Infor LX Credit Card Processing Overview Guide

8.3.5 or later

Contents

About this guide

This guide provides information about Infor LX and the CCM500I interface program. This guide provides requirements and functionality for credit card processing when Infor LX is used with a third-party payment application. This guide also provides simulation scenarios to test credit card transactions prior to configuring credit card processing with a third-party payment application.

Intended audience

This guide's audience includes:

- IT professionals responsible for installation and configuration of Infor LX and related products.
- Infor LX supply chain personnel experienced with creating and maintaining customer orders with credit card terms.

Related documents

You can find the documents in the product documentation section of the Infor Support Portal, as described in "Contacting Infor" on page 5.

Contacting Infor

If you have questions about Infor products, go to Infor Concierge at https://concierge.infor.com/ and create a support incident.

The latest documentation is available from the Infor Support Portal. To access documentation on the Infor Support Portal, select **Search > Browse Documentation**. We recommend that you check this portal periodically for updated documentation.

If you have comments about Infor documentation, contact documentation@infor.com.

Chapter 1   Credit Card Processing

Infor LX provides the CCM500I interface program and call programs to enable credit card processing when used with a third-party payment application. To use CCM500I in your own environment, copy the program and modify it to send and receive messages from the third-party payment application. If you rename CCM500I, modify the call programs to use the new name.

We recommend that you contact Infor's Professional Services Organization to use Infor LX with a third-party product.

You must enable credit card processing in ORD820D. See the *Infor LX Release Notes V8.3.2* for detailed information about the Infor LX programs that support credit card processing.

Infor LX includes hard-coded credit card processing scenarios that you can use to test credit card functionality on your system before you install the third-party payment application. See "Scenarios" in this guide.

Requirements

Credit card processing requires this software:

- Infor LX 8.3.1 or higher
- Third-party payment application
- Payment processor, such as a bank or other financial institution

Credit card processing

The CCM500I interface program supports the following credit card processing functionality. Verify that your third-party payment application also supports this functionality.

- Ability to send requests for credit card authorization and validation during sales order entry and credit memo entry.
- Re-verification of credit card information at various steps in the order cycle.
- Validation, authorization, re-authorization, cancellation, and settlement from a payment processor by a third-party middleware payment application.

Infor LX processes credit card orders as shown in this process flow:
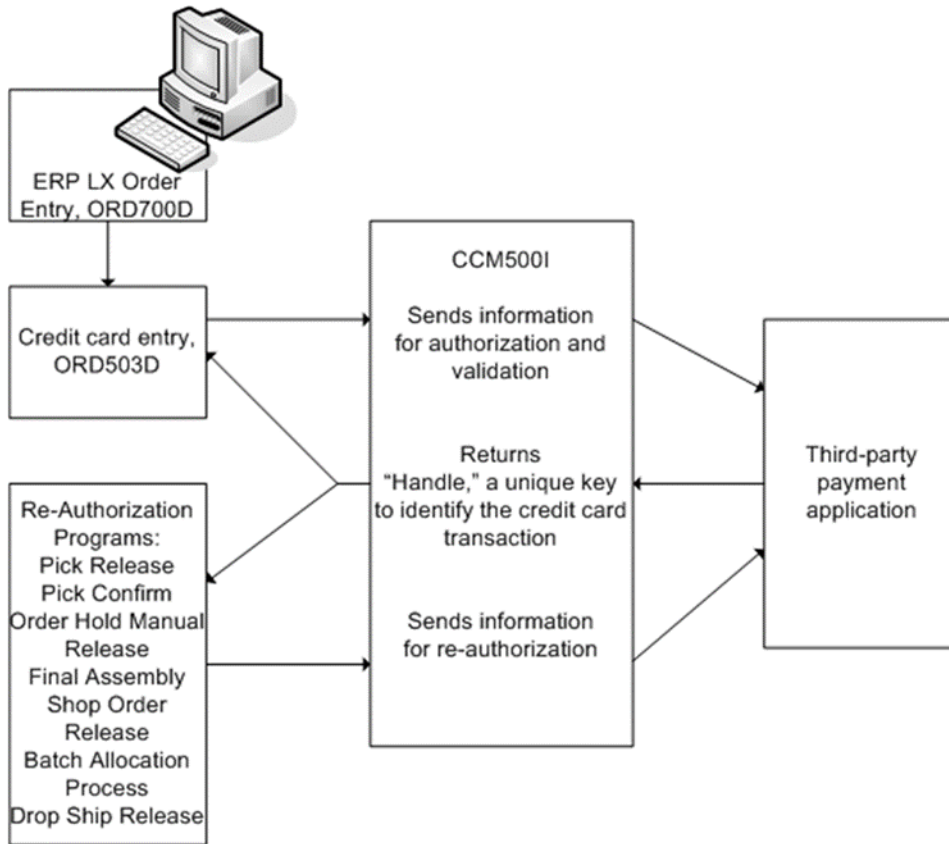
1   A user creates an order in ORD700 and enters credit card information in ORD503D.

2   The CCM500I interface program sends the credit card information to the third-party payment application.

3   The payment application may return a unique key, or handle, that identifies the transaction in Infor LX, may encrypt the credit card number, and may provide authorization.

4   CCM500I stores the credit card number as a masked number in the Infor LX database.

5   The user can request re-authorization at several points in the order processing cycle.

Settlement processing

Batch Authorization, ORD650D, is used to process expired authorizations and to settle the credit card transaction. ORD650D sends the settlement information to the third-party payment application which then sends the information to the payment processor.

Credit card payment is an optional payment method in invoice release. Invoice Release assumes that a valid authorization exists; the accounts receivable invoice and payment are written during the

invoice release process. When it authorized the credit card transaction, the bank guaranteed funds, so the invoice is considered paid.

Scenarios

Hard-coded simulation scenarios are available for you to test credit card processing in Infor LX before you build the application interface to the third-party payment application.

Before you can run the credit card simulations, you must complete this setup:

- Set the Actual or Simulation Processing flag to 2, Simulation. This flag is in Order Entry System Parameters, ORD820D, Credit Card Processing Parameters, ORD820D-09.
- Create Credit Card Provider Codes in ORD130. This creates records in the RPC file.
- Create Approval/Decline Codes in ORD131. This creates records in the EDR file.

Set up Decline Code 5555 with the following parameters:	
Decline code	5555
Description	Insufficient funds
Authorized	0
Validated	1
Credit card hold	1
Set up Decline Code 7777 with the following parameters:	
Decline code	7777
Description	Invalid name
Authorized	1
Validated	0
Credit card hold	1

- Create Credit Card Terms with Method Code 3 in ACR110. This creates records in the RTM file.

Credit card transactions create two new records: a Credit Card Order Header creates an ECR record and Credit Card Transaction Detail creates an ECX record. The key to the files is order number.

The Credit Card Transaction file (ECX) uses the following codes to identify the status of credit card orders:

- 0=Decline
- 1=Validated
- 2=Authorized

The scenarios allow you to test that the processing returns these codes appropriately.

Test Scenarios

1 Test for validation and authorization approved

Credit Card Entry (ORD503D2) select 2=Authorize. This creates ECR and ECX records, updates the authorization fields, and sets the status to 2, Approved, on the ECX file.

2 Test for validation only

Credit Card Entry (ORD503D2) select 1=Validate. This creates ECR and ECX records, updates the ECX status to 1, Validated, and updates the authorization date and time only. The process does not update the authorization amount for a request for validation only.

3 Test for authorization with an invalid postal code

Credit Card Entry (ORD503D2) select 2=Authorize. Enter a postal code of 60601. This returns as Declined on ORD503D2. You have two options:

a F19=Accept on hold - This function creates ECR and ECX records. It updates the authorization fields and the decline date and time fields to note that validation has failed. It also sets the status to 0, Decline, on the ECX file and updates AVS Response with a 55 to note failed postal code validation. The ECH credit card hold field is updated to 01, On Hold.

b Enter a new postal code and use F6=Accept. This function creates ECR and ECX records. It updates the authorization fields and sets the status to 2, Authorized, on the ECX file. The order is accepted and is not on credit card hold.

4 Test for validation with authorization declined

Credit Card Entry (ORD503D2) select 2=Authorize. Enter an order amount between 50,000 and 60,000. This returns as Decline code 5555, Declined – Insufficient Funds – on ORD503D2. You have three options:

a F19=Accept on hold - This function creates ECR and ECX records. It updates the decline fields and sets the status to 0, Decline, on the ECX file. The ECH credit card hold field is updated to 01, On Hold.

b Call the Credit Card Company to receive approval over the phone. The order entry clerk enters the Manual Authorization code received over the phone and uses F17=Accept Manual to accept. This function updates the authorization fields and sets the status to 2, Approved, on the ECX file. The order is accepted and is not on credit card hold.

c F21=Delete – This function deletes the order. No records are created.

5 Test for invalid postal code and authorization declined

Credit Card Entry (ORD503D2) select 2=Authorize. Enter an order amount between 50,000 and 60,000 and a postal code of 60601 in ORD503D2. This returns as Decline code 5555, Declined – Insufficient Funds – on ORD503D2. You have three options:

a F19=Accept on hold - This function creates ECR and ECX records. It updates the decline fields and sets the status to 0, Decline, on the ECX file. It also updates AVS Response with a 55 to note failed postal code validation. The ECH credit card hold field is updated to 01, On Hold.

    b   Call the Credit Card Company to receive approval over the phone. The order entry clerk enters the Manual Authorization code received over the phone and uses F17=Accept Manual to accept.

This function updates the authorization fields and sets the status to 2, Approved, on the ECX file. The order is accepted and is not on credit card hold.

    c   F21=Delete – This function deletes the order. No records are created.

6   Test for validation only with return of invalid credit cardholder

Credit Card Entry (ORD503D2) select 1=Validate. Enter a blank name or NAME TEST in the Cardholder Name field. This returns as Decline code 7777, Declined – Invalid Name – on ORD503D2. You have two options:

    a   F19=Accept on hold - This function creates ECR and ECX records. It updates the authorization fields and the decline date and time fields to note that validation has failed. It also sets the status to 0, Decline, on the ECX file. The ECH credit card hold field is updated to 01, OnHold.

    b   Enter a new Cardholder Name and use F16=Override Hold. This function creates ECR and ECX records. It updates the authorization fields and sets the status to 2, Authorized, on the ECX file. The order is accepted and is not on credit card hold.

7   Test for authorization with an invalid security code

Credit Card Entry (ORD503D2) select 2=Authorize. Enter a verification value of 123. This returns as Declined on ORD503D2. You have two options:

    a   F19=Accept on hold. This function creates ECR and ECX records. It updates the authorization fields and the decline date and time fields to note that validation has failed. It also sets the status to 0, Decline, on the ECX file and updates CV2 Response with a 99 to note failed security code validation. The ECH credit card hold field is updated to 01, On Hold.

    b   Enter a new credit card verification value and use F6=Accept. This function creates ECR and ECX records. It updates the authorization fields and sets the status to 2, Authorized, on the ECX file. The order is accepted and is not on credit card hold.