Phone & Dial Button. In this blank, enter the customer's phone number. When obtaining credit card

information over the phone, it's always a good idea to get a phone number. If a card doesn't check or an AVS address doesn't match, you may want to give the customer a call. A phone number is optional, but you may wish to include it if you would like to have more complete information in AnyCard's records. Once you have a number entered, you can click on the light blue button beside the field to have AnyCard dial the number for you. For more information on dialing phone numbers, see [Phone Dialing](#).

Email & Email Button. In this blank, enter the customer's email address. An email address is optional, but you may wish to include it if you would like to have more complete information in AnyCard's records. Once you have an email address entered, click on the light blue button to activate your email program. For more information on activating your email program, see [Email](#).

Invoice Number or Reference. This blank may be used for an invoice number. Most businesses using AnyCard will be producing receipts or invoices for the customer through the use of another software product (or by hand). The number placed in this field is a way of connecting the invoice with the credit card transaction recorded in AnyCard. Fifty (50) characters of space are available. It's not required, but it is handy if, in the future, you need to cross-check information.

Customer #. Some Gateways require a customer number. This may be a PIN number, or there's no PIN, it may be the last four digits of the credit card. If your Gateway requires it, you can configure the program automatically to enter the card number's last four digits.

Tax. Some Gateways require a tax amount, but there are certain requirements that need to be met whether you use this or not. Check with your Gateway for specific instructions.

Extra 1 and Extra 2. These two fields are used for any other information you wish to have along with the credit card record. Thirty (30) characters of space are available. The use of this field is optional. It's there if you need it, but it can be skipped if you don't need it.

For More Information on Other Parts of the Main Screen:

Fields:

[Credit Card Number, Exp. Date, Amount](#)

[Transaction Number, Date & Status](#)

[Name, Address1, Address2, City/State/Zip, Phone, Email, Your Invoice Number, Other Info](#)

[Authorization Reference, Address Verification, Date](#)

[Notes](#)

Buttons:

[Validate & Check Button](#)

[View AVS Numbers](#)

[Start Authorization Process](#)

[Phone and Email Buttons](#)

[Navigation Buttons](#)

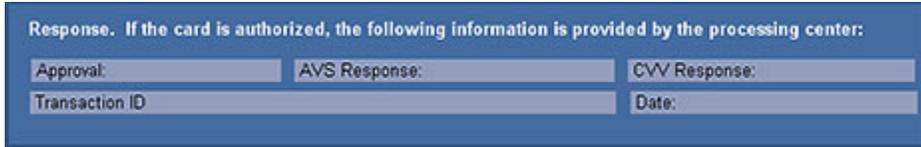
[Exit Program](#)

Menu Choices:

[Menu Bar](#)

4.4 Main Screen: Authorization Reference, Address Verification, Date

The [Main Screen](#) appears when you first start AnyCard. This chapter covers the lower part of the Main Screen (shown below):



Response. If the card is authorized, the following information is provided by the processing center:

Approval:	AVS Response:	CVV Response:
Transaction ID	Date:	

Approval. When a card is submitted to the processing center for authorization, the center will return an Approval Number. This number is automatically entered into this field when you exit from the Gateway Processing dialog box.

AVS Response. Address Verification is a service provided by credit card companies to help you identify potentially fraudulent cards. It is used by merchants who take credit card information via the phone, mail or Internet. It matches the numerical part of street address (and zip code) provided by the customer with the card company's record of that customer's billing address and zip code. Even though an AVS check is done, some Gateway do not return a response. Others, however, will return a code or short phrases such as "Exact Match."

CVV Response. Card Validation Codes are alternately referred to as Card Validation Codes (CVC) or Card Validation Values (CVV). This is the three or four place number that appears on the front or back of a credit card. It is used by some processing centers for card approval. Even though a CVV check is done, some Gateway do not return a response. Others, however, will return a code or short phrases such as "Passed."

Transaction ID. This long number is returned by the Gateway's computer and is unique identifier of the transaction.

Date. The date of the credit card authorization is entered here.

For More Information on Other Parts of the Main Screen:

Fields:

[Credit Card Number, Exp. Date, Amount](#)

[Transaction Number, Date & Status](#)

[Name, Address1, Address2, City/State/Zip, Phone, Email, Your Invoice Number, Other Info](#)

[Authorization Reference, Address Verification, Date](#)

[Notes](#)

Buttons:

[Validate & Check Button](#)

[View AVS Numbers](#)

[Start Authorization Process](#)

[Phone and Email Buttons](#)

[Navigation Buttons](#)

[Exit Program](#)

Menu Choices:

[Menu Bar](#)

[Menu Bar](#)

4.5 Main Screen: Notes

The [Main Screen](#) appears when you first start AnyCard. This chapter covers the "Notes" area near the bottom of the screen:



Notes. Use this space for any miscellaneous notes that you'd like to make concerning the card. For instance, you might want to make a note to yourself that the card showing was voided. In your note, you may include why you voided it and any additional authorization/reference codes provided by the processing center for the voided card. You might also include information on an Address Verification check and what actions you took. Most of the time, you'll probably leave this blank, but, at times, you may find that it comes in handy.

Note that the content of this field is not included when you print a copy of the transaction, nor is it included in an export file. Include any miscellaneous information that you want printed --or you want to export-- in the "Invoice Number" or "Other Information" blanks found on the Main Screen.

For More Information on Other Parts of the Main Screen:

Fields:

[Credit Card Number, Exp. Date, Amount](#)

[Transaction Number, Date & Status](#)

[Name, Address1, Address2, City/State/Zip, Phone, Email, Your Invoice Number, Other Info](#)

[Authorization Reference, Address Verification, Date](#)

[Notes](#)

Buttons:

[Validate & Check Button](#)

[View AVS Numbers](#)

[Start Authorization Process](#)

[Phone and Email Buttons](#)

[Navigation Buttons](#)

[Exit Program](#)

Menu Choices:

[Menu Bar](#)

4.6 Main Screen: Phone and Email Buttons

Both the phone (dialing) and email buttons are found on the [Main Screen](#). The phone dialing button is the light blue button located next to the phone number field and the email button is located next the email address field:



Optional (Additional Information):

Phone Number	283-456-3761	
Email Address	jason@allmore.net	
Invoice # or Reference	<input type="text"/>	
Customer #	1111	Tax 0.00
Extra 1	<input type="text"/>	Extra 2 <input type="text"/>

Click on the phone button to dial the phone number. For more information on dialing, see [Phone Dialing](#).

Click on the email button to start an external email program. For more information on the email button and what to do if the button doesn't work, see [Email](#).

Note that you can set how you want the email button to function. You may wish to change the function of the button from activating your email program to placing the email address in the clipboard. This is useful if you'd rather manually start-up your email program and paste the address in the "TO" blank. The button's function is set in [Basic Set-up](#).

For More Information on Other Parts of the Main Screen:

Fields:

[Credit Card Number, Exp. Date, Amount](#)

[Transaction Number, Date & Status](#)

[Name, Address1, Address2, City/State/Zip, Phone, Email, Your Invoice Number, Other Info](#)

[Authorization Reference, Address Verification, Date](#)

[Notes](#)

Buttons:

[Validate & Check Button](#)

[View AVS Numbers](#)

[Start Authorization Process](#)

[Phone and Email Buttons](#)

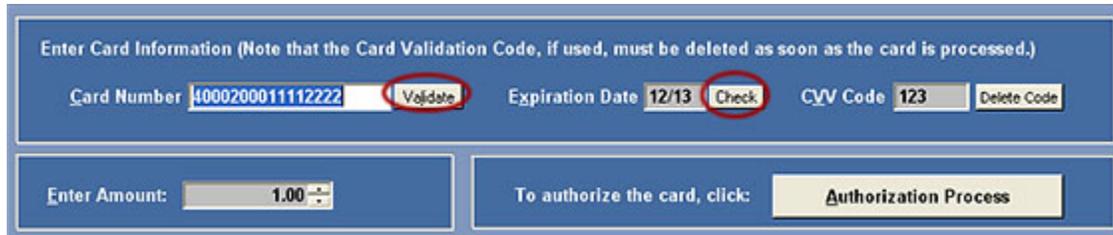
[Navigation Buttons](#)

[Exit Program](#)

Menu Choices:[Menu Bar](#)

4.7 Main Screen: Validate & Check Button

The [Main Screen](#) appears when you first start AnyCard. This chapter covers the "Validate" and "Check" buttons near the top of the screen, shown below:



The screenshot shows a blue-themed interface for entering card information. At the top, it says "Enter Card Information (Note that the Card Validation Code, if used, must be deleted as soon as the card is processed.)". Below this, there are four input fields: "Card Number" with the value "4000200011112222", "Expiration Date" with the value "12/13", "CVV Code" with the value "123", and a "Delete Code" button. The "Validate" button is located to the right of the Card Number field, and the "Check" button is to the right of the Expiration Date field. Both buttons are circled in red. Below the card information fields, there is an "Enter Amount:" field with the value "1.00" and a "To authorize the card, click:" label next to an "Authorization Process" button.

Validate Button. The Validate Button is found on the Main Screen immediately following the Credit Card Number. Once the credit card number has been entered, you can use this button to make sure it is a valid number. (The verification process works on encrypted card numbers as well as un-encrypted numbers.)

All credit card numbers issued by major credit card companies must meet a mathematical test for correctness. AnyCard has a built in process which runs the mathematical test and checks the number. Once the test is completed, a message will appear telling you whether the number is valid or not.

This is a handy feature since you'll know right away if you've accidentally typed in the number incorrectly--or someone has given you an improper or fraudulent number. You'll still need to call the processing center to get final authorization on the card, but this quick check can save you considerable time should the number not be accurate.

Check Button. The check button is found just to the right of the Expiration Date field on the Main Screen. By pressing this button, AnyCard determines whether the expiration date is current or not. (This feature works on encrypted expiration dates as well as un-encrypted dates.) It's mostly used when expiration dates are in an encrypted state for quick check to make sure that the date is valid.

For More Information on Other Parts of the Main Screen:**Fields:**[Credit Card Number, Exp. Date, Amount](#)[Transaction Number, Date & Status](#)[Name, Address1, Address2, City/State/Zip, Phone, Email, Your Invoice Number, Other Info](#)[Authorization Reference, Address Verification, Date](#)[Notes](#)**Buttons:**[Validate & Check Button](#)[View AVS Numbers](#)

[Start Authorization Process](#)

[Phone and Email Buttons](#)

[Navigation Buttons](#)

[Exit Program](#)

Menu Choices:

[Menu Bar](#)

4.8 Main Screen: Navigation, Search, Look-up Buttons

The Navigation buttons found on the right side of the [Main Screen](#). (They are also found on the Storage File Screen.) They resemble the buttons that are found on VCR, CD or tape Players (shown below).



Use these buttons for moving from card record to card record:

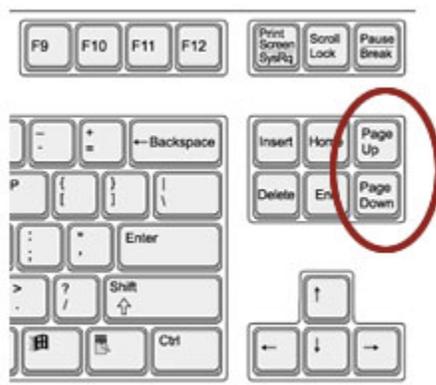
Right Arrow Button (>). Moves to the next card. (Same as Page Down on the keyboard.)

Right Arrow With Line (>|). Moves to the last card. (Same as Ctrl+Page Up on the keyboard.)

Left Arrow Button (<). Moves to the previous card. (Same as Page Up on the keyboard.)

Left Arrow With Line (|<). Moves to the first card. (Same as Ctrl+Page Down on the keyboard.)

Note that you can also move from card to card by using the Page Up and Page Down keys on your keyboard. If you are on the last card record, you can start a new card record by pressing Page Down (below):



Use the Page Up and Page Down keys on your keyboard to move forward & backwards through the card records

Using Page Down is also a way of starting a new record. Make sure you are on the last record (you can press CTRL+Page Down to get to the last record). Then press Page Down, and AnyCard will ask if you like to start a new record..

The "Search" button opens the [Search](#) dialog box which enables you to find card records by the customer's name:



The "Look-up List" button open the [Look-up List](#) dialog box which enables you to find card records by selecting from a list of customer names:



For More Information on Other Parts of the Main Screen:

Fields:

[Credit Card Number, Exp. Date, Amount](#)

[Transaction Number, Date & Status](#)

[Name, Address1, Address2, City/State/Zip, Phone, Email, Your Invoice Number, Other Info](#)

[Authorization Reference, Address Verification, Date](#)

[Notes](#)

Buttons:

[Validate & Check Button](#)

[View AVS Numbers](#)

[Start Authorization Process](#)

[Phone and Email Buttons](#)

[Navigation Buttons](#)

[Exit Program](#)

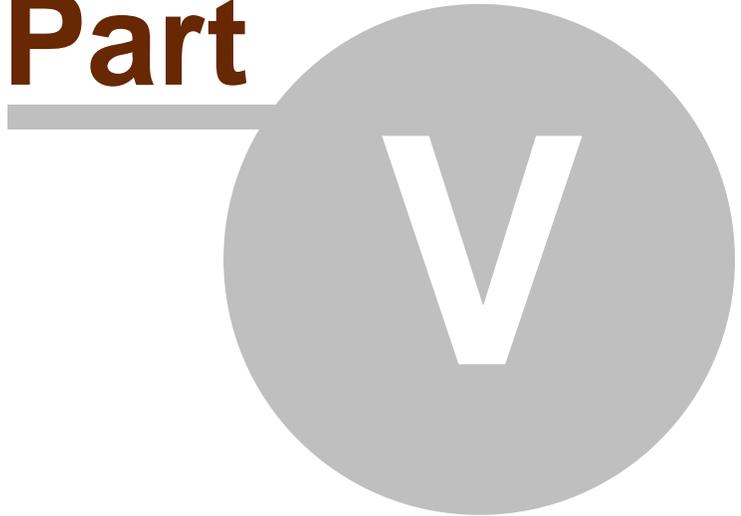
Menu Choices:

[Menu Bar](#)

AnyCard

Credit Card Processing
Software

Part



5 Menu Choices

Printed across the top of the Main Screen is the Menu Bar. It consists of FILE... EDIT... GO TO... TOOLS... SECURITY... WINDOW... HELP.



You select menu items by clicking them with the mouse or by pressing Alt on the keyboard and the first letter of the menu item, i.e. pressing Alt+F opens the file menu.

Many of the menu items have alternative key combinations. The alternative keys are indicated alongside the item. For example FILE, PRINT can also be activated by pressing F10. FILE, EXPORT is F9, and so on.

For more information on any aspect of the Menu Bar, click on the individual menu item below:

FILE

[Move to Storage File](#)

[View Storage File](#)

[Basic Program Set-up](#)

[Print Transaction Record](#)

[Print Customer Receipt](#)

[Create Report](#)

[Remove Imported Records](#)

[Exit](#)

EDIT

[Undo](#)

[Cut](#)

[Copy](#)

[Paste](#)

[Delete This Card](#)

GO TO

[Previous Card](#)

[Next Card](#)

[First Card](#)

[Last Card](#)

[New Card](#)

[Search Cards](#)

[Find Card from Look-up List](#)

TOOLS

[Verify and Check Accuracy of Card Number](#)

[Gateway Authorization Process](#)

[Touch Tone Authorization Process](#)

[View AVS Numbers](#)

[Manually Adjust Response Information](#)

[Change Transaction Number](#)

[Remove All Validation Codes](#)

[Phone Dialer](#)

SECURITY

[Delete THIS Card #, Exp and Validation Code](#)

[Delete ALL Card #'s, Exp's and Validation Codes](#)

[Remove THIS Validation Code](#)

[Remove ALL Validation Codes](#)

[Credit Card Encryption Settings](#)

[Un-encrypt Credit Card Numbers](#)

[Program Password Protection](#)

WINDOW

HELP

5.1 Using Window from the Menu Bar

One of the choices on the Menu Bar that runs across the top of the screen is WINDOW.



When you click on WINDOW, a list of available windows appear. The current window may be the only one on the list, but if you are viewing a storage file, the storage file window will be included on the list. You can move back and forth between storage file window and the Main Screen by clicking on the appropriate window from the list.

AnyCard

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Part



6 Basic Program Set-up

Before you start entering credit card information, you'll want to set-up the program for your business environment. That's done in Basic Setup.

To reach it, select FILE >> BASIC PROGRAM SET from the Menu Bar. The Basic Program Set-up Screen will appear:

Basic Program Set-up and Preferences

Business Information | Telephone and Email | Program Exit Options | Touch Tone Processing | Miscellaneous

Your Business Address, Phone, Etc.

Enter your business name, below. Enter the name as you wish it to appear on top of credit card receipts, reports, and other documents created by AnyCard:

Your Business Name:

Note that the Registration Code is keyed to the name of your business. If you decide to change your business name, we'll be very happy to provide you with a new code. Just drop us an email.

Address:

City, State/Prov, Zip, Country:

First Line After City/State (Line 1):
(Phone / Fax Number)

Second Line after City/State (Line 2):
(Email, Website, or other access #'s)

It's up to you what is included in Line 1 and Line 2 just after City/State. Both these lines, along with the company name and address will be printed on the top of receipts.

Close Help

Information About Each Item Above:

GENERAL INFORMATION ON HELP MESSAGES: By using TAB to move from blank to blank, help information on the respective blank will appear here. Be sure to use TAB when you want to view help information. If you use the mouse instead of TAB, the values in the radio buttons will change. INFORMATION ON COMPANY NAME: Type in the name of your company. This will appear on the top of printed receipts. You have 40 characters of space available. Note that the Registration Code is keyed to the name of your business. If you decide to change your business name, we'll be very happy to provide you with a new code. Just drop us an email.

For more information on each of the tabs on the Set-up Screen, see the following:

- [Business Information](#)
- [Telephone & Email](#)
- [Program Exit Options](#)
- [Touch Tone Processing](#)
- [Miscellaneous](#)

6.1 Business Information

To reach this part of the program, select FILE >> BASIC PROGRAM SET UP from the Menu on the Main Screen. The "Set-up and Options Screen" will appear. This chapter covers the "Business

Information" tab:

Business Information | Telephone and Email | Program Exit Options | Touch Tone Processing | Miscellaneous

Your Business Address, Phone, Etc.

Enter your business name, below. Enter the name as you wish it to appear on top of credit card receipts, reports, and other documents created by AnyCard:

Your Business Name:

Note that the Registration Code is keyed to the name of your business. If you decide to change your business name, we'll be very happy to provide you with a new code. Just drop us an email.

Address:

City, State/Prov, Zip, Country:

First Line After City/State (Line 1):
(Phone / Fax Number)

Second Line after City/State (Line 2):
(Email, Website, or other access #'s)

It's up to you what is included in Line 1 and Line 2 just after City/State. Both these lines, along with the company name and address will be printed on the top of receipts.

Close **Help**

Information About Each Item Above:

GENERAL INFORMATION ON HELP MESSAGES: By using TAB to move from blank to blank, help information on the respective blank will appear here. Be sure to use TAB when you want to view help information. If you use the mouse instead of TAB, the values in the radio buttons will change. INFORMATION ON COMPANY NAME: Type in the name of your company. This will appear on the top of printed receipts. You have 40 characters of space available. Note that the Registration Code is keyed to the name of your business. If you decide to change your business name, we'll be very happy to provide you with a new code. Just drop us an email.

Business Information Tab

Your Business Name. Type in the name of your company. This will appear on the top of printed receipts. You have 50 characters of space available

Address. Type in your business street address, box number or both. For instance, you might type in something like the following: P.O. Box 4671, 355 South Main Street. This will appear on the top of printed receipts. You have 80 characters of space available.

City, State, Zip. Type in the city, state, zip code--or city, province, country, country code. For example, you might type in something like the following: Boise, Idaho 83843. This will appear on the top of printed receipts. You have 80 characters of space available.

First Line After City-State. This line appears just under the city/state line on credit card receipts. You can enter whatever information you desire. Most people use this space for their business phone and fax number. For example, you might type in something like the following: Phone: 208-233-0410 / Fax: 208-234-5679. You have 76 characters available.

Second Line After City-State. This is the second line that appears after the city/state line. It will appear on credit card receipts. You can enter whatever information you desire. Most people type in their email or website address, but other numbers can be entered such as a Federal ID number. Here's an example: Email: support@grc101.com / Website: www.greatbooks.com. You have 76 characters of space available.

For more information on each of the tabs on the Set-up Screen, see the following:

- [Business Information](#)
- [Telephone & Email](#)
- [Program Exit Options](#)
- [Touch Tone Processing](#)
- [Miscellaneous](#)

6.2 Telephone & Email

To reach this part of the program, select FILE >> BASIC PROGRAM SET UP from the Menu on the Main Screen. The "Set-up and Options Screen" will appear. Then click on the "Telephone & Email" tab.

Basic Program Set-up and Preferences

Business Information **Telephone and Email** Program Exit Options Touch Tone Processing Miscellaneous

Telephone & Internet

Phone Dialing Function

A phone modem is not required, but if you have one installed on your computer, you'll have the capability to auto dial phone numbers. To set-up AnyCard for phone dialing purposes, indicate the following:

What port is your modem connected to? **COM3** To Test Modem, Press Here >>> **Test Modem**

Modem Initialization String (if needed): (The Default is No Initialization String.)

Email Button Function

By typing in an email address in blank below and clicking the button, you can test to see if AnyCard is able to activate your email program. In order to do the test, you need to have an email program installed on your computer. If the test doesn't work, you may need to make an adjustment in Windows. (See Help for information on how to do this.)

Email Feature Test: Type in an address and click on the button: **Test Modem**

Check here if you do NOT wish to use the Email feature and would rather have email address placed in the clipboard (This allows you to paste the email address in another program.)

Close **Help**

Information About Each Item Above:

GENERAL INFORMATION ON HELP MESSAGES: By using TAB to move from blank to blank, help information on the respective blank will appear here. Be sure to use TAB when you want to view help information. If you use the mouse instead of TAB, the values in the radio buttons will change. INFORMATION ON MODEM PORT: Type-in your modem's port. Often, modems are connected to COM3, but it could be any of the other ports on the list. If you don't know your modem's port number, check the help information for more details. Or, if desired, you can try different COM ports and test each by pressing the 'Test Modem' button. The one that is able to make a call is your

Telephone and Email Tab

Modem Port. Type-in the communication port that your modem is connected to. Communication ports are indicated by abbreviation COM1, COM2, etc. Often, modems are connected to COM3, but it could be connected to any of the other ports on the list (COM1, COM2, COM4, and COM5). If you don't know your modem's port number, you can find out by using the Windows [Control Panel](#). Or, if desired, you can try different COM ports when you test the modem (see below).

Modem Test. When you click on this button, you can test your modem to make sure it will work with AnyCard. The test is easy to do, and you'll want to be sure to do it since it is your assurance that AnyCard will work with your computer equipment. For more details: [Modem Test](#).

Modem Initialization String. Normally, you can leave this field blank. However, if you have trouble establishing a connection with your modem or making a test call, it may be because your modem needs to be re-set with an initialization string. The most common initialization string is: AT&F (which re-sets the modem to factory defaults). More information: [Modem Initialization String](#).

Email Feature Test. By typing in an email address in this blank and clicking the button, you can test to see if AnyCard is able to activate your email program. In order to do the test, you need to have an email program installed on your computer. If the test doesn't work, you may need to make an adjustment in Windows. For trouble shooting information, see [Email](#).

Check here if you do not wish to use the Email feature. If you would rather not use the email feature in AnyCard, you can check this box and whenever you click the button beside an email field, the address will be placed in the clipboard. You can then paste the email address into another program.

For more information on each of the tabs on the Set-up Screen, see the following:

- [Business Information](#)
- [Telephone & Email](#)
- [Program Exit Options](#)
- [Touch Tone Processing](#)
- [Miscellaneous](#)

6.3 Touch Tone Processing

To reach this part of the program, select FILE >> BASIC PROGRAM SET UP from the Menu on the Main Screen. The "Set-up and Options Screen" will appear. Then click on the "Touch Tone Processing" tab:

Basic Program Set-up and Preferences

Business Information | Telephone and Email | Program Exit Options | **Touch Tone Processing** | Miscellaneous

Touch Tone Credit Card Processing

With this version of AnyCard, you can use one of two different methods of processing credit cards. One method is to process cards through your internet connection using a Gateway. The other method is to use touch tone processing. The information below will configure your program for touch tone processing. Note: If you are using Gateway processing, then you can skip this.

What phone number do you call for authorizing credit cards?

NOTE: If you use more than one phone number for authorizations, leave the above blank empty and click:

What is your merchant number? **Terminating Key:** # (Default: #)

What is your Bank Number? (Leave blank if not required by your Processing Center)

What is your Access Code? (Leave blank if not required by your Processing Center)

What port is your modem connected to? COM3

Modem Initialization String (if needed): (The Default is No Initialization String.)

Key-in amount rounded to the nearest dollar (with no cents): Yes No (Default: No)

When the "Authorization Process" button is clicked on the Main Screen, activate Touch Tone Processing instead of Gateway Processing

Information About Each Item Above:

GENERAL INFORMATION ON HELP MESSAGES: By using TAB to move from blank to blank, help information on the respective blank will appear here. Be sure to use TAB when you want to view help information. If you use the mouse instead of TAB, the values in the radio buttons will change. INFORMATION ON PHONE NUMBER: Type-in the phone number that you call to obtain authorization information on credit cards. Include the long distance preface. Here's an example: 1-800-228-1111. (You can also include other numbers--such as the number to access an outside line--which you normally use to make a call.)

Touch Tone Processing Tab

Phone Number Used for Credit Card Verification. Type-in the phone number that you call to obtain authorization information on credit cards. Include the long distance preface. Here's an example: 1-800-228-1111. You can also include other numbers--such as the number to access an outside line--which you normally use to make a call. If you don't have phone number, you'll need to set up a merchant's account with your bank. For more information, see [Background Information](#)

If you use more than one phone number for authorizing cards, leave the blank empty and click on the "More Than One Phone Number" button.

More Than One Phone Number. If you use more than one phone number for authorizing card, click on this button. The "More Than One Phone Number" dialog box will appear. For more information on the dialog box, see [Multi-numbers](#).

Merchant Number. Type-in your Merchant Number. This is the number that is assigned to you for credit card processing when you set up an account with your bank or financial service institution. For more information on setting up a merchant account, see [Background Information](#).

Bank Number. Some processing centers require you to key-in a bank number. If your processing center requires a bank number, then type in the appropriate number here. If your processing center doesn't ask for a bank number, then leave this space blank.

Access Code. Some processing centers require an access code or a password to begin the transaction. If your processing center requires it, enter it here. Otherwise, leave this space blank.

Terminating Key. A Terminating Key is the key on your phone dial pad that the authorization

center asks you press at the end of a string of numbers. In the great majority of cases, the Terminating Key will be the pound sign (#). For instance, after you enter the customer's credit card number or expiration date or amount, you would end it by pressing the pound sign (#). It tells the processing center's computer that you are finished with that number. If there is no terminating key, then leave this space blank. If you are unsure, use the default value (#).

Modem Port. Type-in the communication port that your modem is connected to. Communication ports are indicated by abbreviation COM1, COM2, etc. Often, modems are connected to COM3, but it could be connected to any of the other ports on the list (COM1, COM2, COM4, and COM5). If you don't know your modem's port number, you can find out by using the Windows [Control Panel](#). Or, if desired, you can try different COM ports when you test the modem (see below).

Modem Test. When you click on this button, you can test your modem to make sure it will work with AnyCard. The test is easy to do, and you'll want to be sure to do it since it is your assurance that AnyCard will work with your computer equipment. For more details: [Modem Test](#).

Modem Initialization String. Normally, you can leave this field blank. However, if you have trouble establishing a connection with your modem or making a test call, it may be because your modem needs to be re-set with an initialization string. The most common initialization string is: AT&F (which re-sets the modem to factory defaults). More information: [Modem Initialization String](#).

Key-in Amount Rounded to the Nearest Dollar (With No Cents): Most processing centers request that you key-in the amount of the transaction in dollars *and* cents. For instance \$45.53 will be keyed-in as 4553. However, some processing centers request that you work only in whole dollars. In such cases, \$45.53 is rounded first to \$46 and is keyed-in as 46.

If your processing center requires you to round the amount of the transaction to the nearest whole dollar and key-in only the dollar amount *with no cents*, select YES. However, if you key-in both dollars and cents, select NO.

If you select YES, AnyCard will take the number that you enter in the Amount blank found on the main screen and will round it appropriately when it comes time to key-in data to the processing center. As an example, if you enter \$25.34 in the Amount blank, AnyCard will key-in \$25 to the processing center. AnyCard rounds .50 to the previous whole number and .51 to the next. For example: \$25.50 will be rounded \$25 and \$25.51 will be rounded to \$26.

If desired, you may also round the amount yourself before typing it in the Amount blank, but you'll still need to select this feature (by selecting YES) so that AnyCard knows to key-in whole dollars only.

If you select YES, the [Authorization Process Dialog Box](#) will include a "Round Amount" check box. This is a reminder that the amount will be rounded. If for some reason, you do not wish to round the amount, you can remove the check mark.

When the "Authorization Process" button is clicked on the Main Screen, activate Touch Tone Processing instead of Gateway Processing. The 'Authorization Process' button is found on the Main Screen. This button normally activates the Gateway Processing dialog box. If you normally use Touch Tone Processing, you can change it so that the Touch Tone Processing dialog box appears instead by placing a checkmark here.

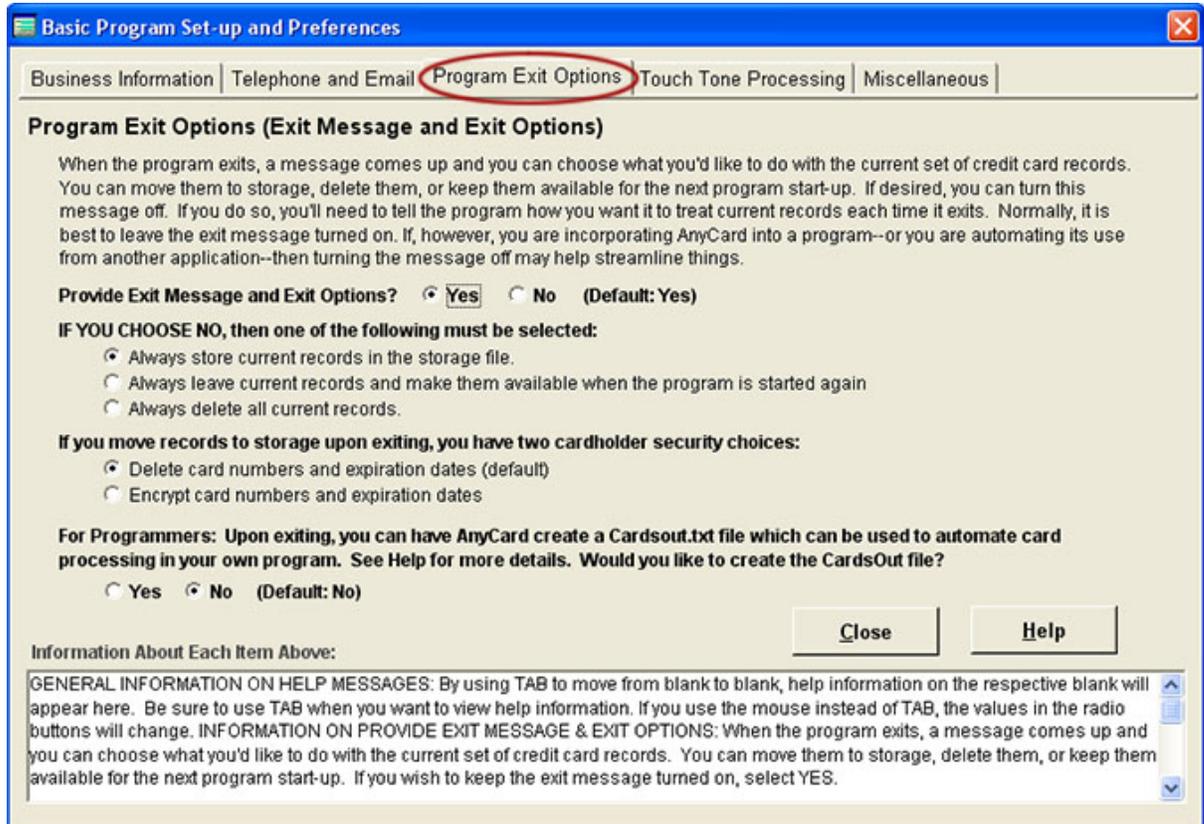
For more information on each of the tabs on the Set-up Screen, see the following:

- [Business Information](#)
- [Telephone & Email](#)
- [Program Exit Options](#)

- [Touch Tone Processing](#)
- [Miscellaneous](#)

6.4 Program Exit Options

To reach this part of the program, select FILE >> BASIC PROGRAM SET UP from the Menu on the Main Screen. The "Set-up and Options Screen" will appear. Then click on the "Program Exit Options" tab.



Program Exit Options Tab

Exit Message and Exit Options.

When the program exits, a [message](#) comes up and you can choose what you'd like to do with the current set of credit card records. You can move them to storage, delete them, or keep them available for the next program start-up.

If desired, you can turn this message off. If you do so, you'll need to tell the program how you want it to treat current records each time it exits. Normally, it is best to leave the exit message turned on. If, however, you are incorporating AnyCard into your own program--or if you are automating its use from another application--then turning the message off may help streamline your interface.

The first question is: *Provide exit message and exit options?*

If you answer YES to this question (the program's default), a message will appear each time you exit AnyCard which allows you to decide what should be done with the current records. If you

select NO, the message will not appear. *If you select no, you must select one of following three options:*

Always store current records in the storage file. This means that each time you exit all current records will be automatically stored in the storage file. This is the safest option. It enables AnyCard to keep a running record of your credit card transactions. If you ever need to look something up, you'll be able to find it in a storage file.

Always leave current records and make them available when the program is started again. This mean that all the current records will remain current and will show up next time you start the program. It is unlikely that you'll select this option because once credit cards are authorized, you'll want to move them out of the current set and make room for more new cards. However, the option is available if it suits your needs.

Always delete all current records. This means that each time you exit, all current records will be deleted. None will be stored. You may decide to choose this option if you regularly move the authorization information from AnyCard to your normal invoicing or business software program. If you have the authorization information recorded elsewhere then you may not want to use AnyCard's record keeping system.

Moving Records to Storage Upon Exiting.

When the program exits, one of the options is to store current records in a storage file (see options, above). Credit card numbers should never be stored in their raw form. To protect your customers, they should either be deleted before storage -- or stored in an encrypted form.

AnyCard's default action (if you select the storage option when exiting) is to delete card numbers and expiration dates before moving them to storage. However, if for some reason, you need to keep the credit card numbers, this feature allows you to encrypt them prior to storage. To turn on encryption, click on the appropriate radio button.

For Programmers: Create CardsOut File.

AnyCard has been designed to integrate as smoothly as possible with other software programs. One of its most useful integration features is its use of "start-up" and "close-down" files.

When the program starts, AnyCard looks for a special start-up file containing credit card records. If the file is found, it is loaded, and the records within the file become the current set of records and are available immediately for processing. You don't have import the file. It's done already for you.

This helps automate the process of using AnyCard. You can create the start-up file in another program, launch AnyCard, and you'll be ready to begin checking credit cards without delay. This is a particularly helpful feature if you dabble in programming. It enables you to call AnyCard as you would any other procedure file from within your own program.

The reverse process occurs when you exit AnyCard. Upon exit, AnyCard will create a close-down file with information on all the credit cards that have been checked along with their authorization codes. The close-down file can then be moved back into the originating software program without any extra steps.

If you are programmer and plan to integrate AnyCard into your program, you can turn-on the creation of the CardsOut file. To do so, click on the "YES" radio button. For more details, see [Start-up and Close Down Files](#).

For more information on each of the tabs on the Set-up Screen, see the following:

- [Business Information](#)

- [Telephone & Email](#)
- [Program Exit Options](#)
- [Touch Tone Processing](#)
- [Miscellaneous](#)

6.5 Miscellaneous

To reach this part of the program, select FILE >> BASIC PROGRAM SET UP from the Menu on the Main Screen. The "Set-up and Options Screen" will appear. Then click on the "Miscellaneous" tab.

The screenshot shows a window titled "Basic Program Set-up and Preferences" with a tabbed interface. The "Miscellaneous" tab is selected and circled in red. The content of the Miscellaneous tab includes:

- Extension of the Spreadsheet Program that You Use (Use XLS for Excel):** A text input field.
- Address Verification (AVS) Options (If you are unsure, just leave the default values as shown.)**
 - Maximum Number of Numeric Characters Compared: A spin box set to 0. (Default: 0. Zero (0) means no limit.)
 - Use the PO Box Number if No Street Address is Available: Radio buttons for Yes (selected) and No. (Default: Yes)
 - Include Numbered Streets Along With the Street Address: Radio buttons for Yes and No (selected). (Default: No)
- Buttons for **Close** and **Help**.
- Information About Each Item Above:** A scrollable text area containing help text: "GENERAL INFORMATION ON HELP MESSAGES: By using TAB to move from blank to blank, help information on the respective blank will appear here. Be sure to use TAB when you want to view help information. If you use the mouse instead of TAB, the values in the radio buttons will change. INFORMATION ON SPREADSHEET PATH: Reports created in AnyCard can be moved into Microsoft Excel or other spreadsheet programs. Programs like Excel have a rich range of formatting and printing features, and this method of report printing allows you to take full advantage of those and other features. In order to access Excel (or other spreadsheet programs), AnyCard needs..."

Miscellaneous Tab

Extension of the Spreadsheet Program that You Use. Reports created in AnyCard can be moved into Microsoft Excel or other spreadsheet programs. Programs like Excel have a rich range of formatting and printing features, and this method of report printing allows you to take full advantage of those and other features. In order to access Excel (or other spreadsheet programs), AnyCard needs to know the extension used by your program. If nothing is entered, AnyCard assumes that the program is Excel and will use "XLS." If you use a different program, enter the extension used by that program.

AVS: Maximum Number of Characters Compared. [Address Verification \(AVS\)](#) is used to verify the address the customer gave you by comparing it with the customer's billing address on file with

the credit card company. AVS is optional, but if you use it, the processing center will ask for the numeric characters making up the customer's address, i.e. 3456 are the numeric characters making up the address: 3456 Main Street West. If the information supplied by the processing center doesn't mention a limit on the number of numeric characters, then set this number to 0. If there is a limit, then select the proper number.

AVS: Use PO Number if No Street Address is Available. [Address Verification \(AVS\)](#) is used to verify the address the customer gave you by comparing it with the customer's billing address on file with the credit card company. AVS is optional, but if you use it, the processing center will ask for the numeric characters making up the customer's address. If you select YES for this option, AnyCard will use the PO Box Number for any customer without a street address. If the processing center accepts only the street number, then select NO. This information should be provided to you by the processing center.

AVS: Included Numbered Streets With the Street Address. [Address Verification \(AVS\)](#) is used to verify the address the customer gave you by comparing it with the customer's billing address on file with the credit card company. AVS is optional, but if you use it, the processing center will ask for the numeric characters making up the customer's address. If you select YES for this option, numbered streets will be included among the numeric characters, i.e. 1135 11th Ave will result in this number: 113511. If you select NO for this option, numbered streets will NOT be included among the numeric characters, i.e. 1135 11th Ave will result in this number: 1135.

6.6 Modem Test

AnyCard Professional II includes touch tone processing. While Gateway processing is much quicker, you may also wish to use the touch tone processing. In order to use touch tone processing, you'll need to have a phone modem installed in your computer. Note that a phone modem and internet modem are not the same. If your computer does not have a phone modem, they can be purchased for around \$50.

To help determine the compatibility of your system, a simple modem test has been built into AnyCard. To access it, select FILE >> BASIC PROGRAM SET-UP from the menu bar which runs across the top of AnyCard's Main Screen.

The "Set-up and Options" Screen will appear. Click on the "Touch Tone Processing" tab. Midway down the Screen on the right side, you'll see the "Test Modem" button. Click on the button.

Basic Program Set-up and Preferences

Business Information | Telephone and Email | Program Exit Options | **Touch Tone Processing** | Miscellaneous

Touch Tone Credit Card Processing

With this version of AnyCard, you can use one of two different methods of processing credit cards. One method is to process cards through your internet connection using a Gateway. The other method is to use touch tone processing. The information below will configure your program for touch tone processing. Note: If you are using Gateway processing, then you can skip this.

What phone number do you call for authorizing credit cards?

NOTE: If you use more than one phone number for authorizations, leave the above blank empty and click:

What is your merchant number? **Terminating Key:** # (Default: #)

What is your Bank Number? (Leave blank if not required by your Processing Center)

What is your Access Code? (Leave blank if not required by your Processing Center)

What port is your modem connected to? **To Test Modem, Press Here >>>**

Modem Initialization String (if needed): (The Default is No Initialization String.)

Key-in amount rounded to the nearest dollar (with no cents): Yes No (Default: No)

When the "Authorization Process" button is clicked on the Main Screen, activate Touch Tone Processing instead of Gateway Processing

Information About Each Item Above:

GENERAL INFORMATION ON HELP MESSAGES: By using TAB to move from blank to blank, help information on the respective blank will appear here. Be sure to use TAB when you want to view help information. If you use the mouse instead of TAB, the values in the radio buttons will change. INFORMATION ON PHONE NUMBER: Type-in the phone number that you call to obtain authorization information on credit cards. Include the long distance preface. Here's an example: 1-800-228-1111. (You can also include other numbers--such as the number to access an outside line--which you normally use to make a call.)

In the dialog box that appears (below), enter your phone number. Then select which Communication Port (COM Port) your modem is connected to. A COM Port is place within your computer where communication devices like modems are connected. They are indicated by the abbreviations COM1, COM2, etc. Don't worry if you don't know the COM Port. You can either try the 4 or 5 different ports and see which one works, or you can use the [Windows Control Panel](#) and look it up.

Modem Test

Use this test to see if your modem will work with AnyCard:

First, fill in some preliminary information:

Type in your phone number. This should be the same phone that you will be using along with AnyCard. **Your Phone Number:**

Select the COM port that your modem is connected to. (If you're not sure, you can try testing different ports). **Modem's COM Port:** COM3

To start out with, leave the modem initialization field blank. Most modems won't need it. If you can't get the modem to work otherwise, you can try entering an initialization string. See help for more information. **Modem Initialization String:**

Then, press this button to see if you can open the selected COM **Open Port**
(A message will let you know whether the port has been opened or not.)

Once you've been able to successfully open the port connection (above), the next step is to see if AnyBook can access your modem by dialing your own phone number as a test.

Pick up the PHONE RECEIVER and press this button: **Dial Phone Number**

The test is successful if you hear the phone number being dialed followed by a busy signal. All phone & card processing features will work on your system. To exit, click on Finished.

If nothing happens and the modem doesn't dial the phone number, first close the COM Port (press 'Close Port Connection'), hang up, and then try the test over again with a different Port or an initialization string.

Port Status:
COM3
Currently
Closed

Close Port Connection

Finished
Cancel
Help

Leave the Modem Initialization String box blank. If you're having trouble getting your modem to work, you can come back to this later.

Now press the "Open Port" button. AnyCard will attempt to open the COM port that you've selected. The small box on the right side of the screen will light up in a yellow color and tell you that the port is open.

If the port can not be opened a message will appear telling you so. Try selecting a different COM Port until you find one that will open.

Once you get the COM Port open, the next and last step is to test whether AnyCard can communicate with your modem. Pick up the phone receiver. With your mouse click on "Dial Phone Number." AnyCard will try dialing your phone number.

If everything is working fine, you'll hear the number being dialed and then a busy signal. That's the response you're looking for. The Modem test is successful, and AnyCard will work fine on your system. Click on the "Finished" button and then hang up the phone. Be sure to click first on Finished, followed by hanging up the phone.

If you are having trouble, follow the directions in: [Trouble Shooting Modem Problems](#)

6.7 Using the Windows Control Panel to Determine Your Modem Port

For touch tone processing (or dialing phone numbers), you'll need the port to which you modem is connected. To determine the port, use the Windows Control Panel. The control panel is reached by clicking on START and SETTINGS. From the list, choose "Control Panel."

When the Control Panel appears, double click on the "Modems" icon. In the dialog box that appears, you'll see your modem listed. Make sure the modem is highlighted and click on the "Properties" button

just below where your modem is listed.

The Properties dialog box will appear. The Communications Port or COM port where your modem is connected will be listed in the middle of the dialog box. It will be listed as COM1, COM2, COM3, etc. Write down the name.

This is the port you'll want to use when you prepare the program for your use in Basic Set-up. For more information on setting up AnyCard, see [Basic Set-up](#) or [Modem Test](#).

6.8 Modem Initialization String

For touch tone processing (or dialing phone numbers), AnyCard uses a phone modem. AnyCard assumes that your modem will respond like the vast majority of modems. To communicate with the modem, it uses commonly accepted commands known as AT commands.

If a modem can't understand the commands that AnyCard is sending to it, the modem may need to be initialized and reset to its factory defaults. Once it is set to its factory default mode, it should be able to understand and carry out AnyCard's instructions.

The most common way of initializing a modem to its factory defaults is to send an AT&F string. If you're having trouble getting your modem to work, enter the letters "AT&F" in the modem initialization string blank and re-try the [Modem Test](#).

If that doesn't work, check the owner's manual that came with the Modem. In the back of most modem manuals is a chart with the commands understood by the modem. Look for the factory default string, and enter the string in the initialization blank on Set-up Screen. Be sure to include the letters "AT" at the beginning of the string entered in the blank. Then try the [Modem Test](#) again. For more information, see [Trouble Shooting the Modem](#).

AnyCard

Credit Card Processing
Software

Part



7 General Working Procedures

The Main Screen is AnyCard's central command center. From here, you can move to all parts of the program.

The screenshot shows the 'Main Screen: Current Credit Card Records' window. At the top, there's a menu bar with 'File', 'Edit', 'Go To', 'Tools', 'Security', 'Window', and 'Help'. The main area is divided into several sections:

- Enter Card Information:** Includes fields for Card Number (4888 7777 6666 9999), Expiration Date (10/15), CVV Code (123), and Date (03/24/14). There are 'Validate', 'Check', and 'Delete Code' buttons.
- Enter Amount:** A numeric field showing 1.00.
- To authorize the card, click:** An 'Authorization Process' button.
- Status:** A yellow box indicating 'Not Processed' and 'Not Approved'.
- Name (Address fields are optional if not required by your processing center):** Fields for Name (Jason Wilson), Address 1 (123 North 15th Ave), Address 2, City, St/Province, Post Code (Bountiful UT 90210), and Country.
- Optional (Additional Information):** Fields for Phone Number (283-456-3761), Email Address (jason@allmore.net), Invoice # or Reference, Customer # (1111), Tax (0.00), Extra 1, and Extra 2.
- Notes:** A text area for comments about the transaction.
- Response:** Fields for Approval, AVS Response, CVV Response, Transaction ID, and Date.
- Navigation:** Buttons for 'Exit Program', 'Help', 'Search', and 'Look-up List', along with arrow keys.

This chapter is about the Main Screen, but it specifically concentrates on procedures involving the use of the Main Screen.

It includes topics like creating a new card records, deleting records, searching card records, checking the accuracy of card numbers, and more.

For more information, select from any of the sub-topics listed below:

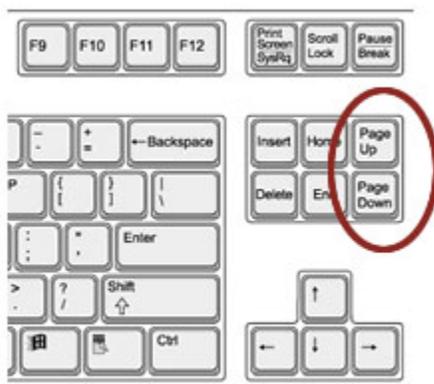
- [Adding New Card Records](#)
- [Change Transaction Number](#)
- [Copy Authorization Codes to Clipboard](#)
- [Cut, Copy, Paste, Undo](#)
- [Delete Card Numbers](#)
- [Delete This Card](#)
- [Email](#)
- [Encrypting Card Data](#)

- [Exiting the Program](#)
- [Look-up List \(Finding Card Records\)](#)
- [Manually Adjust Responses from the Processing Center](#)
- [Moving from Card Record to Card Record](#)
- [Password Protection](#)
- [Phone Dialing](#)
- [Printing Card Records](#)
- [Receipts \(Creating Receipts for Customers\)](#)
- [Report \(Creating a Report of Credit Card Transactions\)](#)
- [Search \(Finding Card Records by Using Search\)](#)
- [Special Paste](#)
- [Validation Codes \(CVV codes\)](#)
- [Verify and Check Accuracy of Credit Card Number](#)
- [View AVS Numbers](#)

7.1 Adding New Card Records

You can add a new card in one of two ways. One is to select GO TO >> NEW CARD from the Menu Bar.

The another way of adding a new card is to go to the last card and press Page Down. The program will ask if you want to add a card. Select YES and a blank card form will appear on the screen. The day's date will be inserted in the Date blank and the Transaction Number will be automatically incremented.



Use the Page Up and Page Down keys on your keyboard to move forward & backwards through the card records

Using Page Down is also a way of starting a new record. Make sure you are on the last record (you can press CTRL+Page Down to get to the last record). Then press Page Down, and AnyCard will ask if you like to start a new record..

7.2 Change Transaction Number

AnyCard automatically assigns an internal Transaction Number to each card record. It's comparable to a receipt or voucher number. As you add cards, the number is incremented. The number appears on the upper right of the Main Screen (outlined in red below):

The screenshot shows a software interface for entering card information. At the top, it says "Enter Card Information (Note that the Card Validation Code, if used, must be deleted as soon as the card is processed.)". Below this, there are input fields for "Card Number" (4000200011112222), "Expiration Date" (12/13), and "CVV Code" (123). There are "Validate", "Check", and "Delete Code" buttons. To the right, there is a box containing "#:" with the value "1" and "Date:" with the value "03/24/08". Below the card information, there is an "Enter Amount:" field with the value "1.00" and a "To authorize the card, click:" button labeled "Authorization Process". On the far right, there is a red-outlined box containing the text "Not Processed" and "Not Approved".

The numbering system provides you with a way of numerically identifying individual credit card transactions. If you need to change the numbers, you can do so by selecting **TOOLS >> CHANGE TRANSACTION NUMBER** from the Menu Bar on top of the screen.

A dialog box will appear which lists the current number and provides a place where you can enter the new transaction number. If you change the number of the last card in the current set (or the first and only card), then the numbering of all subsequent cards will be based on the new number. For instance, let's say you want to start transaction numbering at 1000. Go to the last card of a current set (or the first and only card), enter 1000 in the Change Transaction Number dialog box. Once you do so, all cards will be numbered from 1000 and up: 1000, 1001, 1002, 1003

When you exit, AnyCard keeps track of the last used Transaction Number. When you re-start the program, it will use the next available number and will increment the number as you add cards. You can change individual numbers or re-set the numbering system any time you desired.

When you move cards to storage after they have been authorized, the cards will be consecutively numbered in storage. Be aware, however, that gaps can occur in transaction numbers if you delete cards in the middle of a current set before they are stored.

You can also get duplicate transaction numbers if you print a credit record, then delete it, then add a new card, print it and delete it. If you want to keep the transaction numbering system intact and yet be able delete card records (as opposed to moving them to storage), the best way is to process and print all the cards from a current set. Then delete the whole set of cards when you exit. This deletes the cards, but the transaction number is advanced so that when you start program again, the numbers are not repeated.

7.3 Copy Authorization Codes to Clipboard

NOTE: This feature is planned for a future AnyCard upgrade. It is currently not available.

This feature of AnyCard provides an easy way to move data from AnyCard to another program by use of the Clipboard. It is accessed by selecting **EDIT >> COPY AUTHORIZATION CODES TO CLIPBOARD** or **COPY ALL FIELDS TO CLIPBOARD**.

The information placed in the Clipboard can be arranged in one of two ways: column format or row format. For information on the **column format**, see [Clipboard: Column Format](#).

Arranged by Rows. When you select either of the above copy options, AnyCard places the appropriate fields in the Clipboard. When "Arranged by Rows" is chosen, each field is placed on

separated line.

If you select "Copy Authorization Codes to the Clipboard (Arranged in Rows)" AnyCard places each of the following fields in the Clipboard:

- First Authorization Code
- Second Authorization Code
- AVS Matching Information
- Date

Here's an example of what the Clipboard contents might be:

- 455697
- 0003
- Exact Match
- 02/01/01

Once you have AnyCard's information in the Clipboard, you can move it to another program. For instance, you can paste the above fields directly into a word processing program. Or you can paste them into a spreadsheet. In a spreadsheet program, each field is pasted on a separate row. (If you want the fields pasted in separate columns, select "Arrange in Columns.") In a word processing program, each field is pasted on a separate line.

The copy method is a quick and easy way of moving information. You can also reverse the process. To reverse it, select EDIT >> SPECIAL PASTE which copies information from another program and pastes in AnyCard via the Clipboard.

If you select "Copy All Fields to the Clipboard (Arrange in Rows)" AnyCard places each of the following fields in the Clipboard:

- Card Number
- Expiration Date
- Amount
- Card Holder's Name
- Address1
- Address2
- City
- State
- Zip Code
- Zip Extension
- Country
- Phone
- Email
- Your Invoice Number
- Other Information
- Authorization Code1
- Authorization Code2
- AVS Match Information
- Date of Authorization

If any of the above fields are blank, AnyCard will leave the line blank and print the next field on the next line.

7.4 Cut, Copy, Paste, Undo

The Cut, Copy, and Paste routines use something called the Clipboard. The Clipboard is a storage area for text that you want to move or copy from one location to another. You can move text from one blank to another on the invoice form--or you can move it to another program altogether.

Cut. (Select EDIT >> CUT from the Menu Bar on top of the screen.) Cut removes the selected text and places it in the Clipboard. Use this command to move text from one place to another. Once the Clipboard contains text, you can **paste** it elsewhere using EDIT >> PASTE.

The content of the Clipboard is not deleted when you paste, so you can paste many times. The Clipboard holds only one entry. Each time you Cut, the previously cut or copied entry is replaced.

Undo (EDIT >> UNDO) reverses the effect of this command. The Cut command is not available if no text is selected.

Copy. (Select EDIT >> COPY from the Menu Bar.) Copy copies the selected text to the Clipboard without removing it from its original location. Use this command to copy text to another location. Once the Clipboard contains the text, you can **paste** it elsewhere using EDIT >> PASTE.

The content of the Clipboard is not deleted when you paste, so you can paste many times. The Clipboard holds only one entry. Each time you Copy, the previously cut or copied entry is replaced.

Undo (EDIT >> UNDO) reverses the effect of this command. The Copy command is not available if no text is selected.

Cut, Copy and Paste can also be activated by using the Speed Menu. The Speed Menu appears when you press the right mouse button any place on the Invoice Screen. To use the Speed Menu, first select the text you want to copy or cut. Then press the right mouse button. From the Speed Menu that appears, click (with the left button) on either Copy or Cut.

To paste it, position the cursor where you want the text inserted. Press the right mouse button and then click (with the left button) on Paste.

Additionally, you can use the following key combinations:

Cut Ctrl+X

Copy Ctrl+C

Paste Ctrl+V

Undo Ctrl+Z

7.4.1 Email

To start up your email program, click the light blue button immediately following the Email address blank on the Main Screen.



When the button is clicked, AnyCard will start up an external email client.

In order to use either the email or website button you must have an email client installed on your computer. AnyCard uses the same system to access your email or browser program that most commercial contact managers use. It looks in the Windows registry to find out which program has been registered as the default and then activates it.

For email, you must have an email client such as Eudora, Outlook, Thunderbird, Pegasus, Calypso, etc. *Note that AnyCard can not activate a web-based email program such as Hotmail or Gmail.*

If for some reason nothing happens after clicking on the Internet button, Windows may not have a default program registered. Usually when you install an email or browser program, it will establish itself as the default, but in some cases, you may need to register it manually. If you find yourself in that situation, the following information may help.

If Nothing happens when you press the Email button. If you have an email program installed on your computer and nothing happens when you press the Email button, here's what you need to do. (If you're also having problems with web addresses, more information is found after this section.)

Email Addresses: General troubleshooting instructions for [all programs](#). (Note that specific instructions for Mozilla Thunderbird and Explorer users follows this.)

A. Procedure for Windows XP. Note that Microsoft has changed the way to setup default email programs. Try the following first. If you can not find the proper dialog box, then try the steps under "Older Operating Systems."

1. Click START, then click SETTINGS, then click CONTROL PANEL. With Windows XP, click START, then click CONTROL PANEL.
2. Click INTERNET OPTIONS.
3. Click the PROGRAMS tab. In the pull down menu beside **E-mail**, click the email program that you wish to make the default.
4. Click OK.

B. For Older Operating Systems

1. From the Windows main screen click the START button
2. Select SETTINGS
3. Select CONTROL PANEL
4. Click on the VIEW menu at the top
5. Select OPTIONS at the bottom
6. Click on the FILE TYPES tab at top
7. Scroll down and click once on URL:MAILTO PROTOCOL so that it's highlighted.
8. Click on the EDIT button on the right
9. In the box labeled "Actions" click once on OPEN to highlight it.
10. Click on the EDIT button
11. Select the BROWSE button
12. Find your email program folder and select its executable file, i.e. for *Mozilla Thunderbird* users it would be *Thunderbird.exe*
13. Close all the windows to accept your changes

Email Addresses: Troubleshooting instructions for [Mozilla Thunderbird](#) users:

A. Procedure for Windows XP Note that Microsoft has changed the way to setup default email programs. Try the following first. If you can not find the proper dialog box, then try the steps under "Older Operating Systems."

1. Click START, then click SETTINGS, then click CONTROL PANEL. With Windows XP, click START, then click CONTROL PANEL.
2. Click INTERNET OPTIONS.
3. Click the PROGRAMS tab. In the pull down menu beside **E-mail**, click "Netscape."

4. Click OK.

B. For Older Operating Systems

1. Click the START button
2. Select SETTINGS
3. Select CONTROL PANEL
4. Click on the VIEW menu at the top
5. Select OPTIONS (at bottom)
6. Click on the FILE TYPES tab (at top)
7. Scroll down and click once on URL:MAILTO PROTOCOL so that its highlighted.
8. Click on the EDIT button (on right)
9. In the box labeled "Actions" click once on OPEN to highlight it.
10. Click on the EDIT button
11. Select the BROWSE button
12. Find your " Mozilla Thunderbird " folder and double click on its icon
13. Double click on the " Mozilla Thunderbird " icon
14. Double click on the "Program" icon
15. Click once on the "Thunderbird.exe" entry to highlight it
16. Click on the OPEN button to accept it
17. Click on OK to close the "Editing action for type "MailTo: Protocol" window
18. Click on the CLOSE button to close the next window
19. Click on the CLOSE button again to close the final window

Note: Some of the older versions of Mozilla Thunderbird did not register a default email program with Windows. In such cases, you may find that you do not have "URL:MAILTO PROTOCOL" on the File Type list. If it's missing, there's a trick you can use to get it on the list. Windows 95 and later comes with Microsoft Internet Mail. If you start Internet Mail and temporarily set it up as your email program, it will take care of adding "URL:MAILTO PROTOCOL" to the file list. Then if you run through the above procedure again, you can change the default from Microsoft Internet Mail to Netscape.

Email Addresses: Troubleshooting instructions for [Microsoft Internet Mail](#) users:

- 1) Launch the Microsoft Internet Mail program
- 2) Select MAIL menu option at top
- 3) Select OPTIONS
- 4) Click once next to the "Make Microsoft Internet Mail your default email program" option.

7.5 Deleting Credit Card Numbers

Always be aware on how best you can protect cardholder data. The less card data you store the better.

If after processing a card, you no longer need the credit card number, you should delete it. AnyCard provides a convenient way of deleting card numbers. To do so select SECURITY >> DELETE CARD #s, EXP's AND VALIDATION CODES.



Depending upon the menu choice, you have the option of deleting this information from the current card showing on the screen - or deleting it from all cards.

Note that this only deletes the credit card, expiration date and Validation Codes (also called Security Codes). It does not delete the customer's name, address and other data.

7.6 Deleting Card Records

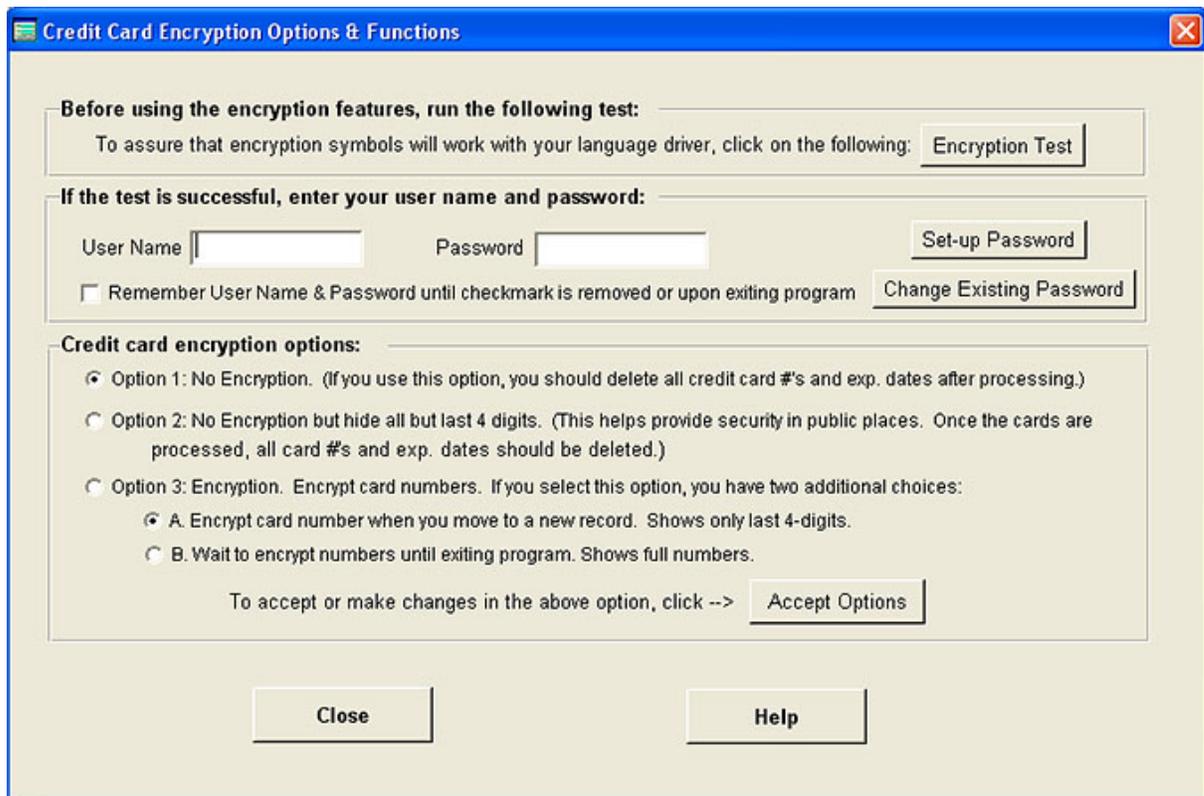
To delete a card record on the Main or Storage File Screens, select EDIT >> DELETE A CARD from the Menu Bar. The card showing on the screen will be deleted.



When working with the current set of cards on the Main Screen, normally, it's best to wait until you finish working with a group of cards and the delete them as a group when you exit. But this feature gives you the flexibility to delete individual cards at any time.

7.7 Encrypting Your Credit Card Data

The credit card encryption feature is reached by selecting SECURITY >> CREDIT CARD ENCRYPTION SETTINGS from the Menu Bar on top of the screen. The following screen appears:



(Note: when it come time to un-encrypt credit cards, select INVOICE TOOLS >> UN-ENCRYPT CREDIT CARD NUMBERS.)

The best procedure is to delete credit card numbers and expiration dates after the cards have been processed. (*Card Validation Codes should always be immediately deleted after processing.*)

If, however, you need to keep card numbers for any given period of time, they should be kept in an encrypted form. It's very important to guard the safety of your customer's card data. Both industry standards and government regulations require that stored card data be encrypted. AnyCard has an encryption system built in which allows you to do that.

Card Numbers Do Not Need to be Un-encrypted to Verify or Process Cards

Note that you can encrypt numbers before processing credit cards. During the [authorization process](#), when AnyCard comes across an encrypted number or expiration date, it will un-encrypt the number internally before sending it to the processing center.

You can also [verify](#) an encrypted number. Once again AnyCard will internally un-encrypt the number before running the verification process. Finally, AnyCard will un-encrypted an expiration date and tell you whether it is still current by clicking on the ["check"](#) button. To provide additional security, in all of these cases, you don't actually see the number or the expiration date.

Encrypted Numbers Look Like a Series of Symbols

The encryption system internally saves the card numbers in a coded form. The encryption system uses an encryption key based on your password. (It's actually based on an encrypted form of your password which is a very long series of characters, numbers and symbols). That means that the way in which card numbers are encrypted varies depending on the password. Encrypted numbers in your

data files will be different than the encrypted numbers in the data files of another AnyCard owner.

When you look at the Card Number or Expiration Date fields on the Main Screen, and you see a series of symbols, it means the card number and expiration dates have been encrypted. (Actually, you are only seeing a part of the encrypted number.) Unless you need to re-enter a card number, just leave the symbols as they appear.

Removing Encrypted Numbers and Re-entering Card Numbers

If desired, you can remove the symbols. Be sure to delete all of the symbols. When all of the symbols are removed, AnyCard figures you no longer want the card number and the field is now considered empty.

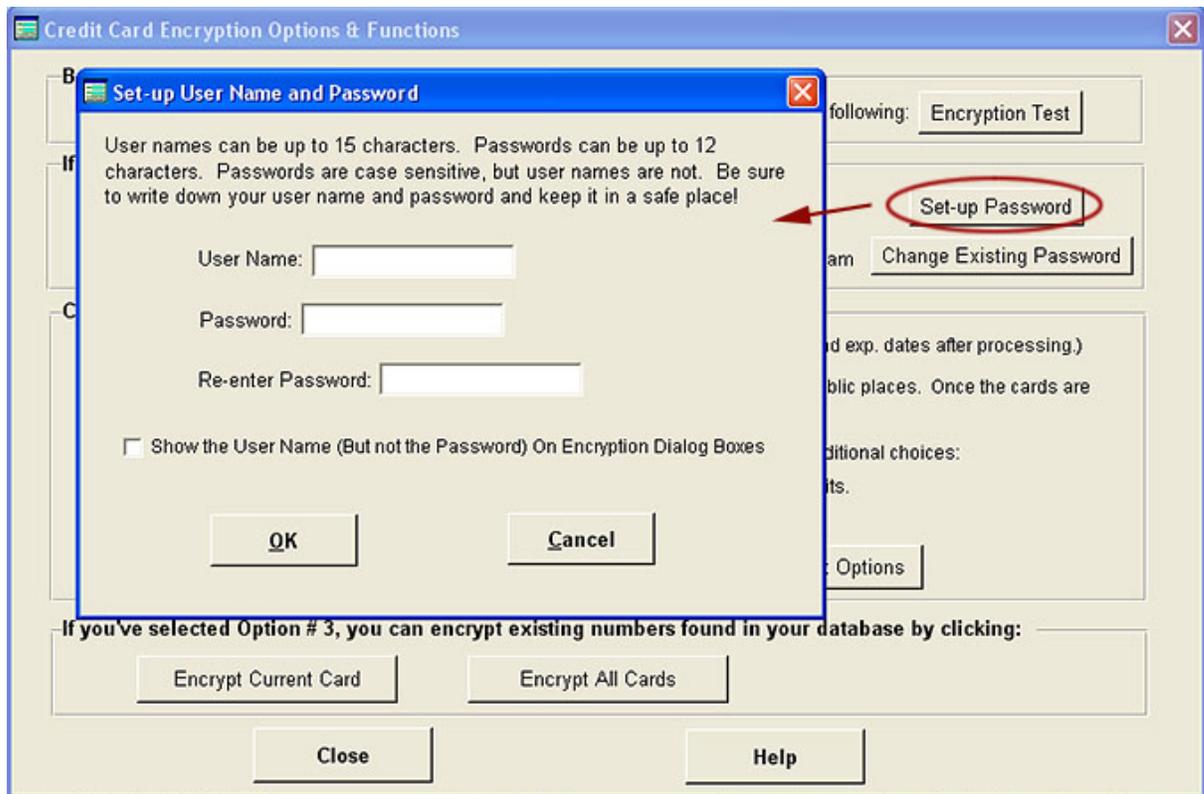
If you need to re-enter a card number or expiration date while encryption is on, you can do so. It's not necessary to turn off encryption. Just delete all of the symbols and then enter the number. AnyCard will later encrypt the newly entered number depending upon which option you've selected.

A Quick Test of the Encryption System

The first time you use credit card encryption, you should run a quick test to make sure that your Windows regional language settings are compatible with the encryption system. To do so, select INVOICE TOOLS >> CREDIT CARD ENCRYPTION SETTINGS. Click on the "Encryption Test" button. AnyCard will notify you if there are any problems and suggest an alternative method. If the test is successful, you can select any of the encryption settings found on the dialog box.

Setting Up a User Name and Password

Before making a selection, you'll want to set-up a user name and password. To do so, click on "Set-up Password" (shown below):



Enter a user name from 1 to 15 characters in length. Then enter your password. Passwords can be numbers and characters. *Both the user name and password are case sensitive.* If you use a mix of capitals and lower case letters, you should write down exactly how you use them.

If you'd like your user name to appear each time the encryption dialog box appears, place a checkmark beside "Show User Name." That's handy since you don't have to enter both your user name and password. You'll only need to enter your password.

When you are finished, click on OK and your user name and password will be saved in encrypted form. If, some time later, you ever decide to change your password, you can click on the "Change Password" button.

Note: when you change the password, AnyCard will first un-encrypt all of your card numbers. It needs to do this since the encrypted numbers are based on an encrypted form of your password. If the password is changed, then the numbers need to be re-encrypted using the new password as a key. When you are finished changing your password, you can easily re-encrypt card numbers by using the "Encrypt All Cards" function found on the "Encryption Settings" dialog box.

Important note: If you have one or more storage files and you change your password, you should un-encrypt the card numbers in each of the [storage files](#) first. After your password is changed, you can re-encrypt them.

Keeping the Password in Memory

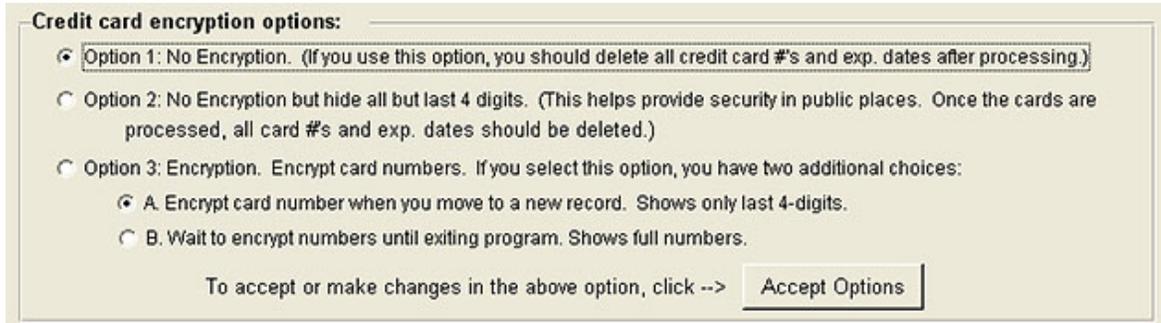
On occasions, when you need to access encryption functions frequently, you may wish to keep your user name and password in memory. That's done by placing a checkmark beside "Remember User Name and Password . . ." AnyCard will remember the user name and password each time you open the "Encrypt" or "Un-encrypt" dialog boxes. When you no longer wish to keep the password in memory, remove the checkmark. AnyCard will also automatically remove it from memory when you

exit from the program

Encryption Settings Dialog Box

You have three encryption options:

- 1) No Encryption.
- 2) No Encryption, but hide credit card numbers
- 3) Encrypt numbers except for last four digits.



More details follow:

1) No Encryption. If you use this option, all credit card numbers should be deleted after they are processed.

2) No Encryption, but hide credit card numbers. You would use this option when you have a fairly secure office and computer system, but you want to add an extra measure of security so that credit card numbers can't be viewed by visitors that might come in the office.

Remember, however, if you plan to store the cards for any period of time after processing, you should use the encryption option (below).

When you select this option, the only part of the card number that can be seen on Main Screen is the last four digits. The last 4 digits provide you with a way of identifying the customer's card number without showing the entire number. That's the same way that credit card numbers appear on printed receipts. In most cases, as long as you can see the last 4-digits, you'll have enough information to carry on transactions with your customer.

When you use this option, you can type in the individual's full credit card number on the Main Screen. The entire number will remain visible as long as you stay on that record. That allows you to re-check the number and make sure it is correct. As soon as you move to another record, however, the first half of the number disappears, and from then on, you only see the last 4-digits. If you ever need to see the full number, use INVOICE TOOLS >> UN-ENCRYPT CREDIT CARD NUMBERS.

3) Encrypt numbers except for last four digits. In this case, AnyCard will encrypt the credit number (except the last four digits). If someone steals or gains access to your business data files, they would not be able to use the credit card numbers since they are encrypted.

You have two additional preferences when you use this option.

A. If you select the first preference, the credit number will be encrypted when you move to a new invoice. In other words, you can enter the customer's full credit card number on the invoice. The full number remains visible until you move to another invoice. Upon moving, the card number is encrypted and saved to the data file. If you page back to the original invoice, you will

see only the last four digits.

B. If you select the second preference (wait to encrypt numbers until exiting program) all new credit numbers are kept in an un-encrypted state until you exit. For example, let's say you enter 10 credit card numbers. You'll be able to see the full credit numbers as long as you have the program open. As soon as you exit the program, the numbers will be encrypted. When you re-start the program they will appear in their full encrypted form. For identification purposes, you'll still be able to see the last four digits (which appear at the beginning of the encrypted number).

To save your settings, click on "Accept Options." After you have "Accepted the Options," click on "Close." At that point will automatically exit the program. When you re-start it, it will pick up the new settings.

Un-encrypt Dialog Box

If you need to view an encrypted credit card number or print the full number on a transaction report, you'll need to un-encrypt them.

It is not necessary to un-encrypt cards to check for [valid card numbers](#) -- or if you use the internal [credit card processor](#). AnyCard will do that for you automatically. But for other purposes, un-encryption is necessary.

To get started, select INVOICE TOOLS >> UN-ENCRYPT CREDIT CARD NUMBERS

The "Un-encrypt Credit Card Numbers" dialog box appears:

To undertake any of the processes on the dialog box, you'll need to enter your user name and password.

You have three options:

1. **Un-encrypt CURRENT Credit Card.** This will un-encrypt the card on the current invoice showing on the Main Screen.
2. **Un-encrypt ALL Cards.** This un-encrypts all the numbers in your data file. This can be quite

slow if you have a large number of invoices. Cards will be re-encrypted when you exit the program.

3. Un-encrypt ALL Cards and turn OFF card encryption. This will un-encrypt all cards. Additionally, the encryption feature will be turned off. Cards will NOT be re-encrypted when you exit the program.

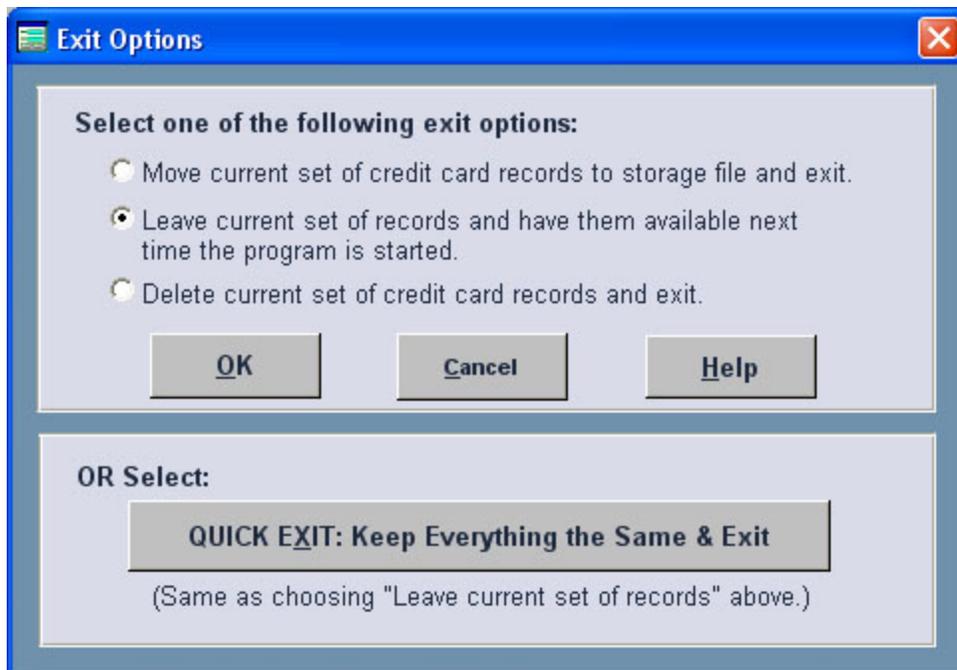
Note that if you select one of the last three options, AnyCard will show the card numbers in their full, un-encrypted form. In other words, you'll see all the credit card digits. If desired, you can, at a later time, return to the Encryption dialog box and re-encrypt the card numbers.

Be aware, however, if you have Option 3A selected (whereby only the last four digits appear), AnyCard will disregard that setting for the time being and continue to show the *all of the number in its encrypted form*. That's necessary since AnyCard is unable to run two separate encryption systems concurrently. It always shows the entire encrypted number if two settings are in effect. But, if you exit from the program, and then re-start it, AnyCard will return to displaying the last four digits.

7.8 Exiting the Program

The program automatically saves information as you enter it. It is not necessary specifically to save card information. However, you should always properly exit the program by selecting FILE >> EXIT from the Menu Bar or clicking on "Exit Program" on the Main Screen. This assures that the database files are closed properly.

Each time you exit, a message appears asking what the program should do with the current set of credit card records:



Note that the message, above, does not appear if no current cards exist.

Your choices are:

Move Current Records to Storage. This means that the information from the current set of records will be moved to the storage file. This is the safest option and the recommended course of action. It allows AnyCard to keep a running record of your credit card transactions. If you ever need to look something up--or compare the bank's records with yours--you'll be able to do so by using the storage file.

When you move cards to storage, you have a choice of encrypting card numbers or deleting them. It's safest to delete the card numbers, but, if for some reason, you need to store the card numbers, AnyCard allows you to do so. However, to comply with the law and to protect your customers, AnyCard will encrypt the numbers first. You can tell AnyCard whether you want to delete or encrypt in Basic Set-up ([Other OptionsBasic_SetUp](#)). The default is to delete card numbers.

Leave Current Records and Make Them Available When The Program Is Started Again. This means that all the current records will remain current and will show up next time you start the program. You might want to use this option if you haven't finished checking some cards and need to return to the program at a later time to finish things up. When you re-start the program, the cards will be there ready for you to continue work.

Delete All Current Records. This means that all current records will be deleted. None will be stored. We don't recommend this option, but you may decide to use it if you regularly move AnyCard's authorization information to another business software program. With the authorization information recorded elsewhere, AnyCard's record keeping system may not be needed.

By-passing the Exit Dialog Box. If desired, you can turn this message off and you can instruct the program to follow a consistent procedure each time you exit. For more information, see Basic Set-up ([Other OptionsBasic_SetUp](#))

One Last Note About Exiting: Always exit the program by using FILE >> EXIT or the Exit Program button. The database files which hold your card records can be damaged if you turn the computer off while the program is still running.

7.9 Look-up List

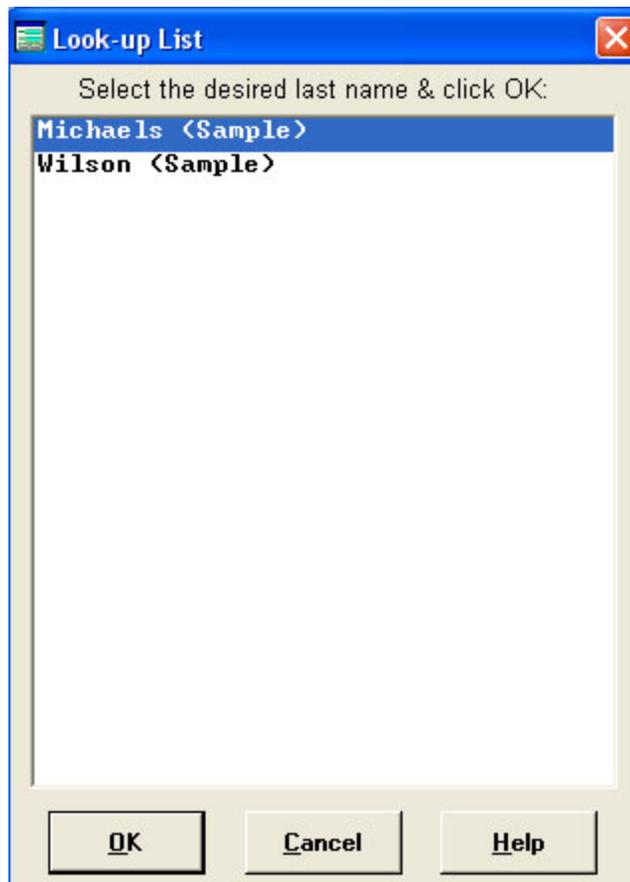
The Look-up List is one of two ways of finding credit card records. (The other method is [Search Cards](#)).

To reach the Look-up List dialog box, select FILE >> FIND CARD FROM LOOK-UP LIST from the Menu Bar at the top of the screen.

Or you can click the "Look-up List" button on the lower right corner of the Main Screen:



The following dialog box appears:



A list appears with the customers' last names in alphabetical order. To move through the list, you can type the first letter of the customer's name. For example, you can move to the "B's" by typing "b" on your keyboard.

When the name you want is highlighted, click on "OK" and the customer's record will appear on the screen.

You can also activate the Look-up List by pressing CTRL+F.

7.10 Manually Adjust Responses from Processing Center

This features is reached by selecting TOOLS >> MANUALLY ADJUST RESPONSE INFORMATION from the menu on the Main Screen. The following dialog box appears:

Processed (When checked the card is considered 'Processed.' If unchecked, card is considered 'Not Processed.')

Approved (When check card is considered 'Approved.' If unchecked, card is considered 'Not Approved.')

Approval Code AVS Response

CVV Response Authorization Date

Transaction #

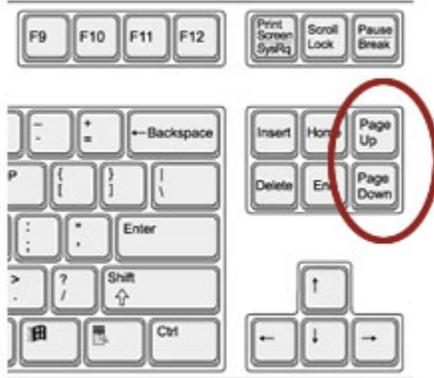
Response information is provided by the processing center after you process a card. The card may be accepted or it may be declined. If accepted, the processing center will provide you with an approval code, a transaction ID and information on the AVS and CVV check.

Normally, you can let AnyCard handle entering the response information for you, but you may find that, time to time, you'll want to make changes to it. This area of the program allows you to do that.

When you select this option, a dialog box appears on which you can make whatever changes necessary. After making the changes, click on "Close."

7.11 Moving from Card Record to Card Record

If want to move to the next card record, select GO TO >> NEXT CARD from the Menu Bar on top of the screen. You can also press Page Down on your keyboard which does the same thing. So does clicking on the right arrow (>) navigation button on the bottom of the screen (*see more information, below). If you are on the last card and you select NEXT CARD, the program will notify you that it's the last card and will ask whether you would like to add a new invoice or not.



Use the Page Up and Page Down keys on your keyboard to move forward & backwards through the card records

Using Page Down is also a way of starting a new record. Make sure you are on the last record (you can press CTRL+Page Down to get to the last record). Then press Page Down, and AnyCard will ask if you like to start a new record..

If you select GO TO >> PREVIOUS CARD the previous card will appear. This is the same as pressing Page Up, or clicking on the left arrow (<) navigation button* on the bottom of the screen.

If you select GO TO >> LAST CARD, the program will go to the last invoice in the file. This is the same as pressing Ctrl+Page Down or clicking on the right arrow and a line (>|) navigation button* on the bottom of the screen.

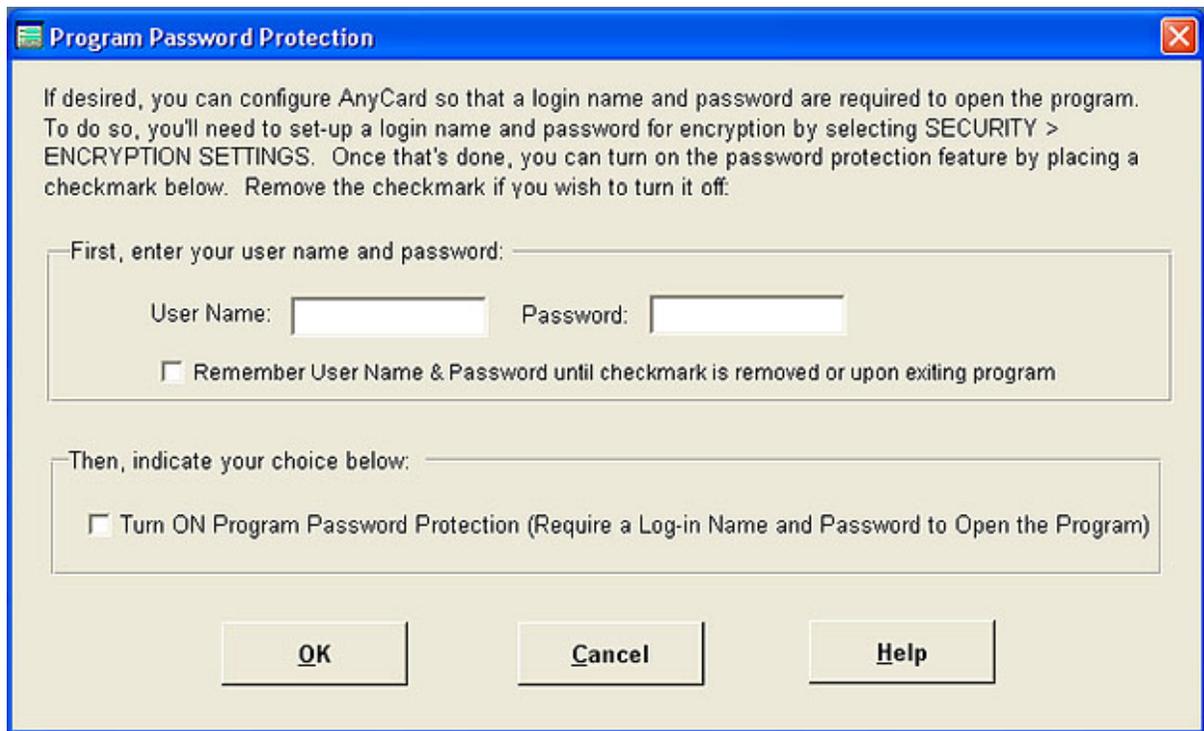
If you select GO TO >> FIRST CARD, the program will go to the first invoice in the file. This is the same as pressing Ctrl+Page Up or clicking on the left arrow and a line (|<) navigation button* on the bottom of the screen.

The navigation buttons are located on the middle, right hand side of the Main Screen. They resemble the buttons found on a VCR, CD or tape player (shown below). As explained above, clicking on the right arrow button (>) brings up the next card and clicking on the left arrow (<) brings up the previous card. If you click on the right arrow and a line (>|), the last card appears; and if you click on the left arrow and a line (|<), the first card appears.



7.12 Password Protection

In addition to the credit card encryption features built into AnyCard, you can further protect cardholder data by using the Program Password Protection feature. This feature is turned on by selecting SECURITY >> PROGRAM PASSWORD PROTECTION from the Menu Bar on top of the screen. The following dialog box appears:



When turned on, a user name and password are required to open the program.

To use this feature, you need to first set-up a user name and password for encryption by selecting SECURITY > ENCRYPTION SETTINGS (see [Encryption](#)). Once that's done, select SECURITY >> PROGRAM PASSWORD PROTECTION, and place a checkmark beside "Turn ON Program Password Protection."

To turn off the feature, remove the checkmark.

7.13 Phone Dialing

The Phone Dialer can be reached by selecting TOOLS >> PHONE DIALER from the Menu Bar. It is also reached whenever you click on the light blue button beside a phone number.

In order to use the dialer, you'll need to get your modem set-up in [Basic Set-up](#).

Dialing a Number. To call a phone number, pick up the phone receiver and click the "DIAL" button. When you click on this button, the appropriate communication (COM) port is opened. The open port is indicated by a red light besides "Modem On." Once the port is opened, the modem dials the number in the phone number blank.

Dialing Problems. If you have any trouble making the phone call, be sure to test your modem. AnyCard has a built in test procedure found in [Basic Set-up](#). If your modem passed the test, but for some reason won't dial the processing center, try restarting your computer. Sometimes other software products will change the settings on your modem. Restarting the computer will often solve the problem.

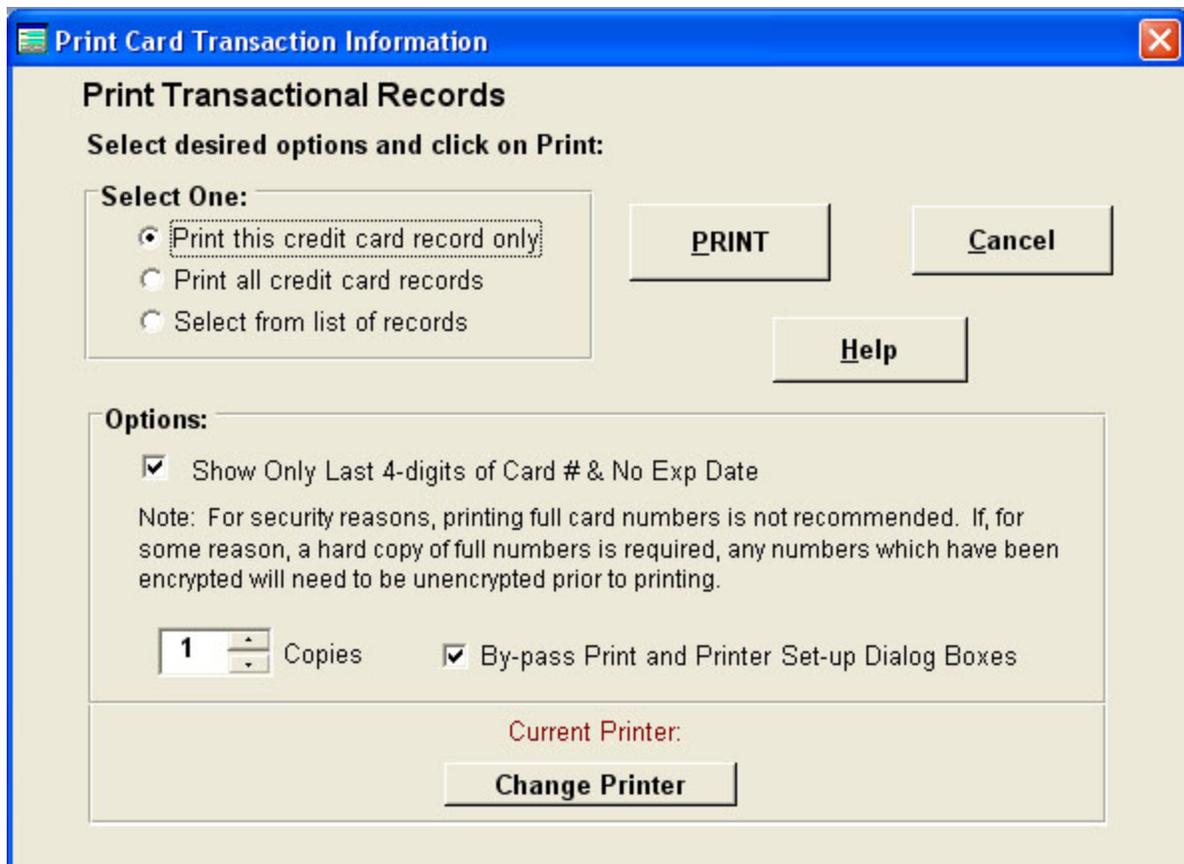
Auto Disconnect of Modem. The modem will automatically disconnect after placing the call. This is

handy since you can concentrate on the call and not worry about shutting down the modem. It's done for you. If for some reason, you don't want the modem to disconnect, you can turn off the disconnect feature by removing the check mark from the "Auto Disconnect" check box. You also have an opportunity to stop the shut down of the modem when the Disconnect dialog box appears. If you want to keep the modem on, press <ESC> to cancel the shut-down.

7.14 Printing Card Transaction Records

To print a credit card record, make sure that the card you want printed appears on the screen. You can use Page Up or Page Down to get to it. When you arrive at the proper card, select FILE >> PRINT TRANSACTION RECORD from the Menu Bar.

When you select FILE >> PRINT TRANSACTION RECORD, the Print Dialog Box appears.



You can select from three different options including printing the current card only, printing all of the records, or selecting which records you want printed. You can select a different printer or set the number of copies you wish to have printed.

If you wish to select which records you want printed, a dialog box will appear. To designate cards to be printed, use your mouse and click in Y-Column (You can also type in a "Y".) Any card with a "Y" beside it means it's selected. To de-select a card, click on it again to change the "Y" to an "N." All those cards with a "Y" will be printed.

You can select a different printer by clicking on the "Change Printer button. You can also change the printer or print settings, by taking the check mark off of "By-pass Print and Printer Set-up Dialog

Boxes." "Print" and "Printer Set-up" are the normal dialog boxes which appear whenever you print in Windows. Since going through these dialog boxes every time you print a card record is time consuming, they are by-passed as a convenience. If you ever want to make an adjustment, however, it's just a matter of removing the check mark.

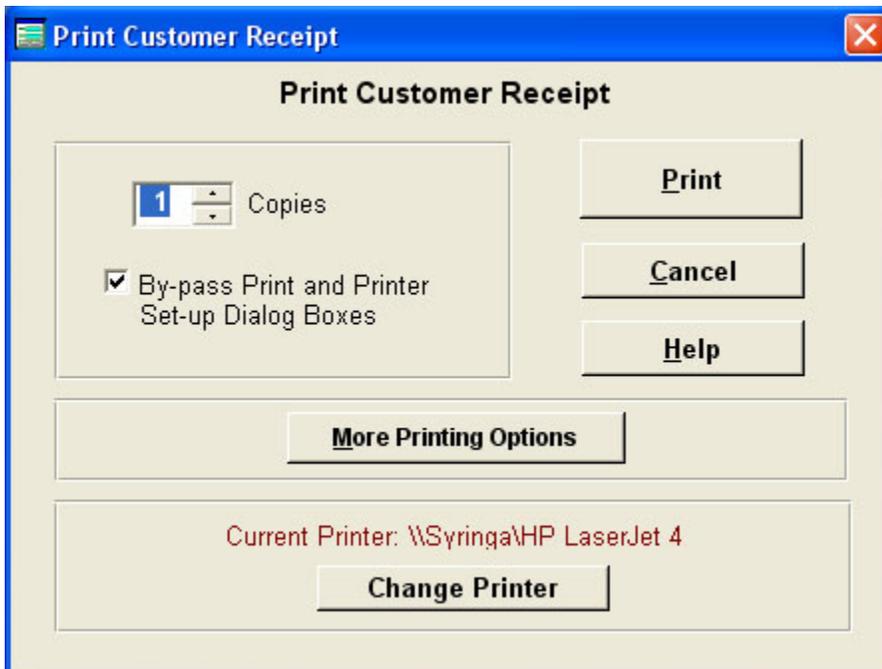
If your printer works fine with other software, it should work fine with this program. The program simply sends information through the existing print drivers installed by Windows.

The print-out provided by AnyCard is fairly simple. It is a copy of the values that you've entered and the authorization codes. In order to keep the program small and useful with other software programs, the reporting routines have been purposely kept simple. If you desire a fancier print-out, you can use report function (FILE >> CREATE REPORT) or the [Export](#) feature and move the information into another program where you can format it to your needs.

7.15 Receipt (Printing Receipts for Customers)

To print a receipt for a customer, make sure that the card you want printed appears on the screen. You can use Page Up or Page Down to get to it. When you arrive at the proper card, select FILE >> PRINT CUSTOMER RECEIPT from the Menu Bar.

When you select FILE >> PRINT CUSTOMER RECEIPT, the Print Dialog Box appears.



You can select a different printer or set the number of copies you wish to have printed.

To select a different printer, click on the "Change Printer" button. You can also change the printer or print settings, by taking the check mark off of "By-pass Print and Printer Set-up Dialog Boxes." "Print" and "Printer Set-up" are the normal dialog boxes which appear whenever you print in Windows. Since going through these dialog boxes every time you print a card record is time consuming, they are by-passed as a convenience. If you ever want to make an adjustment, however, it's just a matter of removing the check mark.

Several additional settings are also available by clicking on the "More Printing Options" button.

Additional settings include the ability to include two extra lines of information at the bottom of the receipt. You can use these lines to remind the customer how your company name will appear on credit statements, to thank the customer, or to promote your company in some way.

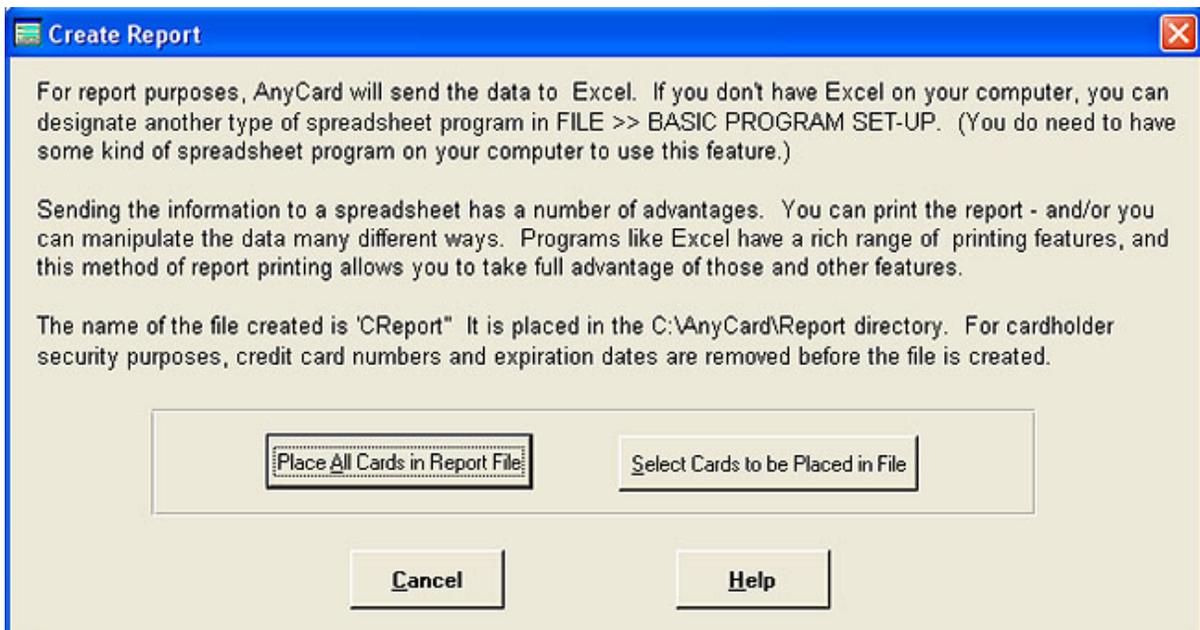
Also in "More Options," you can indicate whether you want the customer's address to be printed at the bottom of the receipt. If you select this option, when the receipt is folded in thirds, the customer's name and address will line up in and appear in the window of business envelope. (Note that some far eastern companies are producing envelopes with a non-standard placement of the window. AnyCard uses standard envelopes. You may wish to take a printed receipt to your business supply store and check for proper fit.)

If your printer works fine with other software, it should work fine with this program. The program simply sends information through the existing print drivers installed by Windows.

7.16 Report (Creating a Report of Transactions)

To create a report, select FILE >> CREATE REPORT from the menu at the top of the Main Screen.

The "Report" dialog box appears:



You have your choice of sending all current cards to the report file -- or selecting the records.

If you wish to select records for the report, a dialog box will appear. To designate cards to be selected, use your mouse and click in Y-Column (You can also type in a "Y".) Any card with a "Y" beside it means it's selected. To de-select a card, click on it again to change the "Y" to an "N." All those cards with a "Y" will be sent to the report.

For report purposes, AnyCard will create a file which can be opened in Excel (or another type of spreadsheet program). This provides you with a great amount of flexibility. You can print the report--and/or you can manipulate the data many different ways. Programs like Excel have a rich range of printing features, and this method of report printing allows you to take full advantage of those and other features.

The first time you create a report, you will be prompted for the name and the location of the

spreadsheet program that you wish to use for AnyCard report purposes. If at a later time, you wish to change the spreadsheet program, you can do so in FILE >> BASIC PROGRAM SET-UP.

The name of the report file created is "CReport.dbf." Once in Excel, you can change the name. For cardholder security purposes, credit card numbers and expiration dates removed before the file is created. It is placed in the C:\AnyCard\Report directory.

7.17 Search Card Records

AnyCard has two ways of finding credit card records: Search Cards or [Look-up List](#). The following describes the Search Cards method.

The Search Cards feature is used to locate records by a name, address, city, state/province or country. It is reached by selecting GO TO >> SEARCH CARDS from the menu bar at the top of the screen.

Or you can click the search button on the lower right corner of the Main Screen:



The following dialog box appears:



You can also enter part or all of the customer's name. You can even enter part or all of an address, state, city or country.

The search feature is *not* case sensitive. If you enter "The" as the search word, it will find invoices with "The" or "THE."

After a successful search, a dialog box appears which allows you to continue the search if the record that appears is not the one you want.

You can also activate the Search dialog box by pressing CTRL+F.

7.18 Special Paste

NOTE: This feature is planned for a future AnyCard upgrade. It is currently not available.

The Special Paste feature is a simple way of moving information from other programs into AnyCard using the Clipboard. It is reached by selecting EDIT >> SPECIAL PASTE from the Menu.

The information in the Clipboard can be arranged in two ways: column format or row format. For information on the [column format](#), see [Clipboard: Column Format](#).

Special Paste (from Row Format). Here's an example how Special Paste (from Row Format) works: Let's say you are working in a word processing program and you want to move the Card Number, Expiration Date and Amount to AnyCard. In the word processing program, you would type the Card Number on one line, then press Enter on the keyboard. Type in the Expiration Date on the next line, followed by Enter. And finally type in the Amount on the third line, followed by Enter. You'll end up with something like this:

```
456988930000323411
10/02
25.49
```

In your word processing program, highlight the above information and choose EDIT >> COPY which places the information in the Clipboard.

Then in AnyCard, bring up a blank card record. Select EDIT >> SPECIAL PASTE (from Row Format), and the information from the Clipboard will be pasted in the appropriate blanks: the card number going into the Card Number blank, expiration date in the Expiration Date blank, and the amount in the Amount blank.

Special Paste (from Row Format) is a quick and very easy way to move information into AnyCard. You can also reverse the process. To reverse it, select EDIT >> COPY ALL FIELDS or COPY AUTHORIZATION INFORMATION which copies information in AnyCard and moves via the Clipboard to another program.

To use the Clipboard with Special Paste (From Row Format), you need to place each field on a separate line. The fields also must be in following order:

```
Card Number
Expiration Date
Amount
Card Holder's Name
Address1
Address2
City
State
Zip Code
Zip Extension
Country
Phone
Email
Your Invoice Number
```

Other Information

If just want to send the first 3 or 4 fields to AnyCard, that's fine. If you want to send all the fields, that's fine as well. If you have a blank field, be sure to leave a space. For instance, let's say want to copy the card number, expiration date, amount, card holder's name and address. If the card holder's address only occupies one line, then leave the address2 field blank as shown below:

456988930000323411

10/02

25.49

John Smith

2234 Main Street

Boise

Idaho

83201

The Special Paste (From Row Format) feature can also be used to copy cells from a spreadsheet program to AnyCard. In order to use it, the cells should be in separate rows. Highlight the rows you want, copy them to the Clipboard, and then use Special Paste to move the information into AnyCard. If the fields are arranged in column in the spreadsheet use Special Paste (From Column Format): [more information](#).

7.19 Validation Codes (Removing)

The Card Validation Code appears on the Main Screen to the right of the customer's name and address.

Enter Card Information (Note that the Card Validation Code, if used, must be deleted as soon as the card is processed.)

Card Number Expiration Date **CVV Code**

Card Validation Codes are alternately referred to as Security Codes, Card Validation Codes (CVC) or Card Validation Values (CVV). The term "Security Code" is becoming a more common usage. This code is the three or four place number that appears on the front or back of a credit card. It is used by some processing centers for card approval. If your processing center doesn't require it, then leave the field blank.

If, however, your processing center requires it, then you must treat such codes with great care. Laws and industry standards stipulate that the code should never be stored. To protect your cardholders, you must delete the Card Validation Code (or Security Code) immediately after the card is processed.

AnyCard provides you with a number of ways of deleting the code. You can use the "Delete Code" button to the right of the Validation Code field on the main screen. You can also delete all Validation Codes in the current set of cards by selecting SECURITY >> REMOVE ALL VALIDATION CODES. The TOOLS menu also includes the same menu option. Because this is so important, AnyCard also includes a quick key combination. If you press CTRL+R, you'll activate the "Remove All Validation Codes" message.

7.20 Verify and Check Accuracy of Credit Card Number

To verify and check the accuracy of the credit card number, select TOOLS >> VERIFY & CHECK ACCURACY OF CARD NUMBER from the pull down menu. You can also verify a number by clicking on the "Validate" button found on the Main Screen adjacent to the Credit Card Number.



Enter Card Information (Note that the Card Validation Code, if used, must be deleted as soon as the card is processed.)

Card Number Expiration Date CVV Code

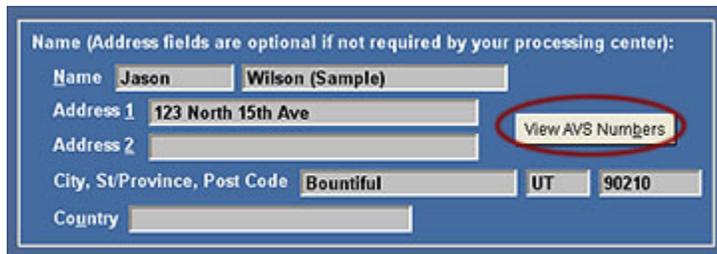
Or you can verify a number by pressing F4. In order to use this feature, you need to enter a credit card number in the appropriate blank on the Main Screen.

All credit card numbers issued by major credit card companies must meet a mathematical test for correctness. AnyCard has a built in process which runs the mathematical test and checks the number. Once the test is completed, a message will appear telling you whether the number is valid or not.

This is a handy feature since you'll know right away if you've accidentally typed in the number incorrectly--or someone has given you an improper or fraudulent number. You'll still need to call the processing center to get final authorization on the card, but this quick check can save you considerable time should the number not be accurate.

7.21 View AVS Numbers

To review the numbers AnyCard will use for Address Verification (AVS), click on the "View AVS Numbers" button in the middle the Main Screen, or select TOOLS >> VIEW AVS NUMBERS from the Menu Bar.



Name (Address fields are optional if not required by your processing center):

Name

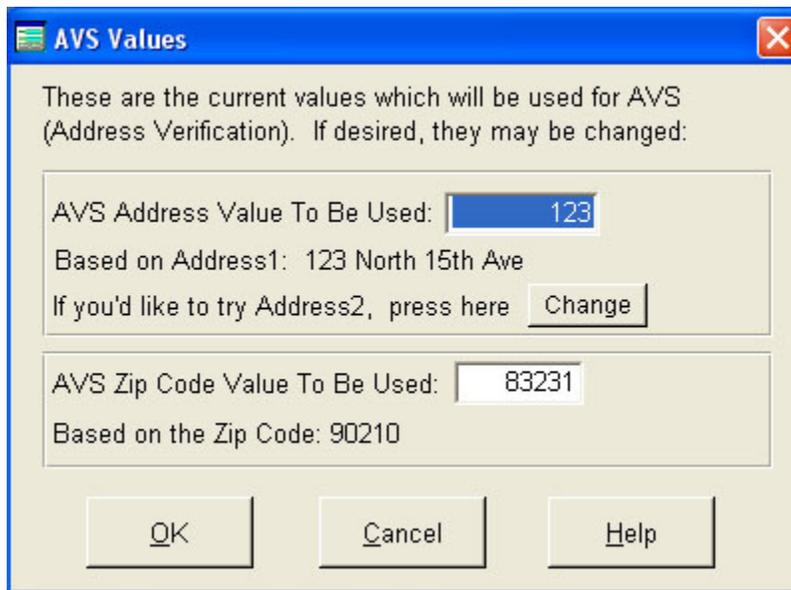
Address 1

Address 2

City, St/Province, Post Code

Country

The "AVS Values" dialog box will appear. The first blank in the dialog box contains the numbers that AnyCard will use for the address part of the AVS check. The second blank contains the zip code which will be used.



Initially, AnyCard selects Address1 to be used as the address for AVS purposes. If desired, however, you can change it to Address2. To do so, press the "Change" button and Address2 values will appear. You can switch back to Address1 by pressing the button again.

The actual address from which the AVS value is extracted is printed underneath the Address blank. This allows you to visually check the address with the displayed value. If you want to make any changes, you can make them directly to the value displayed in the Address blank. Any changes that you make are immediately saved.

When you exit the dialog box, make sure the values showing in the blanks are the ones that you want to use for Address Verification. The values showing will be used by the program. If you have changed back and forth between Address1 and Address2, re-set the value to the one that you want, then exit.

You also can change the way AnyCard builds the address value in [Basic Set-up](#).

AnyCard

Credit Card Processing
Software

Part



8 Gateway Credit Card Processing

To authorize cards and to move funds directly into your bank account, **you'll need to have a merchant's account with a credit card Gateway**. You'll find a list of Gateways [here](#).

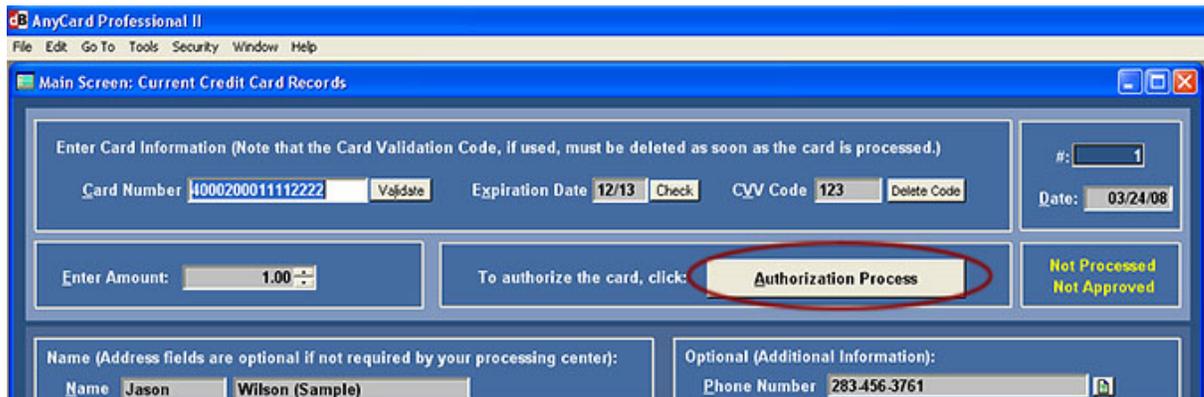
This chapter is all about Gateway processing: how to set things up and how to process cards:

- [Gateway Credit Card Process](#) (Best place to start)
- [Gateway Card Set-up](#)
- [Gateway Card Practice](#)
- [Gateway Supported](#)

8.1 Gateway Credit Card Process

Note: if you are looking for instructions on how to practice with the built-in test cards, see: [Practice Instructions](#)

To reach this part of the program, select TOOLS >> GATEWAY AUTHORIZATION PROCESS. Or, you may also reach it by clicking the "Authorization Process" button on the Main Screen (shown below):



The screenshot shows the 'AnyCard Professional II' application window. The title bar reads 'Main Screen: Current Credit Card Records'. The interface includes a menu bar (File, Edit, Go To, Tools, Security, Window, Help) and a main content area with the following elements:

- Enter Card Information** (Note that the Card Validation Code, if used, must be deleted as soon as the card is processed.):
 - Card Number:
 - Expiration Date:
 - CVV Code:
 - #:
 - Date:
- Enter Amount:**
- To authorize the card, click:** (This button is circled in red in the original image)
- Not Processed Not Approved** (Yellow button)
- Name** (Address fields are optional if not required by your processing center):
 - Name:
- Optional (Additional Information):**
 - Phone Number:

The following screen appears:

1 Check the following. Make sure you have values in all required fields. Missing required [R] fields are highlighted in orange:

[R] Card Holder Name: Baker & Taylor (SAMPLE) Not Paid
No Approval

[R] Card Billing Address: PO Box 8888 Use Address2 AVS Numbers Only

[R] Card Billing City: Momence [R] State/Province: IL [R] Card Billing Zip: 60954

Country: Invoice #: 1006

Phone: 444-345-5566 Extra1

Email: orders@bt.com Extra2

Cust ID: Approval

ID:

[R] Card Number: 9999999999

[R] Expiration: 01/01-

CVV: Sales Tax:

[R] Amount: 5.63 0.00

2 Transaction Type: Sale Move to Another Invoice:

Hide Options

Close

3 When ready, click one of the following: Help

Responses (After processing, the following information is supplied by the processing center):

Transaction ID: Approval Code:

Transaction Info:

CVV Approved? Invoice #: AVS Info:

Transaction Details:

Copy to Clipboard

Restore

Options

Current Gateway: USA ePay

To select or configure your Gateway:

Gateway Set-Up

All items marked with an "R" box [R] are required fields. To change the "R" boxes, click on the Unlock button (below), then click on the appropriate box. Click once to turn on the "R." Click again to turn it off.

Un-Lock

If the Gateway has a special test set-up or a test URL, click below.

Test

If card is approved, auto-close this dialog box

Customers appearing here are normally filtered for those with credit cards. On some systems, this may be slow. Check here to turn it off

The following is rarely used, but can be utilized to debug set-up problems. Use it after authorizing:

Diagnose Report

Note: if you have trouble reaching the above screen see [Troubleshooting](#)

Authorizing a Practice Card

Many Gateways require that you set-up an account before you can run a practice credit card, but AnyCard comes with two Gateways which allow you to process test card numbers without signing up. This is a great way of getting started and learning how the process works.

The first one that you should try USA ePay.

Start in the Gateway Credit Card Processing dialog box. It's reached by selecting INVOICE TOOLS >> CREDIT CARD AUTHORIZATION >> GATEWAY CREDIT CARD PROCESSING.

Make sure the "Options" Panel is showing on the right side of the screen. If it's not showing, click on the "Show Options" button found just above the "Close" button. Then click on "Gateway Set-Up" which is located in the upper right corner of the dialog box. The set-up screen will appear. Click on the "List" button and select USA ePay.

That's all you need to do. All the configuration information has been pre-set for you. Close out of the set-up screen and return to the main gateway processing screen. In the "Options" Panel, click on "Test" button. Remember to click on "Test." That's important. You'll notice that an orange colored "TEST" indicator appears, and the test card number, expiration date, etc. will be entered in the appropriate blanks.

Then click on "AUTHORIZE."

Using your Internet connection, AnyCard will contact the USA ePay secure server and send the card information. The USA ePay server, in return, will send back its response back to you. It's all done in a blink of the eye.

A message will appear telling you that the card is approved. Details of the response are found in the lower part of the screen.

Try doing the same thing with Authorize.Net. First go to the set-up screen and select Authorize.Net from the list. Return to the processing dialog box. Remember to click on the "Test" button. That inserts the test credit card number. Then click on "Authorize."

Other Tests

After trying out the two Gateways described above, you'll want to try it with your Gateway. To do so, you'll need to get a test card number and other information from your Gateway's customer support. Some Gateways use a special test configuration and some don't. You can enter the test information on the [Gateway Set-up Screen](#).

If you entered the test information on the Gateway Set-up Screen, it's just a matter of clicking on the "Test" button to bring up your test card credit information and run a test. It is possible to simply type in a test card directly into the Credit Card # field.

Gateways Supported

In order to use the Credit Card Module, you'll need to set up a merchant's account with one of the 60 included Gateways. For more information, see [Supported Gateways](#)

General Information of the Gateway Dialog Box

The Gateway Credit Card Processing Dialog Box consists of three parts: Main Panel, Options Panel and Response Panel. Each are described in more detail below.

Options Panel.

The right side of the dialog box is the Options panel.

"Gateway Set-up" Button. The "Gateway Set-up Button is the top, right most button on the dialog box. When you click this button, you'll be taken to Gateway Set-up dialog box. Here, you can select the default Gateway which you will be using to process credit cards. Additionally, you also have the option to configure the Gateway. More about this here: [Gateway Set-up screen](#).

"If card is approved, auto-close this dialog box." This is a helpful feature when you are processing a series of cards. Normally, after processing a card, you need to click on "Close" to exit the Gate Credit Card Processing dialog box and return to the Main Screen. If you place a checkmark here, once the card is processed, you' don't have to click the "Close" button. You'll be returned the Main Screen automatically, and you'll be ready to move to the next card. The auto close feature works only for "Sales" transactions. It doesn't work for credits, voids, authorize only, AVS checks, etc.

Required [R] Boxes. One handy feature of the Gateway Processing Dialog Box is to ability to mark which fields are required by your Gateway to authorize a card. For example, some require a phone number. Some don't. Some require an email address. Some don't.

Take a look at the instruction manual that you received when you first set-up your Gateway account. (These are often available on-line). Find our which fields are required. Then unlock the Required boxes by clicking on the "Unlock" button. With your mouse, click in the squares beside each required field. A red "R" will appear.

After you finish marking the required boxes, click on the "Lock" button so that the boxes can't be accidentally changed. In addition to the "R" boxes, AnyCard will also use an orange shading to highlight any required field that happens to be empty. With this system, you can quickly identify fields that need to be filled.

"Test" button. Gateways will provide you with a test card for practice purposes. On the [Gateway Set-up screen](#) you can enter the test card number, expiration date, etc. Additionally, some Gateways required a special configuration to test cards. If required, the test configuration is also entered on the Gateway Set-up Screen. Once this information is entered, the "Test" button is ready to use. When you click on "Test", the test credit card number and other information will inserted in the appropriate

blanks. Then, it's just a matter of clicking on the "Authorize" button to run a test. Once the test is over, you can remove the test credit card number by clicking on the "Turn Test Off" button. AnyCard will restore all original information in the card data fields.

"Diagnose Report" button. The button at the very bottom of the Options panel is used for troubleshooting. The diagnostics report created by when this button is clicked is placed in the "Transaction Details" at the bottom of the screen. This feature is handy when you are having problems setting-up a Gateway. By examining the diagnostics report, you can see what variables are being sent to the Gateway and the values of each variable. To make the report useful, you'll need to obtain a technical support manual from the Gateway. The manual is used by website designers and describes each of the variables, their names and values. Look at the diagnostics report and compare it to the technical support manual. You are looking for inconsistencies between the two. An inconsistency will often be the source of the problem. Note for easier reading, the Diagnostics report can be moved to the clipboard by using the "Copy to Clipboard" button -- and which, in turn, may be inserted into a word processing program.

Main Panel

The top half of the Gateway Credit Card Processing dialog box consists of the fields that are used for processing a credit card. The Main Panel also includes the buttons to pre-authorize and authorize the card.

Fields: General Information. The Card Holder Name, address, card number, expiration date, etc. are all fields which will be sent to the Gateway's secure server. As mentioned previously, which fields are actually required depends upon your Gateway. You can mark the required fields, and make them easily identifiable, by placing a [R] box beside it. (See "Required [R] Boxes" above for more information.).

When you first open the Gateway Processing dialog box, the fields will be filled with data from the current invoice showing on the Main Screen.

ID and Approval Fields. Two of the fields ("ID" and "Approval") are empty, unless the card has been already processed. If you are voiding a card, processing a credit, etc., you may need either the Transaction ID number or the Approval Code. AnyCard will automatically pick these up from the invoice if the card has been previously processed.

Address2 and Use AVS Numbers Only Buttons. Two buttons ("Use Address2" and "Use AVS Numbers Only") are handy for AVS (Address Verification System). The AVS system uses the number from a street address. If the street address is found in the Address2 field, you can click on the "Use Address2" and AnyCard will use the second address. You can move back to Address1 by clicking the button again. Some gateways require that the AVS address be a number only. You can set this up as a default in [Gateway Set-up](#) and it's done automatically for you. But, if desired, you can also do it on a card by card basis by using this button. Some Gateways claim that including the street name with the numbers is acceptable, but you may find that the Gateway also has a limit on the length of the address. If you get an "AVS Address Too Long" message, you can click this button to limit it to only numbers.

Extra Fields. You probably will never have to worry about the two "Extra" fields but they are available should a certain transaction require additional information not covered by all of the other fields.

Transaction Type. The next part of the dialog box includes the "Transaction Type" drop down box. It's automatically set to "Sales." But you can also change it to "Credit" , "Void" , "Authorize Only" , "AVS Only" , "Capture" , "Force." You should be aware that not all Gateways support all of these transactions. You can refer to their technical manual to find out.

Pre-Authorize / Authorize Buttons. Pre-Authorize does not communicate with the Gateway's server. Pre-Authorize is basically the same as AnyCard's card number verification feature available on the Main Screen. It runs a check on the card number and it makes sure the digits pass a mathematical test. Additionally, it checks the expiration date, and finally, it determines the name of the card (Visa, MasterCard, Discover, etc.). It's a good idea to run this test just before processing a card. Some Gateways will charge you a small extra fee if you send an invalid card number to the server.

Finally, the "Authorization" button is clicked when you are ready to send the card number, expiration date, etc. to Gateway Server.

Response Panel

The bottom half the Gateway Processing dialog box is used for responses from the Gateway after the card is processed. If the card is declined, you'll generally find the reason included amongst this information. Sometimes you need to look in the "Transaction Details" box for an explanation. If the card is accepted and authorized, then the transaction number and approval number will found here. Additional information on AVS and CVV are found under their respective headings.

You can copy the content of the Transaction Details box by clicking the "Copy to Clipboard" button. This may be handy when you are first getting a Gateway set-up. The Transaction Details area is not disabled (for copying purposes), and if you accidentally make changes, you can always return to the original by clicking on "Restore."

Returning to the Main Screen

When you click on the "Close" button, AnyCard returns to the Main Screen. The Approval Code, AVS, CVV, Transaction ID and Transaction Date will all be entered in their respective fields on the Main Screen. If for some reason, you need to change any of the response information, you can use TOOLS >> MANUALLY ADJUST RESPONSE INFORMATION.

Licensed Technology Used in Gateway Processing

For Gateway processing, we have licensed a technology from n/ Software Company called iBiz E-Payment Integrator. It has been approved for use with all of the Gateways listed above.

8.2 Gateway Card Set-up

AnyCard supports credit card processing through a Gateway. This section of the help documentation describes how to configure gateways to work with AnyCard.

More information on Gateways and details on the main Gateway Credit Card Processing Screen are found here: [Gateway Processing](#)

If you are looking for instructions on how to practice with the built-in test cards: [Practice Instructions](#)

To reach this part of the program, select TOOLS >> GATEWAY AUTHORIZATION PROCESS. Or, you may also reach it by clicking the "Authorization Process" button on the Main Screen (shown below):

The screenshot shows the 'Main Screen: Current Credit Card Records' window in AnyCard Professional II. The interface includes a menu bar (File, Edit, Go To, Tools, Security, Window, Help) and a title bar. The main content area is divided into several sections:

- Enter Card Information:** A note states that the Card Validation Code must be deleted after processing. Fields include Card Number (4000200011112222), Expiration Date (12/13), CVV Code (123), and a Date field (03/24/08).
- Enter Amount:** A numeric field set to 1.00.
- To authorize the card, click:** A button labeled 'Authorization Process' is circled in red.
- Optional (Additional Information):** Fields for Name (Jason Wilson (Sample)) and Phone Number (283-456-3761).

On the right side, there are status indicators: '#: 1' and 'Date: 03/24/08'. At the bottom right, there are two buttons: 'Not Processed' and 'Not Approved'.

Once in the Gateway Credit Card Processing dialog box, click on "Gateway Set-up" found in the upper right hand corner.

1 Check the following. Make sure you have values in all required fields. Missing required [R] fields are highlighted in orange:

[R] Card Holder Name: Baker & Taylor (SAMPLE) Not Paid No Approval

[R] Card Billing Address: PO Box 8888 Use Address2 AVS Numbers Only

[R] Card Billing City: Momence [R] State/Province: IL [R] Card Billing Zip: 60954

Country: Invoice #: 1006

Phone: 444-345-5566 Extra1

Email: orders@bt.com Extra2

Cust ID: Approval

ID:

[R] Card Number: 99999999999

[R] Expiration: 00/+

CVV: Sales Tax: 0.00

[R] Amount: 5.63

2 Transaction Type: Sale Move to Another Invoice: Hide Options Close Help

3 When ready, click one of the following: Pre-Authorize AUTHORIZE

Responses (After processing, the following information is supplied by the processing center):

Transaction ID: Approval Code:

Transaction Info:

CVV Approved? Invoice #: AVS Info:

Transaction Details: Copy to Clipboard Restore

Options

Current Gateway: USA ePay

To select or configure your Gateway: Gateway Set-up

All items marked with an "R" box [R] are required fields. To change the "R" boxes, click on the Unlock button (below), then click on the appropriate box. Click once to turn on the "R." Click again to turn it off. Un-Lock

If the Gateway has a special test set-up or a test URL, click below. Test

If card is approved, auto-close this dialog box

Customers appearing here are normally filtered for those with credit cards. On some systems, this may be slow. Check here to turn it off

The following is rarely used, but can be utilized to debug set-up problems. Use it after authorizing: Diagnose Report

Note: if you don't see the "Gateway Set-up" button, make sure that the Options panel is showing. If not, look next to the "Close" button and click on the "Show Options" button.

Here's what the Gateway Set-up dialog box looks like:

Select the gateway by clicking the "List" button: Then indicate any additions (if needed) to the settings, below.

Regular Card Processing Configuration:

Log-in ID (Always Required): Password (Required by Most): Gateway #

Special Fields Required and Configuration Fields (if Needed): If more space is needed for the Password field (or others), click:

Special Field1: Special Field4:
 Special Field2: Special Field5:
 Special Field3: Special Field6:

Config Field1: Config Field4:
 Config Field2: Config Field5:
 Config Field3:

SSL Cert Encoded: SSL Cert Store: SSL Cert Store Password:
 SSL Cert Subject: SSL Cert Store Type:

Notes: If desired, you can include your own information below by unlocking the notes area:

Testing: You can run a test without signing up for service. To do so, click on the "Test" button (on the previous screen) before authorization.

Set-up Information: You'll need to go to the Authorize.net merchant website and log-in. Once you've logged, you'll need to work through the menu items. What you need to obtain is a "Transaction Key." The transaction key will be number like: "12345cd677cce344." (You may also need a "Hash Secret" - although, it doesn't appear to be required in most cases. If it's not required, then it's easier to not to worry about it.) Once you get the transaction key, return to this dialog box. Look at "Special Field1" (above). You'll see "x_tran_key" in the first column. Enter the number that you obtained in the second column. You probably won't have to worry about the secret hash value, but if you need it, enter the secret hash value in "Config Field1" above.

Information Needed to Run a Test:

Test Login: Test Password (if needed):
 Test Card #: Exp Date: CVV:
 Test Name on Card (if needed): Test Address (if needed):
 Test Zip Code (if needed): Test Amount: Use Test Card # but Not Test Configuration
 Test URL:

Special Field1: Special Field4:
 Special Field2: Special Field5:
 Special Field3: Special Field6:
 Config Field1: Config Field4:
 Config Field2: Config Field5:
 Config Field3:

New Gateway:

To create a new gateway, enter the name:
 AND Assigned #
 THEN, click:

General Information: Gateway Set-up Screen.

The Gateway Set-up Screen is where you select and set-up your default Gateway, and, if necessary, configure the Gateway, so that you are able to communicate with it.

The top half of the screen (entitled "Regular Card Processing Configuration") is used to indicate a log-in name, password and any special configuration that a Gateway may require. The bottom half is used to indicate a test card number, expiration date, etc. and any special configuration that's required for testing cards.

To select a Gateway, click on the "List" and select the appropriate Gateway. You'll find Information on configuring the Gateway in the Notes areas. The Notes area is not disabled which allows you to add your own notes as well.

At a minimum, you will need to enter a Log-in ID. For many Gateways, you'll also need to enter a password.

Getting things set-up with can get a bit complicated with some Gateways, and if you run into problems, it may be best to contact outside help. An IT person or someone with programming background, particularly web programming, should be able to get things up and running for you.

Gateway Number

Each Gateway has an identification number. You shouldn't change the identification number. That used by the internal processing engine. The only time you would ever unlock this field is if you had added a new gateway, and you needed to correct the Gateway number. Otherwise, it should remain locked.

If More Space is Needed for the Password Field (or Others)

Some Gateways may require you to generate a special security key which is used for the password. Security keys may be extremely long. The password field can only hold 50 characters. If you have a password longer than 50 characters, click on the "More" button.

A dialog box will appear. The dialog box includes three windows with unlimited space for particularly long fields. Select the first of the three windows, and type in the security key. Then in the Password field on the Gateway Set-up Screen, type in: SEE#1. This means "See Window # 1 in the 'More Space' dialog box." When AnyCard processes the card, it will use the contents of first window for the Password. You can also use this for other fields that are too long. If the first window is used, then use the second window and type-in SEE#2 in the field that it's replacing.

Background Information: AnyCard is Acting Like a Website Form

To understand how the credit card process works, it's helpful to understand the Gateway process. *Gateways are primarily used for processing credit cards on websites.* If you were building a website and wanted to build in credit card processing, you would begin by designing a form. On the form, you would include fields where the customer would enter their credit card number, etc. You would also include a button on the form that the customer would click when they were finished entering their information.

When the button is clicked, *the data on the form would be sent via a web command (Form Action POST)* to the Gateway's server. That's exactly what AnyCard does when it sends the information to the server. It does it the same way as website form.

When the data is sent, each field is identified with a name so that the Gateway server is able to tell the difference between the credit card number, expiration date, etc. An example of the name identifying the credit card number might be "ssl_card_number."

It's important to understand that you acting in the manner of a website designer identify the fields on the form with exactly the same names that are used by the Gateway's server. When the data is sent to the Gateway, it is sent in pairs. The first of the pair is the name of the field and the second is the value of the field. So if "ssl_card_number" is the name, it would come along with credit card number like 9999888877776666.

AnyCard doesn't use actually use a website to send the name and values of the variables. Rather it sends it directly, *but it has to use exactly same variable names as would be required by website transactions.* For example, when AnyCard sends the card number, it must use "ssl_card_number" (if that's the name the Gateway requires).

Special Fields / Configuration Fields

You'll see that a good part of the set-up screen consist of Special Fields and Configuration Fields. Each field is made up of a pair of blanks. The first blank of the pair is the name of the variable and the second is the value of the variable.

As described above AnyCard is acting like a website form, sending variable names and values to the credit card company's server.

Most of the sending of variable names and values is taken care of internally by the internal processing engine utilized by AnyCard. But every so often Gateways have special requirements. For instance, they may require a phone number in addition to the usual information. Or they may require an email address.

Moreover, Gateways can change and add new required fields. That's why AnyCard includes a Gateway Set-up screen. It allows you to configure Gateways even if they change things midstream.

In the Notes area, we have tried to indicate the most recent configuration information from each of the Gateways. Some don't require any special configuration, and, for those, it's just a matter of selecting the Gateway and start processing cards. For those that do require special configuration, we highly recommend that you obtain a copy of the Gateway's technical support manual. This will be same

manual that web designers would use if they were incorporating credit card processing into their website. The manual tells you what fields are required and the names of those fields.

The Special Fields area on the Gateway Set-up screen allows you to send extra fields when required. As mentioned previously, each field (Special Field1, Special Field2, etc.) consists of a pair of blanks. The first blank is used for the name of the variable and the second is for the value.

Let's look at the second blank. It's used for the value. Sometimes the value associated with a special field is a constant. In other words, it's the same for every card processed. Let's say one of the extra required fields by the gateway is a second password, and the variable name that Gateway uses for the password is "ssl_password2." Let's also say that the password is "BlackBat123." To set up a special field for the second password, you would set-up Special Field1 with "ssl_password2" in the first blank and "BlackBat234" in the second blank.

Note that you would NOT include the double quotes (""). The quotes are used to make the names and values show up easier in the text documentation.

The value may also vary. Instead of being constant, it may be different for each customer. Let's the Customer's billing phone number is required. The name of the field is "ssl_Phone_No." To set things up you would enter "ssl_Phone_No" in the first blank.

But what about the second blank? In this case, you can't type in a phone number, can you? It will, of course, vary with the customer. Fortunately, AnyCard has a way of handling this. In the second blank, double click. A list will pop-up. On it, you'll see each of the fields that are found on the Gateway Credit Card Processing Screen. Each of the fields are preceded with >>. That tells AnyCard that the variable will be changing. In our example, you would select >>PHONEFLD. Now when AnyCard send the "ssl_Phone_No" to the server, it will come in with the customer's phone number.

Some Gateways may require the use of Configuration (Config) fields. The Notes area will specifically direct you to use the Config fields when necessary. Otherwise, you'll want to use the Special Fields.

Getting Information on Website Variable Names

You may find that you need to obtain more information on the variable names used by your credit card processor.

Remember, AnyCard is acting like a form on a website, and you need to think in terms of designing a website and creating a form which will send the appropriate information to the credit processor's server.

If you're a web designer, you would need this information, and, in fact, this information is available to web developers (and you) in the form of a technical support manual or technical support information on the processor's website. Look on their website and do a search for the manual. It's there somewhere. The credit card processor must provide this information or otherwise web developers would not be able to develop websites which process cards through their system.

With a little searching, you should be able to find it, and once found, it will tell you exactly what fields are needed and their names.

As you review the information, you'll need to think a bit differently. The manual is oriented to developing a form on a website, and you really don't need to worry about the building a web form. In your case, you looking for the names of the fields and their values. That's the information you need.

How to Deal with Your Gateway's Customer Support Personnel

Most of your information will come from the technical support manual, but you may need to contact customer support personnel if you are stumped.

But first some background. AnyCard uses a license technology from n/ Software company called iBiz [E-Payment Integrator](#). It meets all encryption standards and has been approved for use with all included Gateways. Nevertheless, but we found that customer support personnel have no idea about the iBiz E-Payment Integrator. Their high-level programmers, or course, do know, but you never have

a chance to talk to them.

Trying to explain AnyCard and the E-Payment Integrator will only confuse them, and more than likely, it will delay any kind of support help. Their job is not to provide support for the E-Payment Integrator. Their job is to provide support about their Gateway. Your best bet is to tell them that you are creating a website and you have questions. That's the kind of support they provide, and they are used to those sorts of inquiries. Using that tact, you'll make much better progress.

SSL Fields

First of all, let's define SSL. SSL is an acronym for Secure Sockets Layer, a global standard of security technology. SSL is all about encryption. It creates an encrypted link between a web server and a web browser. The link ensures that all data passed between the web server and browser remains private and secure.

AnyCard takes care of SSL encryption. When you send credit card data, it is sent in an encrypted form. Some Gateways, however, require a different approach. At this writing, LinkPoint and its siblings (FirstData and Your Pay) require special SSL treatment. These gateways will provide you with a PEM file. The PEM file is a special file that holds the digital signature for SSL security purposes. The file is sent to the Linkpoint gateway when it opens the connection. So will need to include the following:

SSLCertStoreType: In this field indicate the path and location of the PEM file

SSLCertStore: This also is the path and location of the PEM file

SSLCertStorePassword: Your password goes in this field

SSLCertSubject: * (Just an asterisk. This will pick up the first certificate in the store.)

Special Field (Turn off CVV).

This will be used rarely, but it might be useful in some situations. Most Gateways require the CVV code, but it may not legible on some credit cards. Some Gateways will accept a variable that indicates whether the CVV is present or not. If it's not present, CVV code checking is by-passed. Without the by-pass, the card simply won't be approved. (Note: that many Gateways won't even allow the by-pass, so this field is not usable in that case.)

To use it, you need to type in the variable name the Gateway uses for whether a card is present or not. That goes in the first blank. In the second blank, type in the variable for "not present." For example, let's say the CVV presence variable name is "ssl-cvv2cv2_indicator." And let's say that zero (0) means "Not Present." You would type in "ssl-cvv2cv2_indicator" in the first blank and "0" in the second. (Once again, remember don't type in the double quotes ("). To find out the names for this variable, you'll need to refer to the gateway's technical support manual.

When you enter values in these two blanks, a "No CVV" checkbox will appear beside the CVV field on the main [Gateway Processing screen](#). Place a checkmark here each time you want to tell the Gateway server that the CVV code is not present.

Special Field (General Turn-off).

This is also a very rarely used field. It works similar to the "Turn off CVV) above. Use it when you need to turn off particular field. In the first blank, type in the variable name of the field and in the second blank, type in the variable for "off."

AVS Address: Number Only.

Place a checkmark here when you want AnyCard to filter out the name of the street and use only the street number. You can do this on an individual basis by using the "AVS Numbers Only" button on the on the main [Gateway Processing screen](#), but normally it's better to use this feature and have it done automatically. Note that some Gateways claim that including the street name along the numbers is

acceptable, but you may find that the Gateway also has a limit on the length of the address. If you get an "AVS Address Too Long" message, it once again, it's easier to place a checkmark here and make sure the address is always converted to numbers only.

No Decimal 1.00 = 100.

Place a checkmark here when your Gateway doesn't allow decimals. AnyCard will convert the amount to a whole number before sending it to the Gateway. For example 75.21 becomes 7521.

Create Cust ID from Card #.

Some Gateways require a Customer ID. The customer ID may be the card's PIN number -- or if the card doesn't have a PIN number, then you must use the last 4-digits of the card number. If you place a checkmark here, AnyCard will automatically use the last 4-digits. If a card does have a PIN, then it's just a matter of typing over digits that AnyCard has placed in Cust ID field.

CVV Special By-pass.

At least one Gateway (MyVirtualMerchant) does not accept the CVV code through the usual channels. If you place a checkmark here, AnyBook will avoid using the normal channel of sending the CVV code. Instead, it will be sent by using one of the special fields. That means if you place a checkmark here, you must also set up a special field. In the first blank of the special field use the Gateway's required variable name. For MyVirtualMerchant, it is "ssl_cvv2cvc2." In the second blank, double click and select ">>CvvField" from the list. Remember, don't include the double quotes (").

Testing Area

Use this area to indicate a test card number, expiration date, etc. It's also used when the Gateway has a special URL or a special configuration for testing. If tests require a special configuration, use the special fields in the test area. (See above for a description on how to use special fields.)

Once you finished entering information in this area, you can access the test configuration by clicking on the "Test" button on the main [Gateway Processing screen](#).

Some Gateways will provide you with a test card number, expiration date, etc., but do not require any special test configuration. Rather, they use the settings found in the Regular Card Processing Configuration (found in the top half of the Gateway Set-up screen) When no special test configuration is required, type in the test card number, expiration date, etc. and then place a check mark on "Use **Test Card # but Not Test Configuration**." This means that when you click "Test" on the main Gateway processing screen, AnyBook will insert the test card number, test expiration date, etc., and when it processes the card, it will use the Gateway's regular configuration settings.

8.3 Gateway Card Practice

Many Gateways require that you set-up an account before you can run a practice credit card, but AnyCard comes with two Gateways which allow you to process test card numbers without signing up. This is a great way of getting started and learning how the process works.

The first one that you should try USA ePay.

1. Start in the [Gateway Credit Card Processing dialog box](#). It's reached by selecting INVOICE TOOLS >> CREDIT CARD AUTHORIZATION >> GATEWAY CREDIT CARD PROCESSING. The following screen appears:

Gateway Credit Card Processing

File Go To

1 Check the following. Make sure you have values in all required fields. Missing required [R] fields are highlighted in orange:

[R] Card Holder Name: Baker & Taylor (SAMPLE) Not Paid No Approval

[R] Card Billing Address: PO Box 8888 Use Address2 AVS Numbers Only

[R] Card Billing City: Momence [R] State/Province: IL [R] Card Billing Zip: 60954

Country: Invoice #: 1006

Phone: 444-345-5566 Extra1

Email: orders@bt.com Extra2

Cust ID: Approval

ID:

[R] Card Number: 9999999999

[R] Expiration: 01/01+

CVV: Sales Tax

[R] Amount: 5.63 0.00

2 Transaction Type: Sale Move to Another Invoice: Hide Options

3 When ready, click one of the following: Pre-Authorize AUTHORIZE Close Help

Responses (After processing, the following information is supplied by the processing center):

Transaction ID: Approval Code:

Transaction Info:

CVV Approved? Invoice #: AVS Info:

Transaction Details: Copy to Clipboard Restore

Options

Current Gateway: USA ePay

To select or configure your Gateway: Gateway Set-up

All items marked with an "R" box [R] are required fields. To change the "R" boxes, click on the Unlock button (below), then click on the appropriate box. Click once to turn on the "R." Click again to turn it off. Un-Lock

If the Gateway has a special test set-up or a test URL, click below. Test

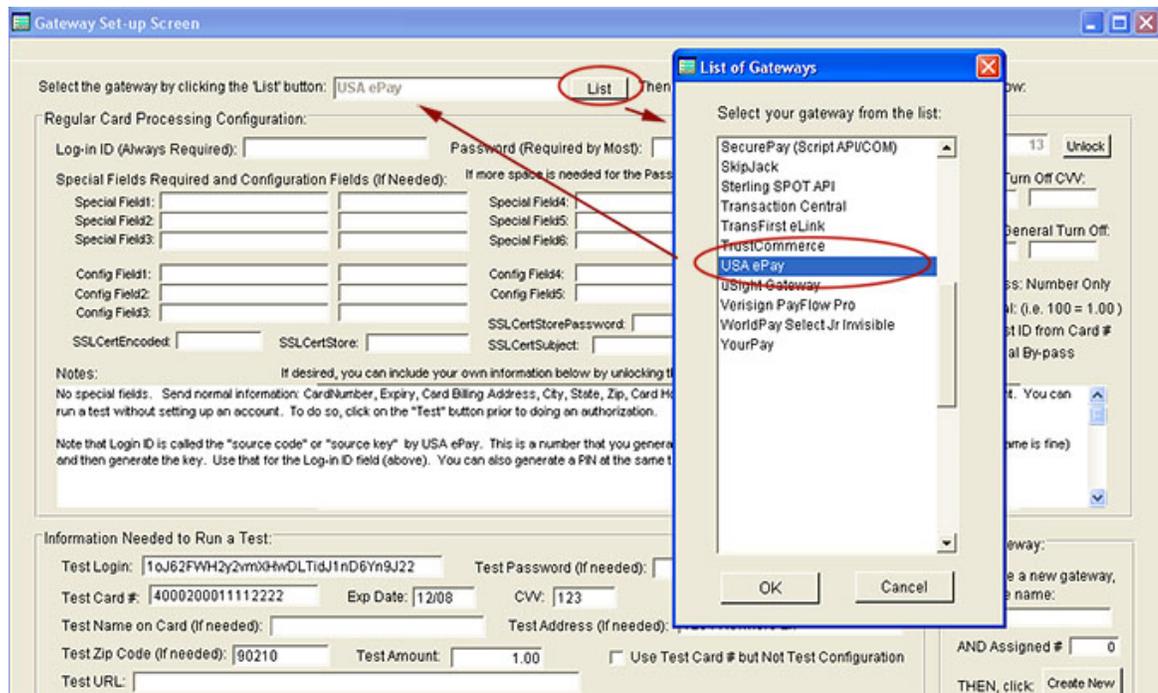
If card is approved, auto-close this dialog box

Customers appearing here are normally filtered for those with credit cards. On some systems, this may be slow. Check here to turn it off

The following is rarely used, but can be utilized to debug set-up problems. Use it after authorizing: Diagnose Report

2. Make sure the "Options" Panel is showing on the right side of the screen. If it's not showing, click on the "Show Options" button found just above the "Close" button. Then click on "Gateway Set-Up" which is located in the upper right corner of the dialog box.

3. The Gateway set-up screen will appear. Click on the "List" button and select "USA ePay."



4. That's all you need to do. All the configuration information has been pre-set for you. Close out of the set-up screen and return to the [main gateway processing screen](#).

5. In the "Options" Panel, click on "Test" button. Remember to click on "Test." That's important. You'll notice that an orange colored "TEST" indicator appears, and the test card number, expiration date, etc. will be entered in the appropriate blanks.

1 Check the following. Make sure you have values in all required fields. Missing required [R] fields are highlighted in orange:

[R] Card Holder Name: Jason Wilson (Sample) Not Processed
Not Approved

[R] Card Billing Address: 123 North 15th Ave Use Address2 AVS Numbers Only

[R] Card Billing City: Bountiful [R] State/Province: UT [R] Card Billing Zip: 90210

Country: Invoice #: Extra1: Extra2: Approval: Sales Tax:

[R] Card Number: 4000200011112222 [R] Expiration: 12/13 [R] CVV: 123 [R] Amount: 1.00 0.00

2 Transaction Type: Sale Move to Another Invoice: Hide Options: Close: Help:

3 When ready, click one of the following: Pre-Authorize AUTHORIZE

Responses (After processing, the following information is supplied by the processing center):

Transaction ID: Approval Code:

Transaction Info:

Correct CVV Code? Invoice #: Correct Billing Address?

Options

Current Gateway: USA ePay

To select or configure your Gateway: Gateway Set-up

All items marked with an "R" box [R] are required fields. To change the "R" boxes, click on the Unlock button (below), then click on the appropriate box. Click once to turn on the "R." Click again to turn it off. Un-Lock

If the Gateway has a special test set-up or a test URL, click below. Test

If card is approved, auto-close this dialog box

Customers appearing here are normally filtered for those with credit cards. On some systems, this may be slow. Check here to turn it off

Click on the "Test" button, and you'll see a orange "Test" indicator appear

required fields. To change the "R" boxes, click on the Unlock button (below), then click on the appropriate box. Click once to turn on the "R." Click again to turn it off. Un-Lock

If the Gateway has a special test set-up or a test URL, click below. Turn Test OFF TEST

If card is approved, auto-close this dialog box

Customers appearing here are normally filtered for those with credit

6. Then click on "AUTHORIZE" (shown below):

Gateway Credit Card Processing

File Go To

1 Check the following. Make sure you have values in all required fields. Missing required [R] fields are highlighted in orange:

[R] Card Holder Name: Jason Wilson (Sample) Not Processed Not Approved

[R] Card Billing Address: 1234 Nowhere Ln Use Address2 AVS Numbers Only

[R] Card Billing City: Bountiful [R] State/Province: UT [R] Card Billing Zip: 90210

Ccountry: Invoice #:

Phone: 283-456-3761 Extra1

Email: jason@allmore.net Extra2

Cust ID: 1111 Approval

ID:

[R] Card Number: 4000200011112222

[R] Expiration: 12/13

CVV: 123 Sales Tax:

[R] Amount: 1.00 0.00

2 Transaction Type: Sale

3 When ready, click one of the following:

Responses (After processing, the following information is supplied by the processing center):

Transaction ID: Approval Code:

Options

Current Gateway: USA ePay

To select or configure your Gateway:

All items marked with an "R" box [R] are required fields. To change the "R" boxes, click on the Unlock button (below), then click on the appropriate box. Click once to turn on the "R." Click again to turn it off.

If the Gateway has a special test set-up or a test URL, click below.

If card is approved, auto-close this dialog box

Customers appearing here are normally filtered for those with credit

Using your Internet connection, AnyCard will contact the USA ePay secure server and send the card information. The USA ePay server, in return, will send back its response back to you. It's all done in a blink of the eye.

A message will appear telling you that the card is approved. Details of the response are found in the lower part of the screen:

Email: jason@allmore.net Extra2

Cust ID: 1111 Approval

ID:

[R] Expiration: 12/13

CVV: 123 Sales Tax:

[R] Amount: 1.00 0.00

2 Transaction Type: Sale

3 When ready, click one of the following:

Responses (After processing, the following information is supplied by the processing center):

Transaction ID: 319051938 Approval Code: 132576

Transaction Info: Approved

CVV Approved? Match Invoice # AVS Info: Address: Match_S Digit Zip: Match

Transaction Details:

LMVersion=2.9&LMStatus=Approved&LMAuthCode=132576&LMRefNum=319051938&LMavsResult=Address%3A%20Match%20%26%205%20Digit%20Zip%3A%20Match&LMavsResultCode=YY&LMcvv2Result=Match&LMcvv2ResultCode=M&LMResult=A&LMmpasResultCode=&LMerror=Approved&LMerrorcode=00000&LMcustnum=&LMbatch=&LMbatchRefNum=&2&LMisDuplicate=N&LMconvertedAmount=&LMconvertedAmountCurrency=&40&LMconversionRate=&LMcustReceiptResult=No%20Receipt%20Sent&LMprocRefNum=&LMcardLevelResult=A&LMauthAmount=1&LMfiller=filled

All items marked with an "R" box [R] are required fields. To change the "R" boxes, click on the Unlock button (below), then click on the appropriate box. Click once to turn on the "R." Click again to turn it off.

If the Gateway has a special test set-up or a test URL, click below.

If card is approved, auto-close this dialog box

Customers appearing here are normally filtered for those with credit cards. On some systems, this may be slow. Check here to turn it off

The following is rarely used, but can be utilized to debug set-up problems. Use it after authorizing:

Try doing the same thing with Authorize.Net. First go to the set-up screen and select Authorize.Net from the list. Return to the processing dialog box. Remember to click on the "Test" button. That inserts the test credit card number. Then click on "Authorize."

For more information: [Gateway Credit Card Processing](#) and [Gateway Set-up Screen](#)

8.4 Gateways Supported

In order to Gateway credit card processing, you'll need to set up a merchant's account with one of the 60 included Gateways. One Gateway that we've tested extensively -- and which has reasonable monthly charges -- is Authorize.net and it works well. We like them because they don't require intrusive software on your system. We've also had good luck with MyVirtualMerchant, but you will have to deal with TrustKeeper software (a separate security software program) which adds more complexity to your overall processing duties.

All of the other Gateways require some tweaking of the configuration settings. Some are easier than others. If you can, stay away from LinkPoint and its siblings (FirstData and Your Pay) which are some of the more complex Gateways from a configuration standpoint. AnyCard will still handle them but dealing with the secure server set-up for these can be pain in you-know-what.

At this writing, here's a list of the Gateways supported. Each Gateway has been assigned a Gateway number. Following the assigned number is the company's web address:

- Authorize.Net (1) <http://www.authorize.net>
- DPI Link (2) This gateway is no longer in service.
- eProcessing (3) <http://www.eProcessingNetwork.com>
- GoRealTime (Full-pass) (4) <http://www.gorealtime.com>
- iBill Processing Plus (5) <http://www.ibill.com>
- Intellipay ExpertLink (6) <http://www.intellipay.com>
- longate (7) This gateway is no longer in service.
- iTransact RediCharge HTML (8) <http://www.itransact.com>
- NetBilling (9) <http://www.netbilling.com>
- Verisign PayFlow Pro (10) https://www.paypal.com/cgi-bin/webscr?cmd=_payflow-pro-overview-outside
- Payready Link (11) This gateway is no longer in service.
- NOVA's Viaklix (12) <http://www.viaklix.com>
- USA ePay (13) <http://www.usaepay.com>
- Plug 'n Pay (14) <http://www.plugnpay.com>
- Planet Payment (15) <http://planetpayment.com/>
- MPCS (16) <http://merchantcommerce.net/>
- RTWare (17) <http://www.rtware.net/>
- ECX (18) <http://www.ecx.com>
- Bank of America (19) <http://bankofamerica.com/merchantservices>
- Innovative Gateway (20) <http://www.innovativegateway.com>
- Merchant Anywhere (Transaction Central) (21) <http://www.merchantanywhere.com/>
- SkipJack (22) <http://www.skipjack.com>
- ECHOnline (23) <http://www.echo-inc.com>
- 3 Delta Systems (3DSI) EC-Linx(24) <http://www.3dsi.com>
- TrustCommerce (25) <http://www.trustcommerce.com>

PSIGate (26) <http://www.psigate.com>
PayFuse XML(27) <http://www.firstnationalmerchants.com/>
PayFlowLink (28) <http://www.verisign.com>
Paymentech Orbital Gateway (29) <http://www.paymentech.com>
LinkPoint (30) <http://www.linkpoint.com>
Moneris eSelect Plus Canada(31) <http://www.moneris.com>
uSight Gateway (32) <http://gateway.usight.com>
Fast Transact (33) <http://www.fasttransact.com/>
NetworkMerchants (34) <http://www.networkmerchants.com/>
Ogone DirectLink(35) <http://www.ogone.be>
Concord EFSNet (36) <http://www.concordefsn.net/>
Payment Resources International PRIGate (37) <http://www.paymentresource.com/TransactionCentral.asp>
Protx (38) <http://www.protx.com>
Optimal Payments / FirePay (39) <http://www.optimalpayments.com/>
Merchant Partners (40) <http://www.merchantpartners.com/>
CyberCash (41) <http://www.cybercash.net/>
FirstData / CardService International (42) <http://www.firstdata.com>
YourPay (43) <http://www.yourpay.com>
ACH Payments (44) <http://www.ach-payments.com>
Payments Gateway (45) <https://www.paymentsgateway.net/>
Cyber Source (46) <http://www.cybersource.com>
eWay (Australia) (47) <http://www.eway.com.au/>
goMerchant XML(48) <http://www.gomerchant.com/>
PayStream (Australia)(49) <http://www.paystream.com.au>
TransFirst eLink(50) <http://www.transfirst.com>
Chase Merchant Services (51) <http://www.chase.com>
PSIGate XML Interface (52) <http://www.psigate.com>
NexCommerce (53) <http://www.thompsonmerchant.com>
WorldPay Select Junior Invisible (54) <http://www.worldpay.com>
Transaction Central (55) Used by several other gateways.
Paygea (56) <http://www.paygea.com/>
Sterling SPOT API (57) <http://www.sterlingpayment.com>
PayJunction Trinity Gateway (58) <http://www.payjunction.com>
SECPay (59) <http://www.secpay.com>
Payment Express PXPost (60) <http://www.paymentexpress.com>
NOVA/My Virtual Merchant (61) <http://www.myvirtualmerchant.com>

Sage Payment Solutions Bankcard HTTPS (62) <http://www.sagepayments.com>

SecurePay (Script API/COM Object Interface) (63) <http://securepay.com>

Moneris eSelect Plus USA(64) <http://www.moneris.com>

8.5 Troubleshooting Credit Card Problems

The following information concerns the [Gateway Credit Card Module](#). (For information on Touch Tone Processing, go [here](#).)

The Problem: You Can't Get the Credit Card Module to Start

When you try to start the Credit Card Module, you may get a message like this:

"The module 'C:\AnyCard\Charge33.ocx' was loaded but the call to DllRegisterServer failed with error code 0x800200093."

Or, you simply can't get the Credit Card Module started.

If you receive a message like the one above - or if you can't start the Credit Card Module, you'll need to make an adjustment in your operating system.

In this situation, the main program file that handles credit card processing did not get registered as a DLL file. DLL files are small programs. In this case, the DLL file "icharge33.ocx" handles all of the credit card processing functions.

In order to access the credit card module, you'll need to manually register the DLL file with the operating system. Here's how to do it:

Vista & Windows 7 Users

Using the "Start Search" dialog box, type in the following: `regsvr32 "C:\AnyCard\icharge33.ocx"`

This should register the DLL file. Check it by starting the Credit Card Module. If the module starts, you're set.

If for some reason this doesn't work, then it is a permissions problem. Try this:

1. Click on Vista or Windows 7 Start button.
2. Locate the Command Prompt menu item (buried deep inside Accessories under All Programs or appear on program access history).
3. Right click on Command Prompt.
4. On the pop-up, right click the context menu and select "Run as Administrator".
5. Then enter: `regsvr32 "C:\AnyCard\icharge33.ocx"`

XP Users:

1. First click on Start, then Run.
2. Now all you have to do to register a DLL file is to type in the regsvr32 command, followed by the path of the DLL file: `regsvr32 "C:\AnyCard\icharge33.ocx"`

3: Now click OK and you should get a confirmation message that the DLL has been registered successfully.

AnyCard
Credit Card Processing
Software

Part



9 Touch Tone Authorization Process

While [Gateway processing](#) is quick and easy, AnyCard Professional II also includes another way of processing cards: touch tone processing. Touch tone processing is a manual system, and, therefore is slower, but it is available should you wish to use it.

What is Touch Tone Processing? Touch tone processing begins by making a call to the processing center. A computerized voice comes on-line and asks you to key-in your merchant's account number, the customer's credit card information, and the amount of the transaction. When you use touch tone processing, you never end up talking with anyone. You simply respond to the prompts and enter the desired information.

To get started, we have prepared a series of five steps. These will lead you through the process:

- 1 ➔ [Getting Started: Modem Test](#)
- 2 ➔ [Set-up The Program for Your Business](#)
- 3 ➔ [Preparing to Authorize a Practice Credit Card](#)
- 4 ➔ [Authorizing a Credit Card](#)
- 5 ➔ [What To Do If You Used Your Own Credit Card For Practice](#)

The following provides more information on aspects of the process:

- [Authorization Process \(Complete Information on the "Authorize Process" dialog box\)](#)
- [Using Your Phone's Monitor](#)
- ["More Than One Phone Number: Dialog Box](#)
- [Address Verification Service \(AVS\)](#)

9.1 Getting Started: Modem Test

AnyCard Professional II includes touch tone processing. While Gateway processing is much quicker, you may also wish to use the touch tone processing. In order to use touch tone processing, you'll need to have a phone modem installed in your computer. Note that a phone modem and internet modem are not the same. If your computer does not have a phone modem, they can be purchased for around \$50.

To use AnyCard touch tone processing, you'll need to have a phone modem, a phone close to your computer, and a Credit Card Merchant's Account with your bank or financial institution which allows you to use touch tone processing. More details on merchant accounts and equipment may be found under [Background Information](#).

To help determine the compatibility of your system, a simple modem test has been built into AnyCard. To get started, select FILE >> BASIC PROGRAM SET-UP from the menu bar which runs across the top of AnyCard's Main Screen.

The "Set-up and Options" Screen will appear. Click on the "Touch Tone Processing" tab. Midway down the Screen on the right side, you'll see the "Test Modem" button. Click on the button.

Basic Program Set-up and Preferences

Business Information | Telephone and Email | Program Exit Options | **Touch Tone Processing** | Miscellaneous

Touch Tone Credit Card Processing

With this version of AnyCard, you can use one of two different methods of processing credit cards. One method is to process cards through your internet connection using a Gateway. The other method is to use touch tone processing. The information below will configure your program for touch tone processing. Note: if you are using Gateway processing, then you can skip this.

What phone number do you call for authorizing credit cards?

NOTE: If you use more than one phone number for authorizations, leave the above blank empty and click:

What is your merchant number? Terminating Key: # (Default: #)

What is your Bank Number? (Leave blank if not required by your Processing Center)

What is your Access Code? (Leave blank if not required by your Processing Center)

What port is your modem connected to? To Test Modem, Press Here >>>

Modem Initialization String (if needed): (The Default is No Initialization String.)

Key-in amount rounded to the nearest dollar (with no cents): Yes No (Default: No)

When the "Authorization Process" button is clicked on the Main Screen, activate Touch Tone Processing instead of Gateway Processing

Information About Each Item Above:

GENERAL INFORMATION ON HELP MESSAGES: By using TAB to move from blank to blank, help information on the respective blank will appear here. Be sure to use TAB when you want to view help information. If you use the mouse instead of TAB, the values in the radio buttons will change. INFORMATION ON PHONE NUMBER: Type-in the phone number that you call to obtain authorization information on credit cards. Include the long distance preface. Here's an example: 1-800-228-1111. (You can also include other numbers--such as the number to access an outside line--which you normally use to make a call)

In the dialog box that appears, enter your phone number. Then select which Communication Port (COM Port) your modem is connected to. A COM Port is place within your computer where communication devices like modems are connected. They are indicated by the abbreviations COM1, COM2, etc. Don't worry if you don't know the COM Port. You can either try the 4 or 5 different ports and see which one works, or you can use the [Windows Control Panel](#) and look it up.

Modem Test

Use this test to see if your modem will work with AnyCard:

First, fill in some preliminary information:

Type in your phone number. This should be the same phone that you will be using along with AnyCard. **Your Phone Number:**

Select the COM port that your modem is connected to. (If you're not sure, you can try testing different ports). **Modem's COM Port:**

To start out with, leave the modem initialization field blank. Most modems won't need it. If you can't get the modem to work otherwise, you can try entering an initialization string. See help for more information. **Modem Initialization String:**

Then, press this button to see if you can open the selected COM
(A message will let you know whether the port has been opened or not.)

Once you've been able to successfully open the port connection (above), the next step is to see if AnyBook can access your modem by dialing your own phone number as a test.

Pick up the PHONE RECEIVER and press this button:

The test is successful if you hear the phone number being dialed followed by a busy signal. All phone & card processing features will work on your system. To exit, click on Finished.

If nothing happens and the modem doesn't dial the phone number, first close the COM Port (press 'Close Port Connection'), hang up, and then try the test over again with a different Port or an initialization string.

Port Status:

Leave the Modem Initialization String box blank. If you're having trouble getting your modem to work, you can come back to this later.

Now press the "Open Port" button. AnyCard will attempt to open the COM port that you've selected. The small box on the right side of the screen will light up in a yellow color and tell you that the port is open.

If the port can not be opened a message will appear telling you so. Try selecting a different COM Port until you find one that will open.

Once you get the COM Port open, the next and last step is to test whether AnyCard can communicate with your modem. Pick up the phone receiver. With your mouse click on "Dial Phone Number." AnyCard will try dialing your phone number.

If everything is working fine, you'll hear the number being dialed and then a busy signal. That's the response you're looking for. The Modem test is successful, and AnyCard will work fine on your system. Click on the "Finished" button and then hang up the phone. Be sure to click first on Finished, followed by hanging up the phone.

If you are having trouble, follow the directions in: [Trouble Shooting Modem Problems](#)

[PREVIOUS PAGE](#)

[NEXT PAGE](#)

9.2 Set-up The Program for Your Business

Start at AnyCard's Main Screen. Then from the menu on top of the screen, select FILE >> BASIC PROGRAM SET-UP.

The screenshot shows the 'AnyCard Professional II' application window. The 'File' menu is open, displaying options such as 'Move to Storage File...', 'View Storage File...', 'Basic Program Set-up...', 'Print Transaction Record...', 'Print Customer Receipt...', 'Create Report...', 'Remove Imported Records...', and 'Exit'. The main window area is titled 'Records' and contains a form for card validation. The form includes a card number field with '12222', a 'Validate' button, and an 'Expiration Date' field with '12/13'. Below this, there is an 'Enter Amount:' field with '1.00' and a 'To authorize the card, cl' button. At the bottom, there is a 'Name (Address fields are optional if not required by your processing center):' section with 'Name' fields containing 'Jason' and 'Wilson (Sample)'.

Once you're in the Set-up Screen, fill in your company name, business address, your phone number and other business information.

The screenshot shows the 'Basic Program Set-up and Preferences' dialog box. The 'Business Information' tab is selected. The 'Your Business Address, Phone, Etc.' section contains the following fields and text:

- Your Business Name:** Your Company Name
- Address:** 103 Main Street
- City, State/Prov, Zip, Country:** Bountiful, UT 83405
- First Line After City/State (Line 1):** Phone 208-299-8951 / Fax 208-299-8852 (Phone / Fax Number)
- Second Line after City/State (Line 2):** Email: support@great.com / Website: www.great.com (Email, Website, or other access #'s)

Below the fields, there is a note: "It's up to you what is included in Line 1 and Line 2 just after City/State. Both these lines, along with the company name and address will be printed on the top of receipts." At the bottom right, there are 'Close' and 'Help' buttons. At the bottom left, there is a section titled 'Information About Each Item Above:' followed by a detailed paragraph of help text.

More information on each blank appears at the bottom of the screen as you tab from blank to blank. Once you fill in the information, AnyCard will remember it, and you won't have to worry about entering it again.

Most of the rest of the Set-up Screen can be filled in at a later time.

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9.3 Preparing to Authorize a Practice Credit Card

Primarily, AnyCard has been designed to process cards through a Gateway. Gateway processing is very fast (one to two seconds). But AnyCard also has the ability to process cards using the touch tone processing. Touch tone processing is a manual system and is slower, but it is available should you wish to use it.

Before using touch tone processing, be sure to run a test with your modem ([Modem Test](#)). Once you've tested your modem and set-up the program for your business, you'll want to try authorizing a sample credit card.

To practice with AnyCard using the touch tone system, you'll need to get a practice credit card number from your credit card processing center. Call your customer support number, and ask them for a practice number.

Most processing centers are happy to provide you with a practice number, but if, for some reason, your card center doesn't have a practice number, you can use your own credit card instead. Your own credit card will work fine. In the first transaction with the processing center you can practice authorizing a small amount on your card. Then, in the next transaction, you can void it.

Start from AnyCard's Main Screen. Enter the practice card number (or your own card number), expiration date, and amount in the appropriate blanks on the screen. Make the amount small. \$1.00 is fine. (Be sure to use a small amount - like \$1.00 - since some processing centers will only allow small amounts to be used with practice card numbers.)

AnyCard Professional II
File Edit Go To Tools Security Window Help

Main Screen: Current Credit Card Records

Enter Card Information (Note that the Card Validation Code, if used, must be deleted as soon as the card is processed.)

Card Number: 4888 7777 6666 9999 [Validate] Expiration Date: 10/15 [Check] CVV Code: 123 [Delete Code]

#: 1 Date: 03/24/14

Enter Amount: 1.00

To authorize the card, click: **Authorization Process** **Not Processed Not Approved**

Name (Address fields are optional if not required by your processing center):
Name: Jason Wilson (Sample)
Address 1: 123 North 15th Ave [View AVS Numbers]
Address 2: [View AVS Numbers]
City, St/Province, Post Code: Bountiful UT 90210
Country: [View AVS Numbers]

Optional (Additional Information):
Phone Number: 283-456-3761
Email Address: jason@allmore.net
Invoice # or Reference: [View AVS Numbers]
Customer #: 1111 Tax: 0.00
Extra 1: [View AVS Numbers] Extra 2: [View AVS Numbers]

Notes. Use this space for comments that you would like to include about this credit card transaction:
[Text Area]

Response. If the card is authorized, the following information is provided by the processing center:
Approval: [View AVS Numbers] AVS Response: [View AVS Numbers] CVV Response: [View AVS Numbers]
Transaction ID: [View AVS Numbers] Date: [View AVS Numbers]

Exit Program
Help
Search Look-up List
[Navigation Buttons]

That's all the information that you'll need to do a credit card check. Later, you may want to practice doing an Address Verification check (see [AVS](#) for more information), and, if that's the case, you'll want to include the address.

Before starting the authorization process, place the information provided by the processing center in front of you. When you call them, they may request that you key-in one or two codes. For instance, our processing center asks us to key-in a transaction code. If it's a regular sale, we key in "1". If it's a mail order, we key in "2," and so on. Your codes may be different.

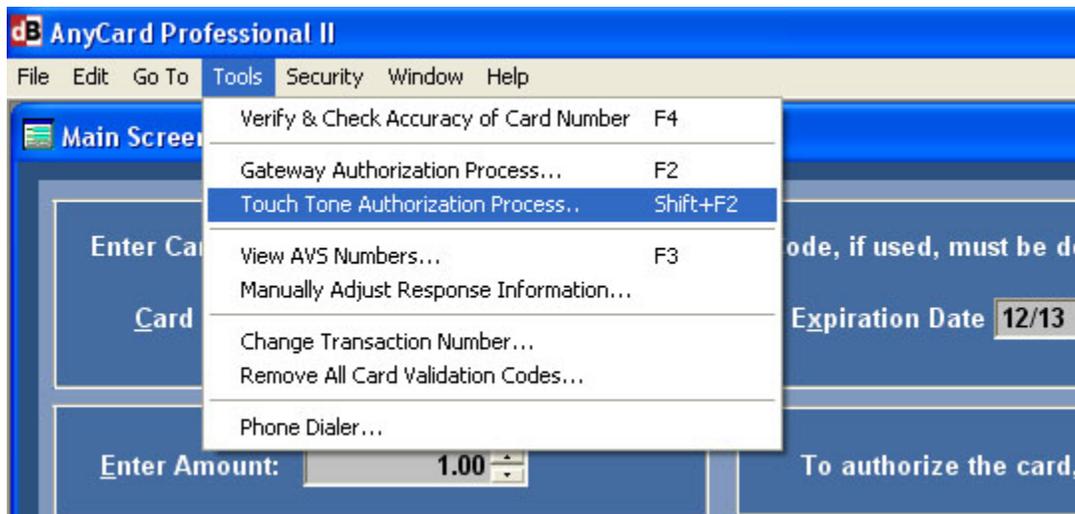
With the list of your processing center's codes in front of you and the card number, expiration date, and amount entered on the Main Screen, you're ready to do your first authorization.

[PREVIOUS PAGE](#)

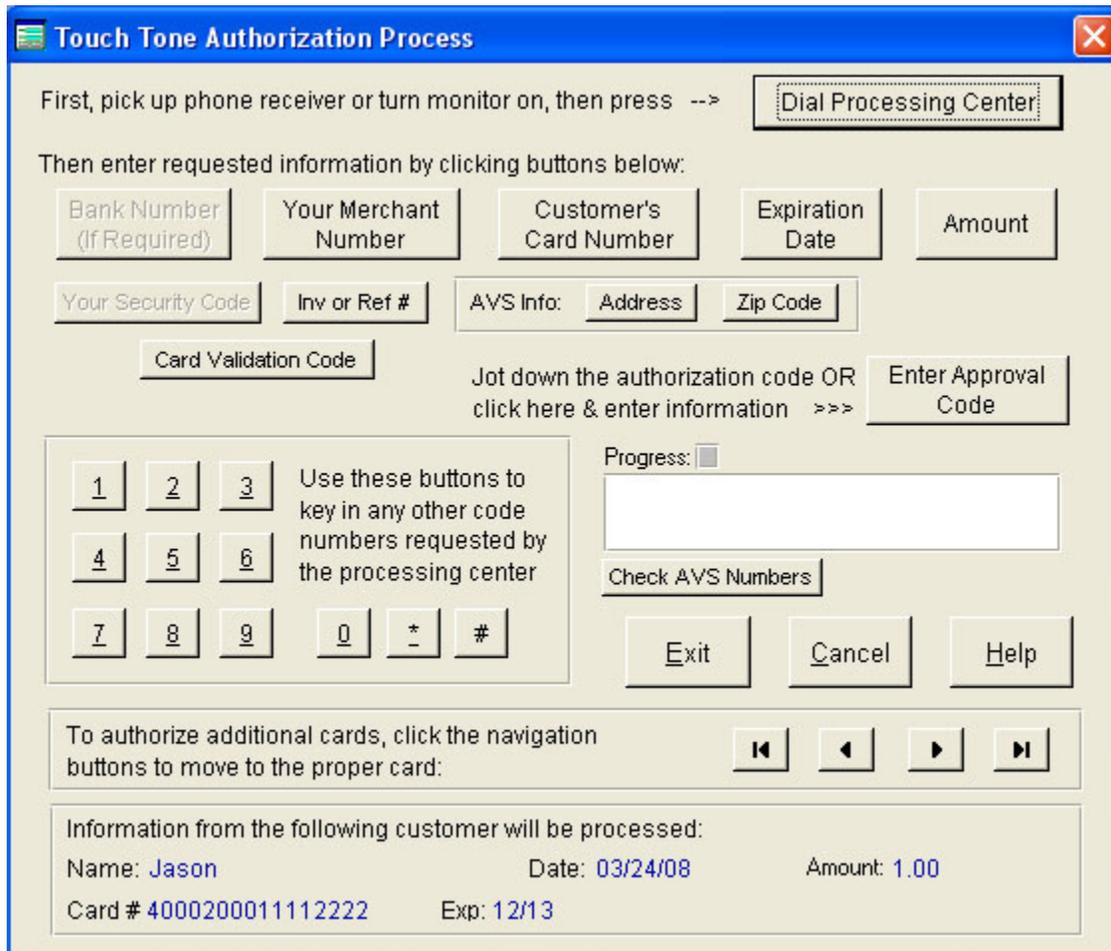
[NEXT PAGE](#)

9.4 Authorizing a Credit Card

When you are ready to begin the touch tone authorization process, start at the Main Screen and select **TOOLS >> TOUCH TONE AUTHORIZATION PROCESS** from the menu bar.



The "Touch Tone Processing" dialog box will appear.



Pick up your phone receiver and click on "Dial Processing Center." You'll hear the processing center being dialed.

When the processing center's computer first comes on the phone, they may ask for your Merchant's Number. What they ask for and the order asked will depend on the processing center.

If the processing center's computer asks for your Merchant's Number, use your mouse to click the "Merchant's Number" button on the dialog box, and AnyCard will tone dial your number to the processing center's computer.

They may then ask for a sale or transaction code. Take a look at the list of codes provided by your processing center and enter the appropriate code by using your mouse to click the number buttons on the key pad on the dialog box.

Keep responding to the processing center's requests. You have control of the phone and the information provided. If at any time, a real person comes on line, you can talk to them and provide vocal information.

When you have finished keying in all the needed information, the processing center will provide you with an authorization code. (Some processing centers will give you two codes.) Either write it down, or click on "Enter Approval Code" and type it in the appropriate blanks.

Press "Exit" and then hang up the phone. Be sure to press "Exit" *first* followed by hanging up your phone. That will make sure your phone gets properly disconnected.

That's it. You've check your first card!

If you have done voice or touch tone processing before, you'll readily see how convenient and easy it is to use AnyCard. You can even authorize several cards at once. There are plenty of other features built into the program, all of which are explained in more detail in the HELP system built into AnyCard

If you've used your own credit card for practice, click "Next Page," below. Otherwise, you're all finished and ready to use AnyCard! to process cards for your business.

[PREVIOUS PAGE](#)

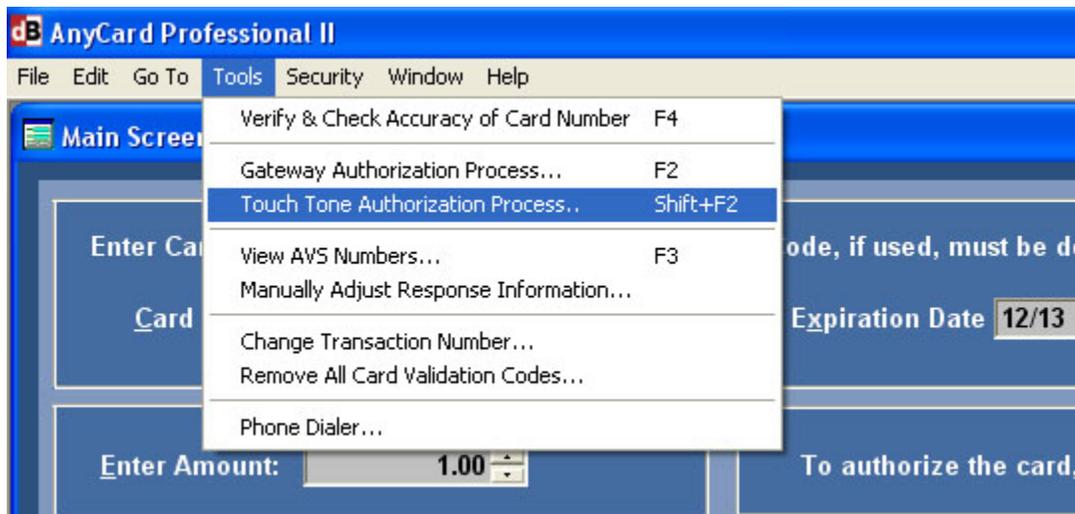
[NEXT PAGE](#)

9.5 What To Do If You Used Your Own Credit Card For Practice

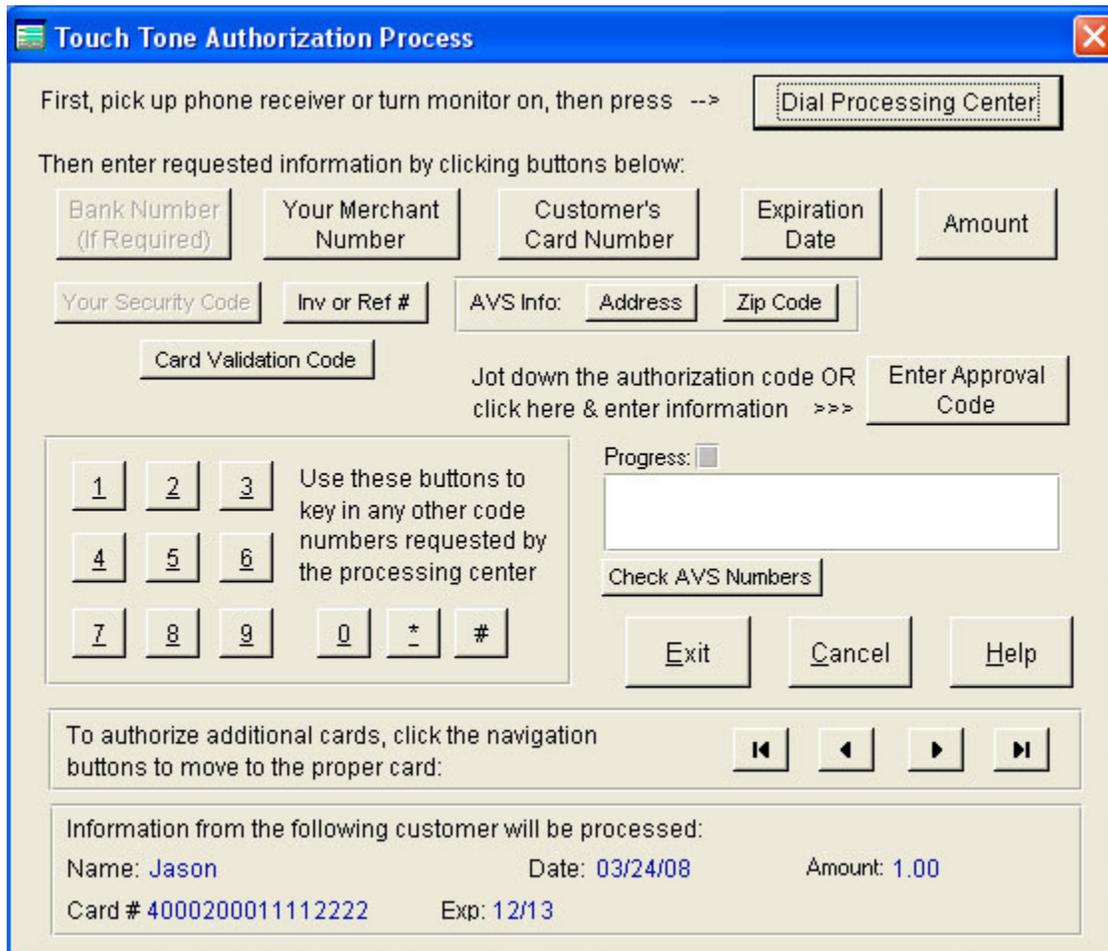
If you have used your own credit card for practicing touch tone processing with AnyCard, you'll want to void any transaction that you've made within an hour or two afterwards. If you wait until the next day, you'll no longer be able to void the transaction. It is possible to wait, of course, and process the same amount the second time around as a credit, but the transactions will be subject to your bank's normal card processing charges. Voided transactions, on the other hand, often aren't subject to any charges.

To void the card, make sure your card number is showing on AnyCard's Main Screen. Also make sure that you have the authorization code in front of you. The processing center will need the code in order to do the void.

When you are ready, start at the Main Screen and select TOOLS >> TOUCH TONE AUTHORIZATION PROCESS from the menu bar.



The "Touch Tone Processing" dialog box will appear.



Pick up your phone receiver and press "Dial Processing Center." You'll hear the processing center being dialed.

When the processing center's computer comes on the line, they may ask for your Merchant's Number. (The order of the requests will depend on the processing center). Next they may ask for the sale or transaction code.

From the list of codes provide by the processing center, **key-in the appropriate code for "void."**

Respond to the other requests from the processing center. When they ask for the Authorization or Reference Code, use your mouse and click the appropriate numbers on the key pad. The numbers appear in the white progress box as you click. When you are finished, the processing center may give you one or two additional reference numbers which you'll want to write down. Additional reference numbers and other information on voided cards can be recorded in the "Notes" area of the Main Screen.

That should take care of voiding your card. You're now all set to use AnyCard to process cards for your business. You'll find lots more useful information in the HELP system.

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9.6 Authorization Process

AnyCard has two methods of processing cards. One method uses a [Gateway](#). The other is Touch Tone processing. This following information concerns the Touch Tone method. In particular, it describes the parts of the "Tone Tone Authorization Process" dialog box which handles all of the functions of card processing.

The "Touch Tone Authorization Process" dialog box appears when you select TOOLS >> TOUCH TONE AUTHORIZATION PROCESS from the Menu Bar:

Touch Tone Authorization Process

First, pick up phone receiver or turn monitor on, then press --> **Dial Processing Center**

Then enter requested information by clicking buttons below:

Bank Number (If Required) Your Merchant Number Customer's Card Number Expiration Date Amount

Your Security Code Inv or Ref # AVS Info: Address Zip Code

Card Validation Code

Jot down the authorization code OR click here & enter information >>> **Enter Approval Code**

Progress:

Use these buttons to key in any other code numbers requested by the processing center

1 2 3 4 5 6 7 8 9 0 * #

Check AVS Numbers

Exit Cancel Help

To authorize additional cards, click the navigation buttons to move to the proper card:

Information from the following customer will be processed:

Name: Jason Date: 03/24/08 Amount: 1.00

Card # 4000200011112222 Exp: 12/13

This is the part of the program that allows you to call the processing center and key-in all the needed information to authorize a credit card. If you'd like to try a practice card, we have a step-by-step procedure which will walk you through it: [Touch Tone Process](#)

Note: You can authorize encrypted card numbers as well as unencrypted numbers.

Dial Processing Center. To initiate contact with the processing center, pick up the phone receiver and click the "Dial Processing Center" button. You can also use your [phone monitor](#) instead of listening over the receiver.

When you click on this button, the appropriate communication (COM) port is open. The open port is indicated by a yellow light that comes on just after the word "Progress" in the middle of the screen. Once the port is opened, the modem calls the processing center's phone number that you have entered in [Basic Set-up](#).

If you have any trouble making the phone call, be sure to test your modem. AnyCard has a built in test procedure found in [Basic Set-up](#). If your modem passed the test, but for some reason won't dial the processing center, try restarting your computer. Sometimes other software products will change the settings on your modem. Restarting the computer will often solve the problem.

Multi-phone Numbers. AnyCard can be set-up to call more than one phone number for processing cards. Multi-phone numbers are prepared in Basic Set-up by clicking on the "More Than One Phone Number" button. (See [Multi-phone Numbers](#)). If you have more than one phone number, a list of

identifying names will appear just before the "Dial Processing Center" button. Select the appropriate name by highlighting it, and press "Dial Processing Center" to initiate the process.

Responding to Processing Center Prompts. Once the call has been made, the computerized voice from your processing center will come on the line. The processing center may first ask for your Merchant's Number. What they ask and the order that the information is asked will depend on the processing center. If the processing center's computer asks for your Merchant's number, use your mouse to click the "Merchant's Number" button on the dialog box, and AnyCard will key-in your number to the processing center's computer.

Note that some processing centers start out by asking for your "Bank Number." If so, when prompted, click on the "Bank Number" button. If you didn't enter a Bank Number in [Basic Set-up](#), the button will be a gray color which means that it is disabled.

On the Authorization Process dialog box you'll find buttons for access code, invoice numbers, Card Validation Code. Whether you use these buttons depends on the processing center. If your processing requires an access code, it's entered in [Basic Set-up](#). Invoice numbers and Card Validation Codes come from data on the Main Screen.

After initial prompts, the processing center will ask for a sale or transaction code. For instance, our processing center has the following codes for different types of credit card transactions: 1 for a sale, 2 for Mail Order, 4 for credit, 5 for void, etc. When you get your Merchant's Number, your bank will provide you with a list of codes. Choose the correct code from the list, and when prompted, enter the appropriate code by using your mouse to click the number buttons on the key pad on the dialog box.

Key Pad. The key pad which resembles the key pad on a phone, is located on the left side of the dialog box. You can key-in any number by clicking on the appropriate button with your mouse. If desired, you can also use your phone's key pad or you can use the numeric key pad on your computer. Your computer's keyboard is very handy, but you should be aware that one key, the pound sign (#), can't be keyed-in from your keyboard. When you need to enter a pound (#) sign, use your mouse or your phone's key pad.

Keying-in the Amount. Unless you have indicated otherwise in Basic Set-up, AnyCard keys in dollars *and* cents. For instance \$45.53 will be keyed-in as 4553. This is the way the great majority of processing centers work, and you won't have to worry about it otherwise. AnyCard will take care of it for you.

Some processing centers, however, work only in whole dollars. In such cases, \$45.53 is rounded first to \$46 and is keyed-in as 46. If that's the way your processing center works, you can tell AnyCard to round off the amount to the nearest whole dollar in [Basic Set-up](#). If you've set up the program to work this way, AnyCard will take the number in the Amount blank from the Main Screen and will round it and send it in whole dollars to the processing center.

AnyCard rounds .50 to the previous whole number and .51 to the next. For example: \$25.50 will be rounded \$25 and \$25.51 will be rounded to \$26. You'll be able to see how the amount is rounded in the "Progress" box on the screen.

To remind you that the amount will be rounded, a check box (identified as "Round Amount") will appear just below the Amount Button. If for some reason you don't want a particular transaction to be rounded, you can remove the check mark. This check box only appears if you have set the amount to be rounded in Basic Set-up.

If desired, you may also round the amount yourself before typing it in the Amount blank, and AnyCard will key-in this amount as whole dollars. Note that AnyCard will only round and key-in whole dollars if you have specifically selected the feature in Basic Setup; otherwise, it will key-in amounts in dollars *and* cents.

Talking During a Call. The processing center's computer will prompt you for other information including the card number, expiration date and amount. To send the information, just click on each

item with your mouse. Through the whole process, you have control of the phone and what information is provided. If at any time, a real person comes on line, you can talk to them and provide vocal information.

Recording Authorization Codes. When you have finished keying in all the needed information, the processing center will provide you with an authorization code. Either write it down, or click on "Enter Approval Code," and type in the code in the appropriate blank.

Checking More than One Card. Most processing centers will allow you to check several cards during one phone call. After you have finished recording the authorization information for one card, you can authorize another card.

To move to another card, press the navigation keys on the bottom right side of the dialog box. The card being process shows at the bottom of the dialog box. Once you have the right card showing, click on the appropriate buttons as prompted by the processing center.

How to Exit from a Phone Call. When you are finished checking cards, first press "Exit." Then hang up the phone. It's a good idea to check to make sure you've disconnected the modem by picking up the phone receiver one last time to make sure you hear a dial tone.

There is a reason why you should press "Exit" and then hang up the phone. The reason has to do with the modem and the open communication (COM) port. When you first dial the processing center, AnyCard starts by establishing an open connection with the communication port. You can visibly see the open connection by the "on" light which shows up just to the right of the word "Progress" in the middle of the dialog box. The light stays on, indicating that the connection is open, until you press "Exit" or "Cancel."

By pressing "Exit" (or Cancel) you are closing the modem port and disconnecting your modem, releasing the computer's control of your phone. Once the computer no longer has control of your modem, you can hang up the phone to terminate the phone connection. That's why you want to press "Exit" first and then hang up your phone. If you reverse the order, hang up first then press exit, the computer still has control during the hang-up and your phone may not be properly hung up. Of course, this won't cause any problems to your phone system, but your phone may appear busy for a time to anyone who tries to call you.

Note that if you don't press "Exit" (or Cancel), the modem connection stays open (the light on the dialog box stays on). As long as the light is on, you won't be able to hang-up the phone. The light indicates to the computer that you still want to use the modem. You can try hanging up several times, but as long as the light is lit, the connection remains open. As soon as you press "Exit" or "Cancel," however, the connection is closed.

Double Check for a Dial Tone After Exiting or Canceling. It's a good idea to double check to make sure you have a dial tone after finishing a credit card call. It reassures you that the computer has released control of the modem and your phone is properly hung up and available for your customers to call in. *If while processing a card, an error occurs from a power spike or from a software malfunction and you just can't seem to get the phone hung up, just re-start your computer. This will turn off the modem and close any open communication ports, giving you access to your phone again.*

Progress Box. The white box under "Progress" keeps track of the information that you send over the phone. When you press "Dial Processing Center," it informs you that the modem connection has been made and displays the phone number being called. When you click on "Merchant's Number," it displays your Merchant's Number as it is sent to the processing center. When you are requested to enter other numbers, it displays those numbers as you key them in. You'll find the progress box handy. If you ever lose track of your last entry, you can glance at the progress box and get back on track.

Address Verification Buttons. Three Address Verification buttons are provided on the "Authorization

Process" dialog box for doing an address check of a credit card. See [Address Verification](#) for more details on the AVS system. The top two buttons ("Address" and "Zip Code") are used when the processing center's computer prompts you for the AVS address and Zip Code. Prior to submitting AVS information, you can double check to see what numbers will be sent by clicking on "Check AVS Numbers." Usually, it is best to check the AVS numbers before initiating a call. The Authorization Process dialog box allows you to do so prior to the call--or you can check them before activating the dialog box from AnyCard's Main Screen.

9.7 Using Your Phone's Monitor

AnyCard Professional II is primarily used for Gateway credit card processing, but it also has the ability to process cards using touch tone processing. Touch tone processing is a manual system and is slow, but it is available should you wish to use it.

The following information is helpful when using touch tone processing.

When you call the processing center for a card authorization (see [Authorization Process](#)), you can use the phone's monitor instead of the phone receiver. Not all phones have monitors, and if yours doesn't then using the receiver will work fine. If you do have a monitor on your phone, you may want to try using it for credit card calls. It frees up your hands to use your computer keyboard and record authorization information.

To use your monitor, first access the "Authorization Process" dialog box by selecting TOOLS >> TOUCH TONE AUTHORIZATION PROCESS from the menu on the [Main Screen](#). The following dialog box appears:

Once the dialog box appears, turn your phone monitor on. You'll hear the dial tone through your phone's speaker. With your mouse, click on "Call Processing Center."

When the processing center comes on line, respond to their prompts. Record the authorization information, and when ready to exit, first click "Exit" with your mouse, then hang up. To hang up using a phone monitor, you'll need to firmly press "Flash" on your phone or pick up the receiver for moment and then hang it up.

Remember to press "Exit" first (which closes the modem port). After you press "Exit," hang up the phone. When you use the phone monitor, it's important to make sure the phone is properly hung-up. Be sure to read "How to Exit From a Phone Call" found in [Authorization Process](#).

9.8 More Than One Phone Number Dialog Box

If you use touch tone processing and you use two or more different phone numbers for authorizing credit cards, you'll need to enter information in the "More Than One Phone Number" dialog box. It is reached from the Main Screen by selecting FILE >> BASIC PROGRAM SET-UP. Then from the screen that appears, click on the "Touch Tone Processing" tab. Then click on the "More Than One Phone Number" button (below):

Basic Program Set-up and Preferences

Business Information | Telephone and Email | Program Exit Options | **Touch Tone Processing** | Miscellaneous

Touch Tone Credit Card Processing

With this version of AnyCard, you can use one of two different methods of processing credit cards. One method is to process cards through your internet connection using a Gateway. The other method is to use touch tone processing. The information below will configure your program for touch tone processing. Note: If you are using Gateway processing, then you can skip this.

What phone number do you call for authorizing credit cards? **More Than One Phone Number**

NOTE: If you use more than one phone number for authorizations, leave the above blank empty and click:

What is your merchant number? **Terminating Key:** # (Default: #)

What is your Bank Number? (Leave blank if not required by your Processing Center)

What is your Access Code? (Leave blank if not required by your Processing Center)

What port is your modem connected to? COM3

Modem Initialization String (if needed): (The Default is No Initialization String.)

Key-in amount rounded to the nearest dollar (with no cents): Yes No (Default: No)

When the "Authorization Process" button is clicked on the Main Screen, activate Touch Tone Processing instead of Gateway Processing

Information About Each Item Above:

GENERAL INFORMATION ON HELP MESSAGES: By using TAB to move from blank to blank, help information on the respective blank will appear here. Be sure to use TAB when you want to view help information. If you use the mouse instead of TAB, the values in the radio buttons will change. INFORMATION ON PHONE NUMBER: Type-in the phone number that you call to obtain authorization information on credit cards. Include the long distance preface. Here's an example: 1-800-228-1111. (You can also include other numbers--such as the number to access an outside line--which you normally use to make a call.)

Upon clicking the "More Than One Phone Number" button, the following dialog box appears:

More Than One Phone Number

If you have more than one phone number that you use for authorizing credit cards, fill out the information below. If you only have one number, then make sure NO is selected below and click on CANCEL.

1 First, make sure the feature is turned on:

Do you wish to turn-on on the multi-phone number feature? This enables you to choose from a list of phone numbers to call for authorization purposes. You should select YES if you use more than one phone number to authorize cards.

YES NO

2 Next, type in the following information:

Name of the Phone Number	Phone Number	Merchant Number	Round Amount?	Bank No (If Any)
Phonename	Phoneno	Merchnum	Round	Bankno
▶ Bank of America	1-800-567-8890	6758999767	<input type="checkbox"/>	

To insert a line, click -->

To delete one of the lines above, position the cursor in the desired line and press -->

(If you use only one phone number for authorizing cards, leave this dialog box empty and make sure NO is selected.)

To begin, turn on the multi-phone number function. That's easily done by clicking the YES radio button under the question: "Do you wish to turn on the multi-phone number feature?" (Note that if, at a later time, you use only one phone number for authorizations, be sure to change this to NO and fill in the appropriate information on the first page of Basic Set-up.)

After you have selected YES, fill in the table which occupies the middle portion of the dialog box:

Name of Phone Number. Click in the first column of the table under "Name of Phone Number." This column is used for a name which identifies the processing center. For example, if you authorize all of your MasterCard and Visa cards from one processing center, you could use the identifying name of "MasterCard/Visa." If you process all of your retail sales from one processing center and all of your wholesale transactions from another, you could use identifying names of "Retail Sales" and "Wholesale Transactions" to distinguish between the two. Type in the identifying name and then press TAB (or click with your mouse) to move to the next column.

Phone Number. In the second column of the table ("Phone Number"), type in the phone number of the processing center associated with the identifying name entered in the first column. Include the long distance preface, i.e. 1-800-228-1111. You can also include other numbers--such as the number to access an outside line--which you normally use to make a call.

Merchant Number. In the third column ("Merchant Number"), type in the merchant's number associated with the identifying name entered in the first column. This is the number that is assigned to you for credit card processing when you set up the account with your bank or financial service institution.

Round Amount? In the fourth column ("Round Amount?"), indicate whether the amount should be rounded to the nearest whole dollar before keying it in to the processing center. Type in a "Y" for Yes if the amount should be rounded. Type in a "N" for No if the amount should not be rounded.

Most processing centers request that you key-in the amount of the transaction in dollars *and* cents. For instance \$45.53 will be keyed-in as 4553. However, some processing centers request that you work only in whole dollars. In such cases, \$45.53 is rounded first to \$46 and is keyed-in as 46.

If your processing center requires you to round the amount of the transaction to the nearest whole dollar and key-in only the dollar amount *with no cents*, type in a "Y" for YES. However, if you key-in both dollars and cents, type in a "N" for NO.

If you type in "Y" for YES, AnyCard will take the number that you enter in the Amount blank found on the main screen and will round it appropriately when it comes time to key-in data to the processing center. As an example, if you enter \$25.34 in the Amount blank, AnyCard will key-in \$25 to the processing center. AnyCard rounds .50 to the previous whole number and .51 to the next. For example: \$25.50 will be rounded \$25 and \$25.51 will be rounded to \$26.

If desired, you may also round the amount yourself before typing it in the Amount blank, but you'll still need to select this feature (by typing in "Y") so that AnyCard knows to key-in whole dollars only.

If you indicate a "Y" for YES, the [Authorization Process Dialog Box](#) will include a "Round Amount" check box. This is a reminder that the amount will be rounded. If for some reason, you do not wish to round the amount, you can remove the check mark.

Bank Number. The last column on the table is for a bank number. Some processing centers require you to key-in a bank number. If your processing center requires a bank number, then type in the appropriate number here. If your processing center doesn't ask for a bank number, then leave this space blank.

Deleting a Line. If you need to delete one of the rows of the table, place the cursor on the appropriate

row and click "Delete Line."

Saving and Exiting. When you have finished entering information on the table, click OK to save everything and return to the main page of Basic Set-up

9.9 Address Verification Service (AVS)

Address Verification is a service provided by credit card companies to help you identify potentially fraudulent cards. It is used by merchants who take credit card information via the phone, mail or Internet. Your Gateway may or may not require it.

If your Gateway doesn't require it and if you are concerned about a card - or if the card is for a large purchase amount - it's probably a good idea to include the customer address, so an AVS check can be done. AnyCard has been set up to make it easy to do AVS checks.

When an AVS check is done, the processing center may or may not provide you with an AVS Match Code, or they will let you know how well the address and zip code has matched: "exact match," "address match only," "zip code match only" or "no match."

When the processing center does an AVS verification it is checking your version of the address with the customer's billing address on file with the credit card company. Thus, when you use AVS checking, you want to make sure that the customer provides you with the address where *their credit card bills are sent*.

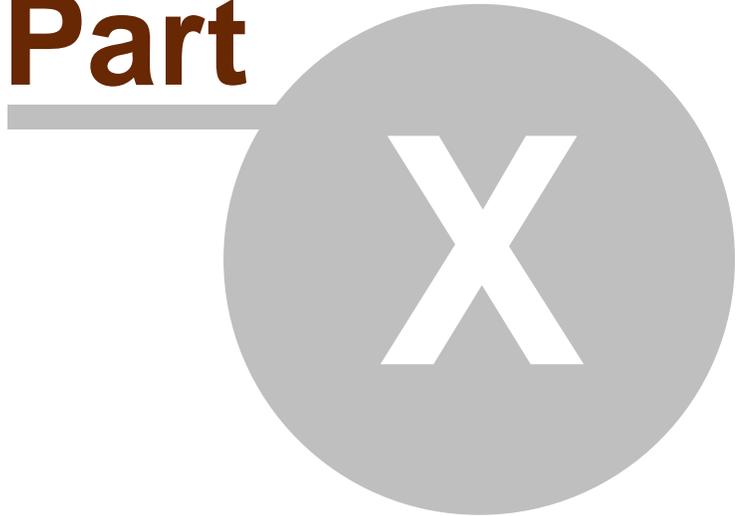
A "No Match" response doesn't mean the card is fraudulent. It may mean that there has been a change in the customer's address--or you might have a typo in the address. You may wish to call the customer and double check. Though getting better, incomplete matches are fairly common. Consequently, AVS is only a tool.

You still need to use your best judgment when it comes to accepting a card or not. If you don't have a signed credit card receipt, the onus is on you. If a customer disputes a charge on their credit card bill, credit card companies will almost side with the customer. It doesn't matter whether you have an authorization code for the card transaction and that you did an AVS check. Any time there's large amount at stake and you remain suspicious even after AVS checks out, your safest option remains--just like in the old days before credit cards--to request that the customer send you a check or money order.

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10 Storage Files: Keeping a Record of Transactions

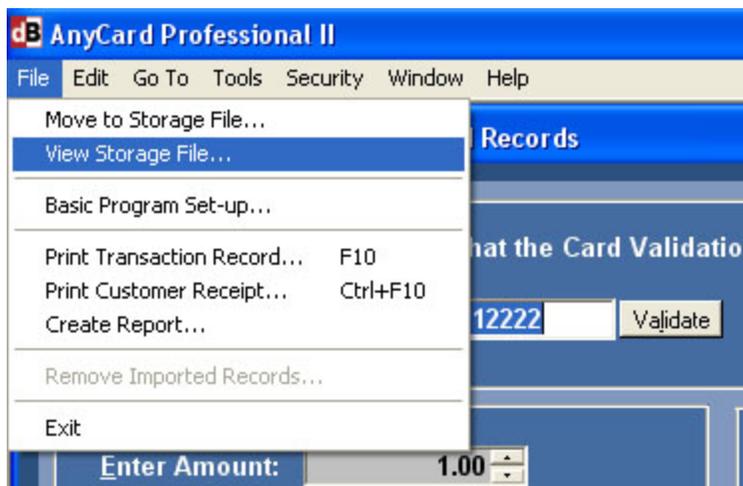
To keep a running record of your credit card transactions, AnyCard uses storage files. Each year, it creates a new storage file. You can view a storage file by selecting FILE >> VIEW STORAGE FILE from the Menu Bar.

More information:

- [Viewing Storage Files](#)
- [Move Data to a Storage File](#)

10.1 View Storage File

To keep a running record of your credit card transactions, AnyCard uses storage files. Each year, it creates a new storage file. You can view a storage file by selecting FILE >> VIEW STORAGE FILE from the Menu Bar.

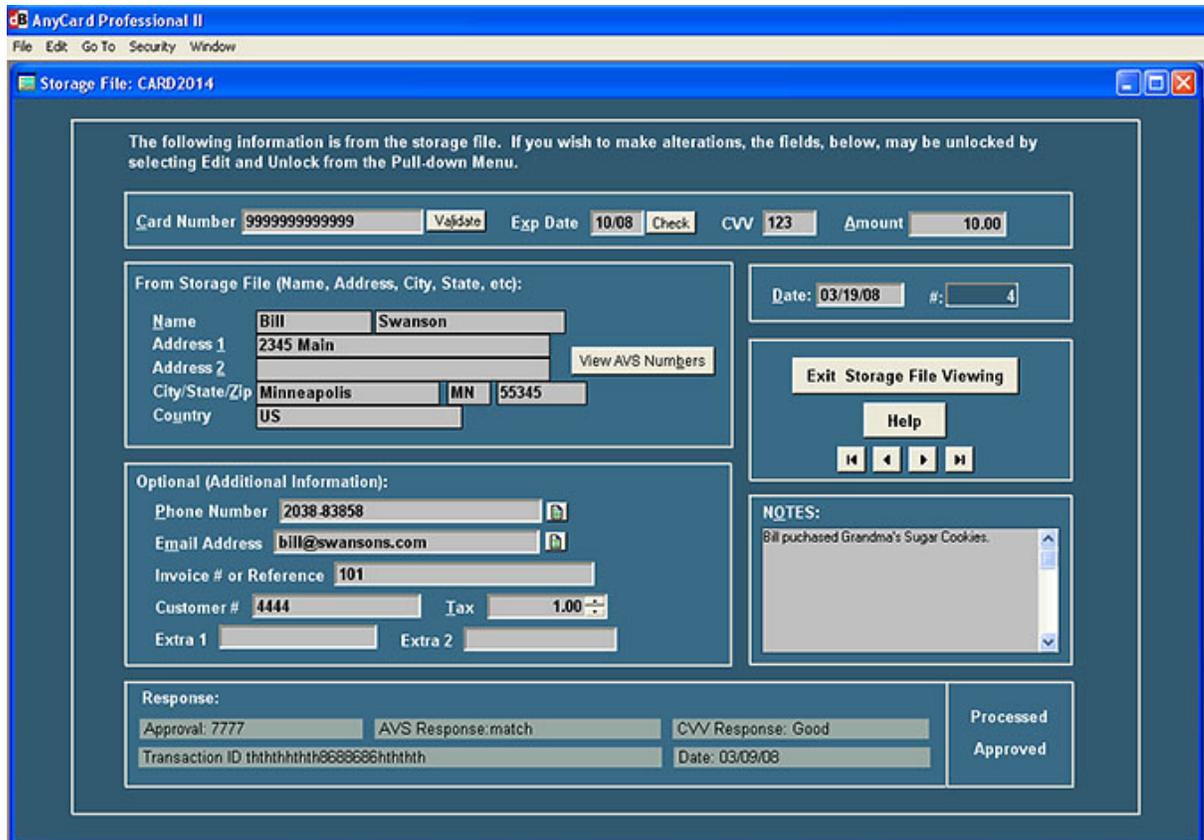


Storage files are created each year. The naming convention for a storage file is fairly simple. *Card2014.dbf* holds all the cards checked during 2014. *Card2015.dbf* holds all the cards checked during 2015, and so on.

When you select FILE >> VIEW STORAGE FILE, a list of the available storage files appears. A list of your storage files will appear. (If you haven't created any storage files, then none will appear. You'll need to create at least one file before the list will appear.)



Select the desired year and press OK. The Storage File Screen will appear:



The Storage File Screen looks similar to the [Main Screen](#) and many of the same menu choices are available.

When the Storage File Screen first appears, the fields are locked. That is done to protect your data. Since the records have already been processed, it's unlikely that you'll want to make changes. If, for some reason, you do want to make alterations, select EDIT >> UNLOCK FIELDS from the Menu Bar.

To move through the records, use Page Up or Page Down on your keyboard or click on the Navigation arrows.

You can print one or more records from the storage file by selecting FILE >> PRINT. For more

information, see [Printing](#).

You can also switch back and between the Main Screen and the Storage File Screen by selecting WINDOW and clicking on the appropriate window you wish to activate.

10.2 Move to Storage File

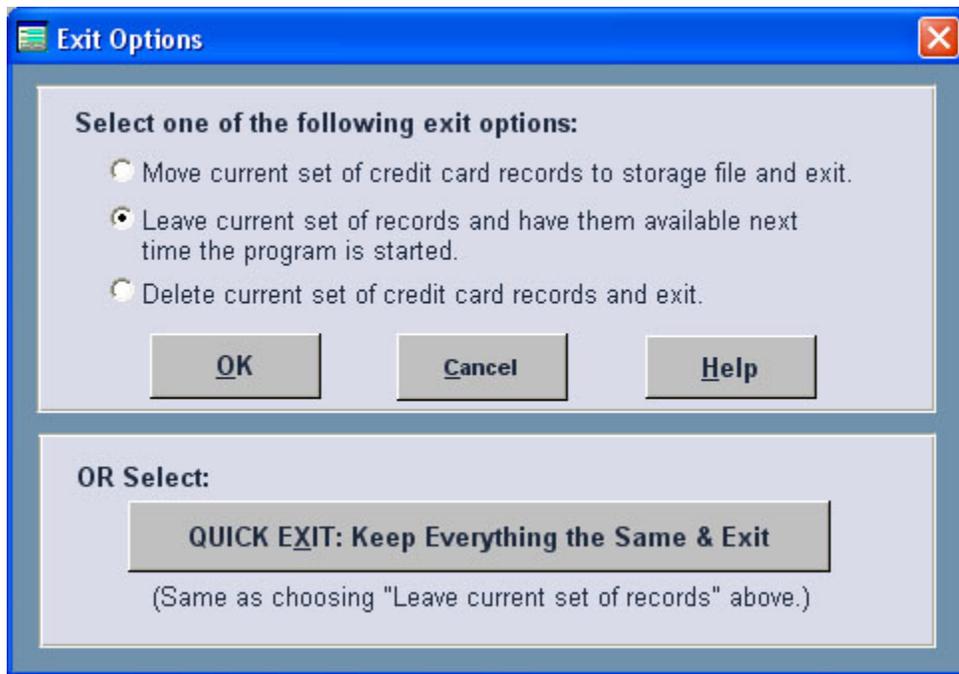
To keep a running record of your credit card transactions, AnyCard uses storage files. Each year, it creates a new storage file.

You can move a set of "current records" to a storage file by selecting FILE >> MOVE TO STORAGE FILE from the Menu Bar.



Let's review what we mean by "current records." Current records are those that appear on the Main Screen. In other words, they are the card records which appear as soon as you start the program.

You can also move current records to a storage file when you exit the program. Upon exiting the program, the following dialog box appears:



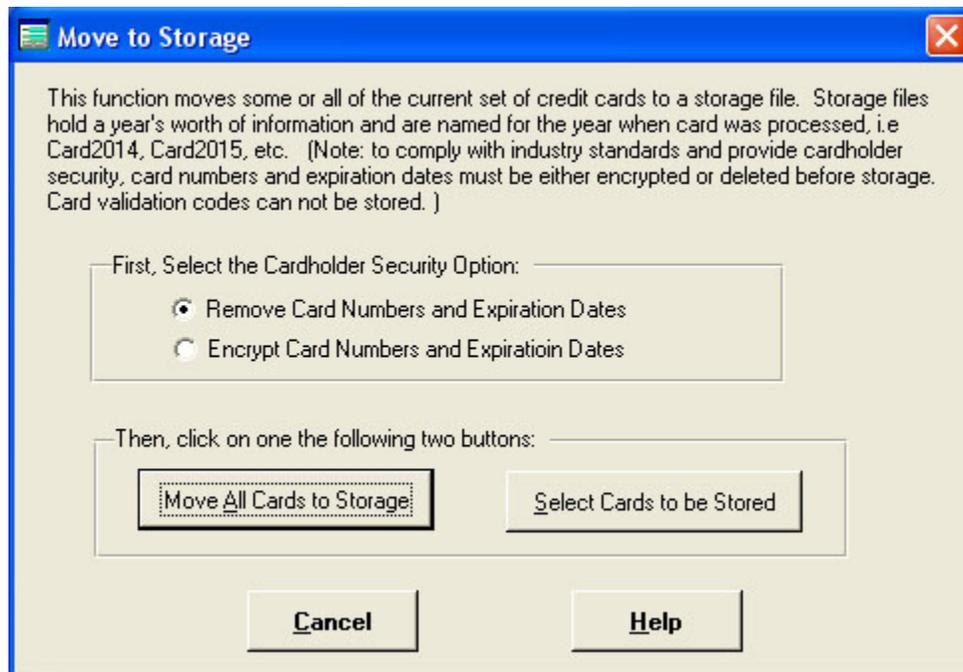
(For more information on the "Exit Options" dialog box, see [Exiting the Program.](#))

Either of these methods (the menu choice or the "Exit Options" dialog box) allows you to move card records to storage.

Let's talk about storage files . . .

Storage files are created each year. The naming convention for a storage file is fairly simple. *Card2014.dbf* holds all the cards checked during 2014. *Card2015.dbf* holds all the cards checked during 2015, and so on.

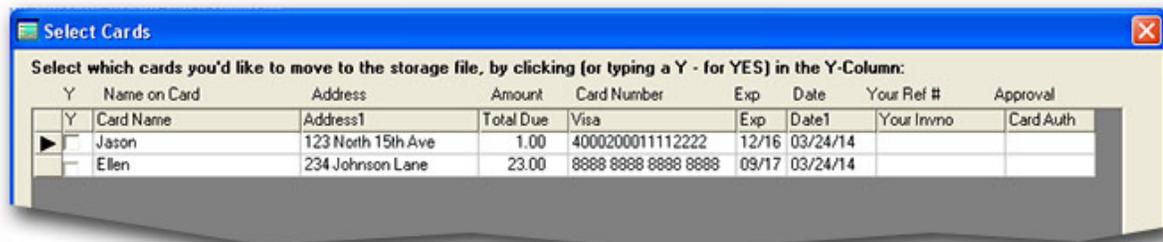
When you select FILE >> MOVE TO STORAGE FILE, the "Move to Storage" dialog box comes up:



For your customer's safety (and to meet applicable laws and industry practices), card numbers and expiration dates moved to storage must either be removed from the records or they must be encrypted. Only the card numbers and expiration dates are effected. All other data is left as is. Select either the removal or encryption option depending upon your needs.

You also have a choice of moving all the current cards or selecting which cards you want to move to storage.

If you click on "Select Cards to Be Stored," a second dialog box appears, listing the current cards in spreadsheet format (shown below):



To designate cards to be stored, use your mouse and click in Y-Column (You can also type in a "Y".) Any card with a "Y" beside it means it's selected. To de-select a card, click on it again to change the "Y" to an "N."

To select all of the cards listed, click on "Select All." To De-select the cards and start over, click on "De-select All."

Once you make your choice, the selected cards (all those with "Y" in the Y-Column) will be moved from the current set to the storage file.

If you are moving all of the cards, the Main Screen will be emptied and readied receive new cards.

If you would like to view a storage file, select FILE >> VIEW STORAGE FILE from the Menu Bar ([more information](#)).

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XI

11 Using Start-up & Close-down Files

AnyCard has been designed to integrate as smoothly as possible with other software programs. One of its most useful integration features is its use of "start-up" and "close-down" files.

For more information: [Start-up and Close Down Files](#)

A future update of the program will include importing and exporting features - and when ready, we'll include more information here.

11.1 Start-up and Close-down Files

AnyCard has been designed to integrate as smoothly as possible with other software programs. One of its most useful integration features is its use of "start-up" and "close-down" files.

When the program starts, AnyCard looks for a special start-up file containing credit card records. If the file is found, it is loaded, and the records within the file become the current set of records and are available immediately for processing. You don't have to import the file. It's done already for you.

This helps automate the process of using AnyCard. You can create the start-up file in another program, launch AnyCard, and you'll be ready to begin checking credit cards without delay. This is a particularly helpful feature if you dabble in programming. It enables you to call AnyCard as you would any other procedure file from within your own program.

The reverse process occurs when you exit AnyCard. Upon exit, AnyCard will create a close-down file with information on all the credit cards that have been checked along with their authorization codes. The close-down file can then be moved back into the originating software program without any extra steps.

By using start-up and close-down files, you can move back and forth from your business software as though AnyCard was a normal extension of the program.

More Details on the Start-up File

When AnyCard first starts it looks for one of three start-up files: *CardsIn.txt*, *CardsIn.csv*, or *CardIn.dbf*. If it finds one of the files, it will add the records from the start-up file to the current set of records. If there are no current records, then those in the start-up file will become the current set. If previous current records exist, then the start-up file records will be appended to the existing records.

Any one of the three files can be used:

CardsIn.txt should be a [Tab Delimited file](#) with fields delimited by quote marks and separated by tabs. (It will also accept files without the quote mark delimiters.) This is the format that we suggest you use.

CardsIn.csv should be a [Comma Delimited file](#) with fields delimited by quote marks and separated by commas. (It will also accept files without the quote mark delimiters.)

CardsIn.dbf should be in a [dBase format](#). (Use dBase Version IV).

After you create a start-up file, it should be placed in AnyCard's directory. Once the start-up file is accessed by AnyCard and the information moved to the current set of records, it is deleted. That prepares the way for a new start-up file next you use AnyCard.

More Details on the Close-down File

When AnyCard exits, you can configure it to create three close down files. (To configure the program to create these files, you need to turn it on. To do this, Select FILE > BASIC PROGRAM SET-UP and

click on the [Program Exit Options](#) tab. You'll see the following: "For Programmers: Upon Exiting" Place a checkmark there.

The three close-down files created are *CardsOut.txt*, *CardsOut.csv* and *CardsOut.dbf*:

CardsOut.txt is a [TabDelimited file](#) with the fields delimited by quote marks and separated by tabs.

CardsOut.csv is a [Comma Delimited file](#) with the fields delimited by quote marks and separated by commas.

CardsOut.dbf is in a [dBase format](#) (dBase Version IV only).

The close-down files contain all the records in the current set of card records prior to any action taken by the exit routine. The exit routine activates a message which gives you three choices: move current cards to storage, leave current cards for next time the program starts, or delete all current cards. ([More information on Exiting Program](#)).

The close-down files (*CardsOut.txt*, *CardsOut.csv*, and *CardsOut.dbf*) are created just prior to the exit routine. So even if you delete all current cards when the program exits, the close-down file will include all current cards existing just prior to the exit routine.

The close-down files are placed in AnyCard's program directory. They remain there for your use until next time the program exits, and at which time they are replaced by a new set of close-down files with the records of the latest set of cards.

11.2 Import and Export File Types: Comma Delimited File

A Start-up file can be used to move card data from one program into AnyCard. Once AnyCard processes the card, a Close-down file can be used to move the authorize number and response codes back to the originating program. More about [Start-up and Close-down files](#).

One of the ways that you can structure the Start-up file is to use a Comma Delimited format.

The Comma Delimited File is a universal format for exchanging database information between programs. Many software programs (including business, invoicing, database and spreadsheet programs) can create and use delimited files.

AnyCard will recognize a file as a Comma Delimited File when it sees the .csv as an extension, i.e. *CardsIN.csv*. Comma Delimited files are formatted with each field surrounded by quotes and separated by commas. More about that below.

When AnyCard starts up, it will look for the *CardsIN.csv*. If it's found, AnyCard will automatically import it, creating a new set of card records which it adds to any existing records. (Also note that when AnyCard is closed, it creates *CardsOUT.csv* which has exactly the same format as *CardsIN.csv*.)

If you'd like to use *CardsIN.csv* to import card records to AnyCard, you must make sure the fields are in the correct order. The following is a list of the fields and their order.

- Card Number
- Expiration Date
- CVV Code
- Amount
- Card Holder's First Name
- Card Holder's Last Name
- Address1
- Address2
- City

State
Zip Code
Country
Phone
Email
Your Invoice Number or Reference
Tax
Customer ID #
Extra1
Extra2
* Card Authorization Code
* AVS Response Code
* CVV Response Code
* Transaction ID #
* Authorized Date
* Authorized Time
* Card Processed
* Card Approved
AnyCard's Internal Number
Date Card Was Entered in the system
AVS Address Digits
AVS Zip Digits
AVS Information
Notes
General Field
General Field

Note that the fields marked with an asterisk (*) are the fields in which you are mostly interested when moving the card data back to the originating business software program using CardsOUT.csv. These are the fields which contain the authorization information. The last two fields "Card Processed" and "Card Approved" are so called logical fields. They are either true or false. If the card has been sent to the processing center, then "Card Processed" will be true. If, upon processing, the card is approved, then "Approved" will be true.

For importing purposes (using CardsIN.csv), you don't need to import all of the fields listed above into AnyCard. (You'll never need import any more than the first 19 fields.) For example you may wish to import just the first 10, but you do need to make sure the order is exactly the same. In other words, the Card Number must be the first field, Expiration Date must be the second field, and so on. Be careful not to skip fields. For example the following import file will work fine:

Card Number
Expiration Date
CVV Code
Amount
Card Holder's First Name
Card Holder's Last Name
Address1
Address2
City

State
Zip Code
Country

But if you import the file without an Address2 field, as shown below, the information on AnyCard's Main Screen will be placed in the wrong blanks.

Card Number
Expiration Date
CVV Code
Amount
Card Holder's First Name
Card Holder's Last Name
Address1
City
State
Zip Code
Country

If the customer doesn't have an Address2, just send it as a blank field. That way AnyCard knows the field is blank and can keep the order straight as it imports the other fields.

Below is a list of the maximum size that AnyCard will handle for each field for import or export files. You can import longer fields, but AnyCard will cut off the last few characters in the field. Other helpful information on how to construct the fields is also included.

Card Number. Maximum length is 19.

Expiration Date. It must be 5 characters long, i.e. 10/02. Always include zeros: 07/03.

CVV Code. It must be 5 characters long, i.e. 10/02. Always include zeros: 07/03.

Amount. Maximum length is 9 including the decimal point. Send it as a number only and be sure to leave off the dollar sign: 234.55

Card Holder's First Name. Maximum length is 33.

Card Holder's Last Name. Maximum length is 33.

Address1. Maximum length is 33.

Address2. Maximum length is 33. If there is no Address2, send a blank field

City. Maximum length is 16.

State. Maximum length is 2.

Zip Code. Maximum length is 12.

Country. Maximum length is 30. If there is no country or if it's the US, send it as a blank.

Phone. Maximum length is 30.

Email. Maximum length is 40.

Your Invoice Number. Maximum length is 50. Numbers or letters are fine.

Tax Maximum length is 10 including the decimal point. Send it as a number only and be sure to leave off the dollar sign: 234.55

Customer ID # Maximum length is 15.

Extra1 Maximum length is 35.

Extra2 Maximum length is 35.

* **Card Authorization Code** Maximum length is 20.

* **AVS Response Code** Maximum length is 20.

- * [CVV Response Code](#) Maximum length is 20.
- * [Transaction ID #](#) Maximum length is 100.
- * [Authorized Date](#) Maximum length is 8. Format as a date field.

Information on How Comma Delimited Files are Created

A Comma Delimited (or Comma Separated) file consists of the fields (as listed above), each of which is surrounded by quotation marks and separated by a comma. Each different card record is separated by a carriage return (the same as pressing Enter on your keyboard). Let's say you are sending the first four fields to AnyCard, and you have three cards to process. This is what the Comma Delimited or Comma Separated file will look like:

```
"9987888875666761","07/02","","123.45" ¶
"7875561100895677","10/03","","34.00" ¶
"4500235996123998","08/02","","345.16" ¶
```

Note in the example above the CVV code is blank. You can tell that since it's indicated by two quote marks with nothing between them: "".

Another type of delimited file, Tab Delimited, is very much like Comma Delimited, except that it uses tabs to separate the fields. You can actually create a delimited file in a word processing program, but it isn't necessary. You can either enter the information directly in AnyCard or have your business software create it for you.

Note that you can send the Amount field in quotes or without quotes. The following works:

```
"9987888875666761","07/02","","123.45"
```

And so does this:

```
"9987888875666761","07/02","","123.45"
```

When AnyCard creates an export file in Comma Delimited format, it leaves off the quotes for the amount field. That signals to your software, that the Amount field is a "number-only" field and your software program can format it accordingly.

The only other field that is sent as a "number" is the Transaction Number.

The date is sent as "text" in the following format: 02/01/14. Spreadsheet programs sometimes reformat dates in odd ways and sending it as "text" helps keep the date formatted correctly.

Formatting Spreadsheet Cells and Database Fields

As we have mentioned, AnyCard can create a CardsOUT.csv. (In order to create CardsOUT.csv, you'll need to turn it on in [Basic Set-up](#).)

The main use of CardsOUT.csv is to move cards which have been processed back into a business software program with the authorization information. But, if desired, you can also move the data into a spreadsheet program.

When moving a delimited file into a spreadsheet program, the best way to avoid problems is pre-format all cells within the spreadsheet program as "text" except for the Amount field which should be formatted as "currency."

Be sure to use "text" instead of "general." When "general" is used in such programs as Microsoft Excel, expiration dates (i.e. "01/02") are reformatted as a fraction or as "month/day" instead of "month/year." Formatting it as "text" helps clear up the problem. Moreover, because credit card numbers are so large if you try to format the card number cell as a "number," your spreadsheet program will probably convert the card number into scientific notation. By using a "text" format, however, the credit

card number will remain in a recognizable form.

Hint: Whenever using Delimited files, avoid the use of double quotes (") in the fields. Use single quotes (') instead. Since double quotes are used as "delimiters," extra double quotes in the file makes it difficult for importing and exporting software to decide where it should divide fields, resulting in some fields being divided twice instead of once. If you do need to move fields back and forth that have double quotes, use the clipboard method.

Exporting and Importing Dates

AnyCard uses the American date system of month/day/year. As mentioned above, the date in an exported file is sent as "text" in the following format: 04/05/14. Spreadsheet programs sometimes reformat dates in odd ways and sending it as "text" helps keep the date formatted correctly.

When you are importing dates into AnyCard, you can use one of three formats: 1) It will accept dates in the American system (with abbreviated year): 10/22/14. 2) It will accept dates in the American system with the year represented by four digits: 10/22/2014. 3) And, finally, it will accept dates without slash marks. When a date is sent without slash marks, it should be in year-month-day format with the year represented by four digits: 20141022.

For more information on other file types that AnyCard can import and export, see:

[Tab Delimited Files](#)

[dBase Files](#)

[System Data Format Files](#)

11.3 Import and Export File Types: Tab Delimited Files

A Start-up file can be used to move card data from one program into AnyCard. Once AnyCard processes the card, a Close-down file can be used to move the authorize number and response codes back to the originating program. More about [Start-up and Close-down files](#).

One of the ways that you can structure the Start-up file is to use a Tab Delimited format. This is the format that we suggest you use.

The Tab Delimited File is a universal format for exchanging database information between programs. Many software programs (including business, invoicing, database and spreadsheet programs) can create and use delimited files.

AnyCard will recognize a file as a Tab Delimited Files when it sees the .txt as an extension, i.e. *CardsIN.txt*. Comma Delimited files are formatted with each field surrounded by quotes and separated by commas. More about that below.

When AnyCard starts up, it will look for the CardsIN.txt. If it's found, AnyCard will automatically import it, creating a new set of card records which it adds to any existing records. (Also note that when AnyCard is closed, it creates CardsOUT.txt which has exactly the same format as CardsIN.txt.)

If you'd like to use CardsIN.txt to import card records to AnyCard, you must make sure the fields are in the correct order. The following is a list of the fields and their order.

Card Number

Expiration Date

CVV Code

Amount

Card Holder's First Name
Card Holder's Last Name
Address1
Address2
City
State
Zip Code
Country
Phone
Email
Your Invoice Number or Reference
Tax
Customer ID #
Extra1
Extra2
* Card Authorization Code
* AVS Response Code
* CVV Response Code
* Transaction ID #
* Authorized Date
* Authorized Time
* Card Processed
* Card Approved
AnyCard's Internal Number
Date Card Was Entered in the system
AVS Address Digits
AVS Zip Digits
AVS Information
Notes
General Field
General Field

Note that the fields marked with an asterisk (*) are the fields in which you are mostly interested when moving the card data back to the originating business software program using CardsOUT.csv. These are the fields which contain the authorization information. The last two fields "Card Processed" and "Card Approved" are so called logical fields. They are either true or false. If the card has been sent to the processing center, then "Card Processed" will be true. If, upon processing, the card is approved, then "Approved" will be true.

For importing purposes, you don't need to import all of the fields. (You'll never need import any more than the first 19 fields.) For example you may wish to import just the first 10, but you do need to make sure the order is exactly the same. In other words, the Card Number must be the first field, Expiration Date must be the second field, and so on. Be careful not to skip fields. For example the following import file will work fine:

Card Number
Expiration Date
CVV Code
Amount
Card Holder's First Name

Card Holder's Last Name
Address1
Address2
City
State
Zip Code
Country

But if you import the file without an Address2 field, as shown below, the information on AnyCard's Main Screen will be placed in the wrong blanks.

Card Number
Expiration Date
CVV Code
Amount
Card Holder's First Name
Card Holder's Last Name
Address1
City
State
Zip Code
Country

If the customer doesn't have an Address2, just send it as a blank field. That way AnyCard knows the field is blank and can keep the order straight as it imports the other fields.

Below is a list of the maximum size that AnyCard will handle for each field for import or export files. You can import longer fields, but AnyCard will cut off the last few characters in the field. Other helpful information on how to construct the fields is also included.

Card Number. Maximum length is 19.

Expiration Date. It must be 5 characters long, i.e. 10/02. Always include zeros: 07/03.

CVV Code. It must be 5 characters long, i.e. 10/02. Always include zeros: 07/03.

Amount. Maximum length is 9 including the decimal point. Send it as a number only and be sure to leave off the dollar sign: 234.55

Card Holder's First Name. Maximum length is 33.

Card Holder's Last Name. Maximum length is 33.

Address1. Maximum length is 33.

Address2. Maximum length is 33. If there is no Address2, send a blank field

City. Maximum length is 16.

State. Maximum length is 2.

Zip Code. Maximum length is 12.

Country. Maximum length is 30. If there is no country or if it's the US, send it as a blank.

Phone. Maximum length is 30.

Email. Maximum length is 40.

Your Invoice Number. Maximum length is 50. Numbers or letters are fine.

Tax Maximum length is 10 including the decimal point. Send it as a number only and be sure to leave off the dollar sign: 234.55

Customer ID # Maximum length is 15.

- Extra1 Maximum length is 35.
- Extra2 Maximum length is 35.
- * Card Authorization Code Maximum length is 20.
- * AVS Response Code Maximum length is 20.
- * CVV Response Code Maximum length is 20.
- * Transaction ID # Maximum length is 100.
- * Authorized Date Maximum length is 8. Format as a date field.

Information on How Comma Delimited Files are Created

A Tab Delimited (or Tab Separated) file consists of the fields (as listed above), each of which is separated by a tab. Each different card record is separated by a carriage return (the same as pressing Enter on your keyboard). Let's say you are sending the first four fields to AnyCard, and you have three cards to process. This is what the Comma Delimited or Comma Separated file will look like:

```
9987888875666761(TAB)07/02(TAB)(TAB)123.45 ¶
7875561100895677(TAB)10/03(TAB)(TAB)34.00 ¶
4500235996123998(TAB)08/02(TAB)(TAB)345.16 ¶
```

Note in the example above the CVV code is blank. You can tell that since it's indicated by the two TAB's with nothing between them: (TAB)(TAB).

Formatting Spreadsheet Cells and Database Fields

As we have mentioned, AnyCard can create a CardsOUT.txt. (In order to create CardsOUT.txt, you'll need to turn it on in [Basic Set-up.](#))

The main use of CardsOUT.txt is to move cards which have been processed back into a business software program with the authorization information. The authorization information is marked with asterisks (*). But, if desired, you can also move the data into a spreadsheet program.

When moving a delimited file into a spreadsheet program, the best way to avoid problems is *pre-format all cells within the spreadsheet program as "text" except for the Amount field which should be formatted as "currency."*

Be sure to use "text" instead of "general." When "general" is used in such programs as Microsoft Excel, expiration dates (i.e. "01/02") are reformatted as a fraction or as "month/day" instead of "month/year." Formatting it as "text" helps clear up the problem. Moreover, because credit card numbers are so large if you try to format the card number cell as a "number," your spreadsheet program will probably convert the card number into scientific notation. By using a "text" format, however, the credit card number will remain in a recognizable form.

Exporting and Importing Dates

AnyCard uses the American date system of month/day/year. As mentioned above, the date in an exported file is sent as "text" in the following format: 04/05/14. Spreadsheet programs sometimes reformat dates in odd ways and sending it as "text" helps keep the date formatted correctly.

When you are importing dates into AnyCard, you can use one of three formats: 1) It will accept dates in the American system (with abbreviated year): 10/22/14. 2) It will accept dates in the American system with the year represented by four digits: 10/22/2014. 3) And, finally, it will accept dates without slash marks. When a date is sent without slash marks, it should be in year-month-day format with the year represented by four digits: 20141022.

For more information on other file types that AnyCard can import and export, see:

[Comma Delimited Files](#)

[dBase Files](#)

[System Data Format Files](#)

11.4 Import and Export File Types: dBase File Format

A Start-up file can be used to move card data from one program into AnyCard. Once AnyCard processes the card, a Close-down file can be used to move the authorize number and response codes back to the originating program. More about [Start-up and Close-down files](#).

One of the ways that you can structure the Start-up file is to use a dBase file format.

The dBase File Format is supported by a number of software products support and which can be used for importing and exporting from AnyCard. There are several versions of dBase files and AnyCard supports the most common: Versions IV.

Use the file extension *.dbf* when using dBase files, i.e. *CardList.dbf*. Since the dBase file structure is a time-tested, stable structure for database files, AnyCard uses the format to store its own data - and it is a convenient way of moving data back and forth for credit card processing.

To use dBase files, you need to know what the fields are and the size of each field. Be sure to use exactly the same name, type and size as listed below. Unlike delimited fields the order doesn't matter - and you can skip any fields that you don't want included - but remember that the name, type and size must be the same:

Card Number, use the field name: *Visa*. Type of field: *Character*. Size: 16

Expiration Date, use the field name: *Exp*. Type of Field: *Character*. Size: 5

CVV Field, use the Field name: *Valid_Code*. Type of Field: *Character*. Size: 5.

Amount, use the field name: *Total_Due*. Type of Field: *Numeric*. Size: 9 with 2 places for the decimal.

Card Holder's First Name, use the field name: *Card_Name*. Type of Field: *Character*. Size: 33

Card Holder's Last Name, use the field name: *Card_Lnm*. Type of Field: *Character*. Size: 33

Address1, use the field name: *Address1*. Type of Field: *Character*. Size: 33

Address2, use the field name: *Address2*. Type of Field: *Character*. Size: 33

City, use the field name: *City*. Type of Field: *Character*. Size: 16

State, use the field name: *State*. Type of Field: *Character*. Size: 2

Zip Code, use the field name: *Zip_Code*. Type of Field: *Character*. Size: 8

Zip Extension, use the field name: *Zip_Ext*. Type of Field: *Character*. Size: 4

Country, use the field name: *Country*. Type of Field: *Character*. Size: 20

Phone, use the field name: *Phone*. Type of Field: *Character*. Size: 20

Email, use the field name: *Email*. Type of Field: *Character*. Size: 35

Your Invoice Number, use the field name: *Your_InvNo*. Type of Field: *Character*. Size: 50

Tax, use the field name: *Tax*. Type of Field: *Numeric*. Size: 10,2

[Customer Number](#), use the field name: *Cust_no*. Type of Field: *Character*. Size: 15

[Extra1](#), use the field name: *Extra1*. Type of Field: *Character*. Size: 350

[Extra2](#) use the field name: *Extra1*. Type of Field: *Character*. Size: 35

*[Card Authorization Code](#) , use the field name: *Card_Auth*. Type of Field: *Character*. Size: 20

*[AVS Match Information](#), use the field name: *AVS_Code*. Type of Field: *Character*. Size: 20

*[CVV Information](#), use the field name: *CVV_Resp*. Type of Field: *Character*. Size: 20

*[Transaction ID #](#), use the field name: *Trans_no*. Type of Field: *Character*. Size: 100

*[Date of Authorization](#), use the field name: *Auth_Date*. Type of Field: *Date*. Size: 8

*[Time of Authorization](#), use the field name: *Auth_Time*. Type of Field: *Character*. Size 16

*[Have this Card Been Processed?](#), use the field name: *Processed*. Type of Field: *Logical*. Size 1

*[Have this Card Been Approved?](#), use the field name: *Approved*. Type of Field: *Logical*. Size 1

[AnyCard's Internal Transaction Number](#), use the field name: *Invoice_no*. Type of Field: *Numeric*. Size 6

[Date Card Was Entered in the system](#), use the field name: *Date1*. Type of Field: *Date*. Size 8

[AVS Address Digits](#), use the field name: *AVS_ADD*. Type of Field: *Numeric*. Size 12

[AVS Zip Digits](#), use the field name *AVS_ZIP*. Type of Field: *Numeric*. Size: 9

[AVS Information](#), use the field name *AVSADD1*. Type of Field: *Logical*. Size 1

[Notes](#), use the field name *Notes*. Type of Field: *Memo*. Size 10

[General Field](#), use the field name: *Select*. Type of Field: *Logical*. Size 1

[General Field](#), use the field name: *CSelect*. Type of Field: *Logical*. Size 1

The 8 fields with an asterisk (*) are only important for export files. They include authorization numbers, date and transaction number. It is information that you may wish to move back into your business software program. When AnyCard exports, it creates a file with ALL of the above files.

If you are importing, you'll be mostly interested in the fields positioned above the asterisk marks. (You'll never need import any more than the first 19 fields.) For example you may wish to import just the first 10. Just make sure field names, types and sizes exactly match those on the list above.

For more information on other file types that AnyCard can import and export, see:

[Tab Delimited Files](#)

[Comma Delimited Files](#)

[System Data Format Files](#)

11.5 Import and Export File Types: System Data Format

NOTE: This feature is planned for a future AnyCard upgrade. It is currently not available.

The System Data Format (SDF) is another file type which is common to many types software and which you can use to import and export data from AnyCard. The file extension *.txt* is commonly used when naming SDF files, i.e. *CardList.txt*. System Data Format files have fields of a fixed length. Each

separate record or card is separated by a carriage return.

As an example, let's say you are sending the first three fields to AnyCard from another program, and you have three cards to process. This is what a system data formatted file will look like:

```
998788887566676107/02 123.45
787556110089567710/03 34.00
450023599612399808/02 345.16
```

Each field is shown in a different color. The credit card number is the first 16 places. The expiration date is the next 5, and the amount is the next 9 places.

If you are preparing a System Data Format for import, here's a list of the lengths that you should make each field. The first three fields are all that you need to do a simple credit card check. You can include as many as additional fields as you desire:

Card Number: 19.

Expiration Date: 5. Make sure it is in a xx/xx format and always include zeros: 07/03.

CVV Code: 5

Amount: 9. The count includes the decimal point: xxxxxx.xx. Leave off the dollar sign.

Card Holder's First Name: 33.

Card Holder's Last Name: 33.

Address1: 33.

Address2: 33. If there is no Address2, send a blank field of 25 spaces.

City: 16.

State: 2.

Zip Code: 8.

Country: 20. If there is no country or if its the US, send it as a blank field of 20 spaces.

Phone: 20.

Email: 35.

Your Invoice Number: 50.

Tax 10 including the decimal point.

Customer ID # 15.

Extra1 35.

Extra2 35.

* **Card Authorization Code** 20.

* **AVS Response Code** 20.

* **CVV Response Code** 20.

* **Transaction ID #** 100.

* **Authorized Date** 8.

The last 5 fields with an asterisk (*) are only important for export files. They include the authorization numbers, date and transaction number. It is information that you may wish to move back into your business software program. When AnyCard exports, it creates a file with ALL of the above files. Or if you check "Authorization Codes Only" (at the bottom of the Export and Import dialog boxes) it will export only the Card Authorization Codes, AVS Match Information and the Date of Authorization.

For importing purposes, you only need the first three fields to do a credit card check. However, you can include as many additional fields as you desire. For import files, make sure the order is the same as listed above. Be sure not to skip fields. (More information on skipping fields is included in the discussion of [delimited files](#)).

When moving a SDF file into a spreadsheet program, it may be helpful to format all fields as "text," except for the Amount field which should be formatted as "currency" and the Transaction Number field as a "number."

For more information on other file types that AnyCard can import and export, see:

[Tab Delimited Files](#)

[Comma Delimited Files](#)

[dBase Files](#)

11.6 Import and Export File Types

NOTE: This feature is planned for a future AnyCard upgrade. It is currently not available.

To move information back and forth from AnyCard, you can use import and export files--or you can use the Clipboard.

There are four basic file types that AnyCard can import or export. For more information and file specifications, click on one of the following:

[Tab Delimited Files](#)

[Comma Delimited Files](#)

[dBase Files](#)

[System Data Format Files](#)

For more information on using the Clipboard to move information in and out of AnyCard, see:

[Special Paste](#)

[Copy Authorization Codes / All Fields to Clipboard](#)

11.7 Clipboard, Column Format

NOTE: This feature is planned for a future AnyCard upgrade. It is currently not available.

One way of moving information in and out of AnyCard is by using the Clipboard. The Clipboard is temporary storage area which is built into Windows. Whenever you copy information in a Windows program, no matter what the software is, the copied information is placed in the Clipboard.

The nice thing about AnyCard is that it can transfer information from the Clipboard into *more than one* field on the Main Screen (and even more than one record). To do so, the fields in the Clipboard must be arranged in one of two ways: 1) by columns (column format) ; or 2) by rows (row format).

Column format is the most versatile. You can use it to move one card record in and out of AnyCard. Or you can use it to move several card records, all at once. With row format, you are limited to moving

only one card record at time. For more information on row format, see [Special Paste](#) and [Copy to Clipboard](#).

How to Move Information Using the Clipboard. To move *one* card record into anycard use EDIT >> SPECIAL PASTE. To move *one* card record out, use EDIT >> COPY ALL FIELDS TO CLIPBOARD or EDIT >> COPY AUTHORIZATION CODES TO CLIPBOARD.

When the information in the Clipboard is in a column format, you can move *more than one* card record into AnyCard by using FILE >> IMPORT. To move more than one card record out, use FILE >> EXPORT.

Using the Clipboard with Spreadsheet Programs. For AnyCard's purposes, the Clipboard is considered to be in a column format when the information it contains resembles a spreadsheet. Each of the fields (card number, expiration date, etc.) is in a column and each column is separated by a tab. One set of fields aligned on one row represents one card record. Two sets of fields aligned in two rows represent two card records, three sets represent three card records, and so on.

As you can imagine, this is an ideal way of moving information in and out of spreadsheet programs or any kind of business software which allows you to put your data in a spreadsheet format. Here's example of how the information might look in spreadsheet:

Card Number	Exp. Date	Amount	Name
9990081349881456	01/02	25.99	Jerry Anderson
9990089994011331	04/03	45.66	Mike Olson
8875430032200331	09/02	56.33	Bill Wilson

Using the above example, let's say you want to move the information for Jerry Anderson to AnyCard. In your spreadsheet program, you would highlight the first row and then COPY it to the Clipboard. Now switch over to AnyCard. Select EDIT >> SPECIAL PASTE (From Column Format). A message will appear telling you what information will be inserted. If it looks fine, click on OK and the Card Number, Expiration Date, Amount and Name will be inserted into the proper fields on AnyCard's Main Screen.

When AnyCard does a Special Paste (From Column Format), it always pastes the first column into the Card Number field, the second into the Expiration Date field, the third into the Amount Field, and so on. You only need to send the first three fields for AnyCard to process a credit card, but you can also send the name and address as well. A complete list of the fields that you can paste or copy is included at the bottom of this section.

After you finish processing Jerry Anderson's card in AnyCard, you can transfer the authorization codes back into your spreadsheet program by selecting EDIT >> COPY AUTHORIZATION CODES (Arrange in Columns). Switch to your spreadsheet program. Click on the cell where you want the codes to be inserted, then select EDIT >> PASTE from your spreadsheet's menu. The authorization codes will be inserted.

When AnyCard copies authorization codes in a column format, it looks like this:

```
Authorization 1  Authorization2  AVS Info  Date
```

If there is no 2nd authorization code or AVS Match information, it creates blank fields.

Moving More than One Record from a Spreadsheet Program. Now let's say you want to move more than one record from your spreadsheet program to AnyCard. This time you would highlight the information in all three rows (Jerry Anderson, Mike Olson and Bill Wilson) and COPY it. Then switch to AnyCard. In AnyCard, select FILE >> IMPORT. When the import dialog box comes up, select "Import from Clipboard." Three card records will be added, one for Jerry Anderson, one for Mike Olson and another for Bill Wilson.

When you are finished processing all three cards in AnyCard you can move the Authorization codes to your spreadsheet by selecting FILE >> EXPORT. When the dialog box comes up, check the "authorization information only" checkbox at the bottom of the screen and click on "Clipboard." Switch back to your spreadsheet program. Click on the cell where you want the codes to be inserted, then select EDIT >> PASTE from your spreadsheet's menu. The authorization codes for all three individuals will be inserted.

How to Format Cells in a Spreadsheet Program. The way the cells are formatted in a spreadsheet will effect the accuracy of the information displayed. The best way to avoid display problems is to *pre-format* all cells within the spreadsheet program as "text" (not "general") except for the Amount field which should be formatted as "currency."

Spreadsheet programs often will reformat the expiration date (i.e. "01/02") as a fraction or a date that doesn't correspond with the actual expiration date. Formatting it as "text" helps clear up the problem. Moreover, because credit card numbers are so large if you try to format the card number cell as a "number," your spreadsheet program will probably display it in scientific notation. By using a "text" format, however, the credit card number will remain in a recognizable form.

Using the Clipboard with Other Programs. With an understanding of AnyCard's column format, you can use the Clipboard method of exchanging information with other types of programs.

In the column format, the fields are arranged in the Clipboard so that each field is separated by a tab. If you have more than one record, each record is separated by a carriage return. For instance, we can use a word processing program to prepare the information for the Clipboard by typing in the following:

```
9990081349881456 (TAB) 01/02 (TAB) 25.99 (TAB) Jerry Anderson
9990089994011331 (TAB) 04/03 (TAB) 45.66 (TAB) Mike Olson
88754300322100331 (TAB) 09/02 (TAB) 56.33 (TAB) Bill Wilson
```

"TAB," above, means that you press the Tab key on your keyboard. At the end of each line, the Enter key is pressed. Once the information has been entered, COPY it. It then can be moved into AnyCard by selecting FILE >> IMPORT ("From Clipboard").

If you like to dabble in programming or use macros, you may be able to put together a small routine which places the appropriate information into the Clipboard prior to calling AnyCard. Once in AnyCard, you can go directly into processing cards without the need for any additional extra steps. Note that AnyCard also uses [start-up and close-down](#) files to help automate the transfer of information, and you may find them helpful in integrating AnyCard with your business software.

Clipboard Field List. The following fields can be moved in and out of AnyCard by using the Clipboard:

- Card Number
- Expiration Date
- Amount
- Card Holder's Name
- Address1
- Address2
- City
- State
- Zip Code
- Zip Extension
- Country
- Phone

Email
Your Invoice Number
Other Information

If you want to send the first 3 or 4 fields to AnyCard from another program, that's fine. If you want to send all the fields, that's fine as well. You just need to make sure that fields copied to the Clipboard are *in the same order* as shown above.

When you select EDIT >> COPY ALL FIELDS TO CLIPBOARD, or FILE >> EXPORT, all fields shown above will be copied *plus* authorization codes, AVS information and date of authorization (see list below).

When you select EDIT >> COPY AUTHORIZATION CODES TO CLIPBOARD or FILE >> EXPORT (with "Authorization Codes Only" box checked), the following fields are copied in the order shown:

Authorization Code 1
Authorization Code 2
AVS Match Information
Date of Authorization

11.8 Importing Files

NOTE: This feature is planned for a future AnyCard upgrade. It is currently not available.

To import files, select FILE >> IMPORT from the menu bar. The "Import" dialog box will appear.

You may use one of two methods of importing: clipboard or file.

Method 1: Clipboard Import. If desired you may import one or more records from the clipboard. If you use this method, the information in the clipboard must be in a spreadsheet format where the fields are in columns and each card record is in a separate row. For more information: see [Clipboard: Column Format](#).

Method 2: File Import. To import from a file, check to make sure the Current Drive/Directory is set to where the file resides. Use directory names that are 8 letters or less and contain no spaces. The reason for this is that some operating system and software combinations can cause problems if you use a longer directory name. As a precaution, just use directories with short names and you'll be fine.

If you would like to change the current drive or directory, press the "Change/Drive Directory" button. A list of drives and directories will appear and you can select the one you want. AnyCard will remember the new directory for subsequent uses.

Next enter the name of the import file. As with directories, the name of the file should be 8 letters or less. If you would like to look at a directory listing, press the "Browse" button. A list of files will appear from which you can select.

When you type in a file name, be sure to include the extension along with the file name. For example, if the import file is NewCards.txt, type it in as "NewCard.txt," not "NewCards."

On the bottom of the Import File dialog box, you can choose from four different file import types: [Tab Delimited File](#), [Comma Delimited File](#), [dBase File](#) and [System Data Format File](#). Select the type of file you will be importing.

When all the information is correct, click on the OK button, and the new set of card records will be imported in AnyCard.

Hint: If you are using Delimited files to import information into AnyCard, avoid the use of double quotes (") in the fields. Use single quotes ('). The use of double quotes can cause formatting problems.

Undoing an Import. Before continuing, take a look at the imported information displayed on the Main Screen and make sure it has transferred properly.

If the information looks garbled, you may have chosen the wrong file type. If the information in the blanks is mixed up (such as the Card Holder's name appearing in the Address Blank), you'll need to readjust the order of fields in the import file.

If there are any problems with an import file, you can easily remove the imported records by selecting FILE >> REMOVE IMPORTED RECORDS.

Once the records are removed, double check and make sure the import file was constructed correctly. Make whatever corrections are necessary and re-import the information. For more information on how to construct an import file see the following: [Tab Delimited File](#), [Comma Delimited File](#), [dBase File](#) and [System Data Format File](#).

The "Remove Imported Records" option remains available for your use until at which time *you add new cards or import another set of records*.

A Note About the Start-up File. You can also automate the process of importing files so that when AnyCard starts up, it will automatically import a special start-up file. For more information, see [Start-up and Close-down Files](#).

11.9 Exporting File

NOTE: This feature is planned for a future AnyCard upgrade. It is currently not available.

To export files, select FILE >> EXPORT from the menu bar. The "Export" dialog box will appear.

You may use one of two methods of exporting: clipboard or file.

Method 1: Export to Clipboard. If you export to the Clipboard, the information will be exported be in a spreadsheet format where the fields are in columns and each card record is in a separate row. For more information: see [Clipboard: Column Format](#).

Method 2: Export to File. If you export to a file, check to make sure the drive and directory are set to where you'd like the file placed. Choose a directory that is 8 letters or less and contains no spaces. The reason for this is that some operating system and software combinations can cause problems if you use a longer directory name. As a precaution, use directories with short names and you'll be fine.

The current drive and directory where the export file will be placed is shown in the dialog box. If you would like to change the drive or directory, press the "Change/Drive Directory" button. A list of drives and directories will appear and you can select the one you want. AnyCard will remember the new directory for subsequent uses.

Next enter the name of the file that you would like to create for export. As with directories, keep the name to 8 letters or less. If you don't include the extension, AnyCard will automatically enter it for you: *.txt* for Delimited and System Data Format files and *.dbf* for dBase files.

On the bottom of the Export File dialog box, you can choose from four different file export types: [Tab Delimited File](#), [Comma Delimited File](#), [dBase File](#) and [System Data Format File](#). Note that the dBase file type exported is dBase Version IV. From the list, select the file type that you desire.

Hint: If you are using Delimited files to export information to other programs, avoid the use of double quotes (") in the fields. Use single quotes ('). The use of double quotes can cause formatting problems.

Authorization Information Only. Normally, all the fields shown on the main screen are exported (with the exception of Notes). If you just want to export the authorization codes (including Authorization and Reference Codes, AVS Information and the Transaction Date), then put a check mark in the box beside "Check here to export authorization information only..." This works for both clipboard and file export methods.

Create Header.txt. When you export, you can create a header file (Header.txt) along with the main export file. Header.txt is a short, one record file which contains the names or headings of each of the fields which are exported. It will be placed in the same directory as the "Current Drive/Directory" shown on the Export dialog box. (Header.txt will also be placed in the "Current Drive/Directory" if the Clipboard Method of exporting is used.)

For a list of the contents of the header file, see [Header File](#).

To create Header.txt, put a check mark in the box beside: "Check to create 'Header.txt'..."

Completing the Process. When all the information is correct, click on OK, and the card records will be exported.

Information About the "Notes" Field. Because of its variable size, the content of the Notes field is the only portion of the Main Screen which is not included in an export file. Any miscellaneous information that you want to export should be included in the "Invoice Number" or "Other Information" blanks found on the Main Screen.

A Note About the Close-down File. AnyCard automatically creates an export file when it closes down, and, if desired, you can use the export file to help automate AnyCard's processes with another program. For more information, see [Start-up and Close-down Files](#).

11.10 Header File

NOTE: This feature is planned for a future AnyCard upgrade. It is currently not available.

When you export, you can create a header file (header.txt) along with the main export file. (For more information on exporting, see [Export Files](#).) Header.txt is a short, one record file which contains the names or headings of each of the fields which are exported. It will be placed in the same directory as shown as the "Current Drive/Directory" on the Export dialog box. (Header.txt will also be placed in the Current Drive/Directory if you use the Clipboard Method of exporting.)

The following is a list of the headings found in a header file:

Visa. Credit card Number.

Exp. Expiration Date.

Total_Due. Amount of transaction.

Card_Name. Card holder's Name.

Address1. First address blank on the screen.

Address2. Second address blank on the screen.

City, State, Zip Code, Zip Extension, Country, Phone, Email. Self explanatory.

[Your_InvNo.](#) Your invoice number or reference.

[Other_Info.](#) Other information.

[Card_Auth.](#) First authorization code.

[Card_Ref.](#) Second authorization or reference Code.

[AVS_Code.](#) Address Verification (AVS) match information.

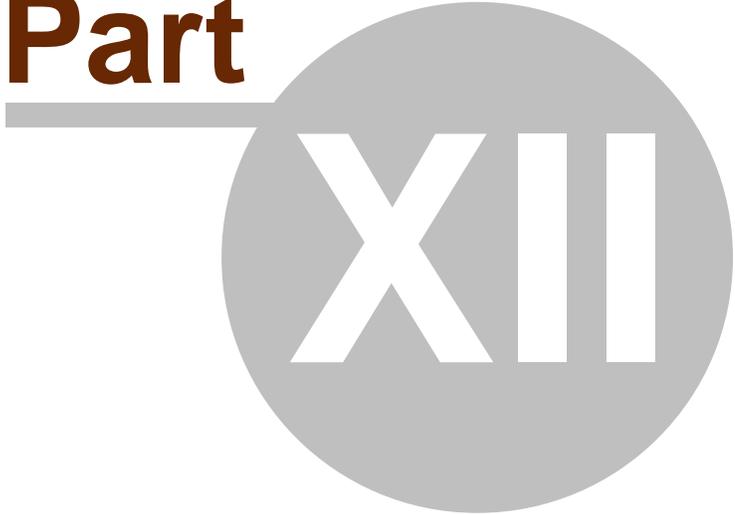
[Auth_Date.](#) Date of authorization.

[Invoice_No.](#) Transaction number (#) on the lower right hand corner of the screen.

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Software

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XIII

12 Trouble Shooting Problems & Error Messages

File Problems. The program uses database files to store information that you enter on the Main Screen and in other parts of the program. The dBase file format used by this program has been time-tested over the years and is very stable. Under normal working conditions, you shouldn't have any problems.

However, if a file damaging event occurs (such as a power outage, power spike, a defective disk drive or by turning off the computer when the program is on), database files can be damaged. Indications of damaged files are the following: odd characters and gibberish appearing in the blanks of the Main or Storage File Screens, information that is missing, or information that is not properly lined up in the blanks.

A special module has been built into the program that is automatically activated when file problems are detected. The detection process occurs when the program is first started, and the program will attempt to correct the problem by using back-up files keep in the program directory.

In rare cases, if it is unable to correct the problem, you may need to re-install program. A message will appear informing you of the problem and whether a re-install is necessary. Once the program is re-installed, all problems should be cleared up.

Printing Problems. AnyCard uses the printing system which has been set up in Windows. If you're having problems printing, make sure that your printer has been properly installed under Windows. The Windows help system provides information on how to get your printer set up and how to get the proper driver installed. Once the printer is installed in Windows, you'll be able to use all the print features of AnyCard. For more information on printing: [Printing](#).

Modem Problems. For modem problems, see [Trouble Shooting Modem Problems](#).

Gateway Credit Card Module: If you can't get the credit card module to start, see [Troubleshooting Credit Card Problems](#)

Email or Website Buttons Don't Work. In order to use these buttons, you must have a browser and email program installed on your system. If you do, and if you are still having problems, the cause is most likely related to the Windows registration system. Instructions on how to register your email or browser program as the Windows default can found under [Email](#).

Errors and Error Messages. Most errors will trigger a dialog box that explains the problem and suggests how to correct it. If there is an internal programming error, however, the explanation will be very brief, and it will be followed by the name of the programming file, the name of programming routine, and the line number of programming code on which the error occurred.

Whenever you see "File," "Routine" and "Line Number" listed in an error box, the program is alerting you to an internal program error for which we have not specifically set-up an explanatory message. When such an error occurs, try choosing the "Ignore" option first. The program may continue and you may never have the problem again. If the error message keeps reoccurring after pressing "Ignore," try "Cancel."

Cancel will close the program. At that point, you can restart the program and you should be able to continue working.

12.1 Trouble Shooting Modem Problems

If you wish to use touch tone processing (or the phone dialer), and if you are unable to get the [Modem Test](#) to work, the following may be helpful.

First, make sure you have a phone modem on your system. A phone modem is not the same as an Internet modem. If you don't have a phone modem, you can purchase one for less than \$50.

If you are sure that you have a phone modem installed in your computer, make sure you know exactly what port your modem is connected to. You can do that by following the procedure under: [Using the Windows Control Panel to Determine Your Modem Port](#). Write down the modem port and keep it handy.

Next make sure that your modem's settings have not been changed by another software product and that it has been completely re-set. The easiest way to do that is to re-start your computer. Re-starting your computer will often clear modem problems.

After the computer re-starts, get AnyCard running again, and return to the modem test. Make sure the correct COM Port is selected. Follow the testing directions and see if your modem now works.

If it doesn't, there's one last thing you can try: a modem initialization string. To initialize your modem, follow the procedure found in: [Initializing the Modem](#).

Be sure that you have tried all three trouble shooting steps: 1)re-setting your computer; 2) making sure that you have the right COM Port selected by referring to the Windows Control Panel; and 3) entering the modem initialization string.

If you've done all of these and your modem still won't work with AnyCard, your system is, unfortunately, not compatible with AnyCard. It does happen now and then. There are thousands of different hardware and software combinations out there, and some just won't work.

Not all is lost. AnyCard Professional II is primarily designed to be used for Gateway processing. It's a faster and a more automated way of processing cards. As long as you have a working Internet connection on your computer, you'll be able to successfully use Gateway processing.

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XIII

13 System Requirements, Installing, Updating

This chapter covers system requirements, installation and re-installation instructions, AnyCard's license agreement, and topics of general interest.

For more information, select from any of the sub-topics listed below:

- [About the Developer](#)
- [License Agreement](#)
- [Registering the Program](#)
- [Removing the Program](#)
- [System Requirements](#)
- [Support Information](#)

13.1 About the Developer

Ron Watters has been involved in small business enterprises for many years. Presently, he and his wife, Kathy, own a small publishing and software business based in Pocatello, Idaho. AnyCard came out of a need for a software program that would work for their business. He found that credit card systems for businesses with a low credit card volume were practically non-existent - and what did exist was overpriced and poorly designed.

AnyCard was developed over a period of four years and was not publicly released until it was extensively tested. Moreover, Ron and Kathy use the program in the day to day operations of their publishing business. If there are problems with the program, they are found quickly and corrected. And Kathy makes sure that new enhancements to the program are useful and understandable.

Ron has programmed for both Apple and IBM computers. He designed and marketed a program called RACEAID which was one the first software programs to calculate times and provide results of a variety of racing events such as marathons, triathlons, cross-country running races, bicycle races and others.

He has also developed a comprehensive invoicing, sales and inventory program for publishers called AnyBook.

AnyBook has been well received by the computer and publishing worlds. It was awarded a four star rating by *PC Magazine* and won the Editor's Pick Award. Simply the Best Software has chosen AnyBook for its collection of outstanding shareware programs, and awarded it the "Select Software" Award. Softbase, a software ranking and informational site, ranks *AnyBook* among the top 100 Business & Accounting Software programs, and it is the only publishing business software program currently recommended by The Small Press Resource.

13.2 License Agreement

NOTICE: By installing, operating, copying, distributing, or otherwise using AnyCard, you agree to the terms of this Shareware License Agreement. If you do not agree to the terms of this Agreement, DO NOT INSTALL OR USE AnyCard.

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More Information is available from the developer: Great Rift Software, 1135 East Bonneville, Pocatello, ID 83201.

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5. Test the Program Before Purchasing

Good computer procedure dictates that any program be thoroughly tested with non-critical data before relying on it. Additionally, if you plan to use this software on a networked system, you should thoroughly test it on all parts of the system on which it will be used.

6. Changing to a Different Computer, Adding New Software, Changing Operating System.

You also should be aware that changes or upgrades in equipment, operating systems, or the addition or upgrade of other software can adversely affect the performance of this software.

IF YOU CHANGE TO DIFFERENT COMPUTER EQUIPMENT, OR CHANGE TO A DIFFERENT OPERATING SYSTEM, OR ADD NEW SOFTWARE (SUCH AS, BUT NOT LIMITED TO VIRUS SOFTWARE, ADWARE, ETC.), WE CAN NOT GUARANTEE THAT THIS SOFTWARE WILL CONTINUE TO FUNCTION AS IN THE ORIGINAL SYSTEM.

7. Back-up of Your Data

We highly recommend that you back-up the data files created by this program on a daily or frequent basis to disks or media (separate and different than your computer's internal hard drive).

8. Support

Since this software is provided at no charge, no support services are provided.

13.3 Registering the Program

It's not necessary to register this program. It's available at no charge.

A note from the developer Ron Watters . . .

I developed this program to provide a little relief from all the fees associated with processing credit cards. I'm donating AnyCard to all those small businesses out there that are struggling to get by. It is free. You don't have to pay anything for it. (Note that you still must sign up and obtain an account with a credit processor. That will cost you, but this software program is free.)

Since it's free, you must realize that I can not provide support. I also can not answer questions about the program.

Since I don't charge for it, there is no income. Absolutely none. Nada. Zilch. No program fees. No percentage of card processing. No advertising. While on the topic of advertising, I might also mention that that there's none of it in the program. You can be assured of that. It's completely and absolutely free of annoying adware.

Answering questions and providing support is costly for any company, but in my case it's really costly.

I have a very small company, and I don't have the staffing that other software companies have. In fact, there's only one of us . . . me . . . and I simply can't afford to provide those services.

I've tried to put together good help documentation so that you can help yourself. Most of the program is quite easy to use. There is one difficult part and that is setting up your gateway credit card processor, but you only need to do that once.

If you have trouble [setting](#) up the gateway processor, I recommend that you contact an IT person or someone experienced with web programming and refer them to the help documentation. With time, they'll be able to sort it out.

One last reminder in case you missed it. . . there's no support. Use the program at your own risk and with the understanding that it comes without support.

I wish you all best with your business - and with life's endeavors,

Ron Watters, Developer

13.4 Removing the Program

The installer creates an uninstall program which will remove all files associated with AnyCard. The uninstall program is listed with the AnyCard program group in the Start Menu. You can also uninstall the program by using "Add/Remove Programs" found in the Windows Control Panel.

Finally, a simple way to remove the program is to delete the C:\AnyCard directory. AnyCard makes very little use of the registry and this quick and easy way of removing the program.

13.5 System Requirements

Hardware:

Windows Computer

A minimum of 64MB RAM (More is recommended)

A hard disk with 15MB of available disk space

Internet Connection

Optional: Phone Modem (for touch tone processing)

(Note that a phone modem and Internet modem are not the same.)

Operating System:

Windows 98, 2000, ME, XP, Vista, Windows 7

(Note: some Windows 7 or Vista configurations may not work with AnyCard. Be sure to try it first.)

13.6 Support Information

The latest information on the program is found at the Great Rift Company website: <http://www.grc101.com> (follow the AnyCard link).

Since this software program is free, we are unable to provide support. Also, we can not answer questions about the program before or after you use it.

Answering questions and providing support is costly for any company, but in our case it's really costly.

We are a very small company, and we don't have the staffing that other software companies have. In fact, there's only one of us . . . me . . . and I simply can't afford to provide those services.

I've tried to put together good help documentation so that you can help yourself. Most of the program is quite easy to use. There is one difficult part and that is setting up your gateway credit card processor, but you only need to do that once.

If you have trouble [setting](#) up the gateway processor, I recommend that you contact an IT person or someone experienced with web programming and refer them to the help documentation. With time, they'll be able to sort it out.

One last reminder . . . there's no support. Use the program at your own risk and with the understanding that it comes without support.

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