
NETePay XML
Installation & Configuration Guide

***For Sterling Payment Technologies
Using Paymentech Terminal***

***Via NetConnect
Supporting Dial Backup***

Version 4.14

Part Number: 8703.92 (ML)

NETePay XML Installation & Configuration Guide

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Printed in USA

Revised: 21 April 2010

Version Support

This document supports the following application versions:

NETePay ML/XML Sterling - Paymentech Terminal, Version 4.14

DSIClientX, Version 3.85

DSIClient Transaction Utility, Version 2.50

ePay Administrator for NETePay, Version 4.00

Payment Processor Support

This document supports the following payment processor:

Paymentech Terminal for Sterling Payment Technologies

Via NetConnect Supporting Dial Backup

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OVERVIEW

Introduction

About NETePay with Dial Backup

Developed by Datacap Systems, *NETePay* enables retail, restaurant and other businesses to perform fast electronic payment authorizations via the Internet. *NETePay* also incorporates automatic dialup backup direct to the processing host in the event of an Internet outage. The dial backup operation is completely automatic and switches back to Internet operation without operator intervention.

NETePay is multi-threaded to accept simultaneous requests from multiple clients, and scalable so that customers can configure their store systems to fit their requirements and get the most favorable rates from their payment service.

NETePay is available in two versions: SL and ML. The SL (Single Lane) version is designed for single station, non-LAN POS systems; the ML (Multi Lane) version is designed for multiple POS stations on a LAN. This User Guide is applicable to both versions.

What's Included on your CD

The *NETePay* CD-ROM includes client and server applications for Windows 2000, XP and Vista Business Edition operating systems for both single and multi-pay point users.

- ***NETePay with Dial Backup*** – server-side software that enables you to process payment authorization requests via the Internet or other TCP/IP Virtual Private Network (VPN) services.
- ***DSIClientX*** – an ActiveX control that integrates with a Point of Sale application and sends encrypted payment authorization requests from client machines on a LAN to *NETePay* for processing. *DSIClientX* also includes a utility program to enter test payment transactions called ***DSIClient***.
- ***ePay Administrator for NETePay*** – a software application that provides payment transaction batch management. You can also use *ePay Administrator* to enter and process payment transactions.

For more information about using *ePay Administrator for NETePay*, see the *ePay User Guide*

- ***Microsoft MSDE Database Engine*** – this software provides database services to *NETePay* and *ePay Administrator* using Microsoft MSDE for Windows 2000 and XP users.
- ***SQL Express 2005*** - this software provides database services to *NETePay* and *ePay Administrator* using Microsoft SQL Express for Windows Vista users.

- **SQL Express 2005** - this software provides database services to NETePay and ePay Administrator using Microsoft SQL Express for Windows 7 users.
- **Microsoft Internet Explorer 6.0** – this version (or later) of Microsoft Internet Explorer will ensure that you can install the necessary encryption capability required for *NETePay*.

How it works

NETePay is an application that resides on a server (either at the store level or remotely, at the enterprise level) monitors encrypted transaction requests from client machines using a POS or restaurant application integrated with *DSIClientX*, Datacap's XML ActiveX control.

When *NETePay* receives an encrypted transaction request from a client machine, it sends the request to the bankcard processor for approval via the Internet or PSTN dialup direct to the processing host. The transactions are then stored in a database that resides on the server. *NETePay* makes use of 128-bit encryption to provide secure transactions over the Internet.

By using *ePay Administrator*, you can view the transactions, settle and close batches, generate reports and process payment transactions. For more information about using *ePay Administrator*, see the *ePay Administrator User Guide*.

SECURITY CONSIDERATIONS

Introduction

Systems which process payment transactions necessarily handle sensitive cardholder account information. The card associations (VISA, MasterCard) have developed security standards for handling cardholder information in a published document named *Payment Card Industry (PCI) Data Security Standard*.

The security requirements defined in the standard apply to all members, merchants, and service providers that store, process or transmit cardholder data.

The PCI Data Security Requirements apply to all **system components** which is defined as any **network component, server, or application** included in, or connected to, the cardholder data environment. Network components, include, but are not limited to, firewalls, switches, routers, wireless access points, network appliances, and other security appliances. Servers include, but are not limited to, Web, database, authentication, Domain Name Service (DNS), mail, proxy, and Network Time Protocol (NTP). Applications include all purchased and custom applications, including internal and external (Web) applications.

The following **12 Requirements** comprise the Payment Card Industry Data Security Standard.

Build and Maintain a Secure Network

1. Install and maintain a firewall configuration to protect data
2. Do not use vendor-supplied defaults for system passwords and other security parameters

Protect Cardholder Data

3. Protect Stored Data
4. Encrypt transmission of cardholder data and sensitive information across public networks

Maintain a Vulnerability Management Program

5. Use and regularly update anti-virus software
6. Develop and maintain secure systems and applications

Implement Strong Access Control Measures

7. Restrict access to data by business need-to-know
8. Assign a unique ID to each person with computer access
9. Restrict physical access to cardholder data

Regularly Monitor and Test Networks

10. Track and monitor all access to network resources and cardholder data
11. Regularly test security systems and processes

Maintain an Information Security Policy

12. Maintain a policy that addresses information security

Access Control

The PCI standard requires that access to all systems in the payment processing environment be protected through use of unique users and complex passwords. Unique user accounts indicate that every account used is associated with an individual user and/or process with no use of generic group accounts used by more than one user or process. Additionally any default accounts provided with operating systems, databases and/or devices should be removed/disabled/renamed if possible, or at least should have complex passwords and should not be used. Examples of such default administrator accounts include administrator (Windows systems), sa (SQL/MSDE), and root (UNIX/Linux).

The PCI standard requires the following password complexity for compliance:

- Passwords must be at least 7 characters
- Passwords must include both numeric and alphabetic characters
- Passwords must be changed at least every 90 days
- New passwords can not be the same as the last 4 passwords

Below are the other PCI account requirements beyond uniqueness and password complexity:

- If an incorrect password is provided 6 times the account should be locked out
- Account lock out duration should be at least 30 min. (or until an administrator resets it)
- Sessions idle for more than 15 minutes should require re-entry of username and password to reactivate the session.

These same account and password criteria must also be applied to any applications or databases included in payment processing to be PCI compliant.

Remote Access Control

The PCI standard requires that if employees, administrators, or vendors can access the payment processing environment remotely; access should be authenticated using a 2-factor authentication mechanism (username/ password and an additional authentication item such as a token or certificate).

In the case of vendor remote access accounts, in addition to the standard access controls, vendor accounts should only be active while access is required to provide service, should include only the access rights required for the service rendered, and should be robustly audited.

Access to hosts within the payment processing environment via 3rd party remote access software such as Remote Desktop (RDP)/Terminal Server, PCAnywhere, etc. requires that when such programs are used that these sessions are encrypted with at least 128 bit encryption (this requirement is in addition to the requirement for 2-factor authentication required for users connecting from outside the payment processing environment). For RDP/Terminal Services this means using the high encryption setting on the server, and for PCAnywhere it means using symmetric or public key options for encryption.

Wireless Access Control

The PCI standard requires the encryption of cardholder data transmitted over wireless connections. The following items identify the PCI standard requirements for wireless connectivity to the payment environment:

- Firewall/port filtering services should be placed between wireless access points and the payment processing environment with rules restricting access
- Use of appropriate encryption mechanisms such as **VPN, SSL/TPS at 128 bit, WEP at 128 bit, and/or WPA**
- If WEP is used the following additional requirements must be met:
 - Another encryption methodology must be used to protect cardholder data
 - If automated WEP key rotation is implemented key change should occur every 10-30 minutes
 - If automated key change is not used, keys should be manually changed at least quarterly and when key personnel leave the organization
- Vendor supplied defaults (administrator username/password, SSID, and SNMP community values) should be changed
- Access point should restrict access to known authorized devices (using MAC Address filtering)

Network Encryption

The PCI standard requires the use of strong cryptography and encryption techniques (at least 128 bit); such as Secure Sockets Layer (SSL) and Internet Protocol Security (IPSEC) to safeguard sensitive cardholder data during transmission over public networks (like the Internet).

Additionally PCI requires that cardholder information never be sent via e-mail without strong encryption of the data.

Network Security

ePay Administrator and ePay Administrator for NETePay may be installed on other computers on the network rather than on the computer on which the NETePay server is installed. ***If either version of ePay Administrator is installed remotely in this manner, you should enable SSL encryption for the instance of MSDE by using Microsoft Management Console.***

NETePay Compliance

All versions of **NETePay** at or above Version 4.00 implement all of the PCI Data Security Standard requirements which are applicable to a payment processing application.

- **NETePay** does not store any magnetic stripe (Track 1 or 2), card verification (CVV, CVV2, etc.) or PIN data, ever.
- **NETePay** truncates all account and expiration date information for transactions which have been settled in every area where it is either stored or displayed.
- **NETePay** encrypts account numbers and expiration dates for transactions which have not yet been settled.
- **NETePay** logs only record truncated account number and expiration date information and never record any magnetic stripe (Track 1 or 2), card verification (CVV, CVV2, etc) or PIN data, ever.
- **NETePay** utilities which present data in a user interface (display or print) always truncate account number and expiration date data and never display magnetic stripe (Track 1 or 2), card verification (CVV, CVV2, etc) or PIN data, ever.
- **NETePay** encrypts all IP transmissions which contain cardholder data.

Baseline System Configuration

To realize the maximum security from *NETePay*, the server on which it is installed should meet or exceed the following system requirements:

- Microsoft Windows 2000 Professional with Service Pack 4, Windows XP Pro with Service Pack 2 or Windows Vista Business Edition. All latest updates and hotfixes should be tested and applied.
- 1 GB of RAM minimum, 2 GB or higher recommended
- 5 GB of available hard-disk space
- Microsoft Internet Explorer with 128-bit encryption, Microsoft Internet Explorer 6.0 or higher recommended
- TCP/IP network connectivity.
- Microsoft Internet Explorer with 128-bit encryption, Microsoft Internet Explorer 6.0 or higher recommended
- TCP/IP network connectivity.
- Available COM port (if using dial backup or dial primary communications)
- Datacap DialLink modem (if using dial backup or dial primary communications)
- Persistent Internet Connection (DSL, cable, frame relay, etc.)

Additional System Security Recommendations

Although **NETePay** implements all of the PCI Data Security Standard requirements which are applicable to a payment processing application, additional overall security can be realized by implementing the following:

- Use a router which implements NAT (Network Address Translation).
- Use antivirus software with auto update capability, from vendors such as McAfee, Norton, Panda, Kaspersky, Trend Micro, etc.
- Enable firewall services (either software based like Windows Firewall or hardware based) between the payment processing environment and the internet access device (typically an ISP provided router/modem).
- Define and use strong passwords to restrict access to authorized personnel.
- Test and install security related Windows and SQL/MSDE updates, service packs and hotfixes promptly. Consider using automatic updating.

POS System Considerations

Although **NETePay** implements all of the PCI Data Security Standard (DSS) requirements which are applicable to a payment processing application, your POS application may not handle cardholder information in such a secure fashion.

PCI Data Security requirements must be implemented in all the components of a system which handle cardholder data in order to provide comprehensive security. The PCI Data Security requirements **must** be implemented in your POS system and any other applications which handle cardholder data. You should verify with your POS system provider that the version of the POS software you are using is compliant.

Security Action Plan

In addition to the preceding security recommendations, a comprehensive approach to assessing the security compliance of your entire system is necessary to protect you and your data. The following is a basic plan every merchant should adopt.

1. Read the PCI Standard in full and perform a security gap analysis. Identify any gaps between existing practices in your organization and those outlined by the PCI requirements.
2. Create an action plan for on-going compliance and assessment. Once the gaps are identified, companies must determine the steps needed to close the gaps and protect cardholder data. It could mean adding new technologies to shore up firewall and perimeter controls, or increasing the logging and archiving procedures associated with transaction data.
3. Implement, monitor and maintain the plan. Compliance is not a one-time event. Regardless of merchant or service provider level, all entities must complete annual self-assessments using the PCI Self Assessment Questionnaire.
4. Call in outside experts as needed. Visa has published a Qualified Security Assessor List of companies that can conduct on-site CISP compliance audits for Level 1 Merchants, and Level 1 and 2 Service Providers. MasterCard has a Compliant Security Vendor List of SDP-approved scanning vendors.

More Information

You may download a copy of the *Payment Card Industry (PCI) Data Security Standard* from the PCI Security Standards Council website at the following Internet address:

http://www.pcisecuritystandards.org/security_standards/pci_dss_download_agreement.shtml

Additional information for merchants from the PCI Security Standards Council is available at the following Internet address:

http://www.pcisecuritystandards.org/education/fact_sheets.shtml

Listing of qualified security assessors from the PCI Security Standards Council is available at the following Internet address:

http://www.pcisecuritystandards.org/pdfs/pci_qsa_list.pdf

INSTALLATION

Introduction

This chapter explains how to install and configure the following *NETePay* components.

- *NETePay*
- *DSIClientX*
- *ePay Administrator*
- Microsoft MSDE or SQL Express Database Engine
- Microsoft Internet Explorer 6.0 (or later) with High Encryption

You will need to install all the components on the server.

Each client machine will require *DSIClientX* installed. *ePay Administrator* is installed on one or more client machines (for more information about using *ePay Administrator*, see the *ePay Administrator User Guide*).

If you are using version 5.1 (or later) of Microsoft Internet Explorer that already has high encryption, installation of Microsoft Internet Explorer 6.0 (or later) with High Encryption is optional. If you are using a version prior to 5.1, you must upgrade your Internet Explorer installation.

Requirements

Baseline System Configuration

To successfully install and run *NETePay* on your server, it should meet or exceed the following system requirements:

- Microsoft Windows 2000 Professional with Service Pack 4, Windows XP Pro with Service Pack 2, Windows Vista Business Edition, Windows Server 2003 or 2008 or Windows 7. All latest updates and hotfixes should be applied.
- 2 GB of RAM minimum, 4 GB or higher recommended
- 10 GB of available hard-disk space
- Microsoft Internet Explorer with 128-bit encryption, Microsoft Internet Explorer 6.0 or higher recommended
- TCP/IP network connectivity.
- Available COM port (if using dial backup or dial primary communications)
- Datacap DialLink modem (if using dial backup or dial primary communications)
- Persistent Internet Connection (DSL, cable, frame relay, etc.)

Network Requirements

- Before installing *NETePay* or any of its components, you should know the names and IP addresses of the servers receiving transactions. For remote servers or enterprise systems, it may be necessary to contact your network administrator or your merchant service provider
- You should also make port 9000 on the *NETePay* server available for incoming traffic if you are behind a firewall and connected to the default port.

Installation Procedures

Accessing the NETePay CD-ROM

Before you begin installing *NETePay* and its components, you should close all unnecessary programs and disable any anti-virus software.

Use either of the following procedure to access the folders that contain the setup programs for *NETePay* and its components:

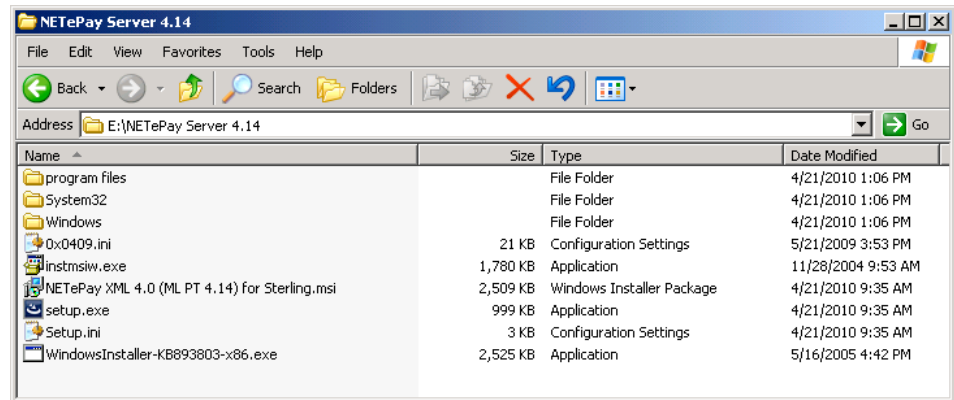
1. Insert the CD-ROM labeled *NETePay* into the server's CD-ROM drive. If you have Window's AUTORUN feature enabled for your CD/DVD, then you will be presented with the following window:

datacap systems, inc.		Reliable Integrated E-Payment Solutions
	Open Installation & Configuration Guide	This document (ReadMe.pdf) describes the installation and setup of NETePay for Paymentech Processing. Requires Acrobat Reader
	Open Security Recommendations Guide	This document (Security-ReadMe.pdf) describes the PCI/CISP security recommendations for systems using NETePay. Requires Acrobat Reader
STEP 1.	For Windows 2000, XP, 2003 Server Install MSDE Datacap Instance OR For Windows Vista, 2008 Server Install SQL Express 2005 Datacap Instance OR For Windows 7 Install SQL Express 2008 Datacap Instance	<p>For Windows 2000, XP or 2003 Server, NETePay requires this installation of SQL (MSDE) Server for batch management and reporting. If upgrading from an earlier version of NETePay where MSDE - Datacap Instance was previously installed, skip this step.</p> <p>For Windows Vista or 2008 Server, NETePay requires this installation of SQL Express 2005 Server for batch management and reporting. If upgrading from an earlier version of NETePay where SQL Express 2005 - Datacap Instance was previously installed, skip this step.</p> <p>For Windows 7, NETePay requires this installation of SQL Express 2008 Server for batch management and reporting. If upgrading from an earlier version of NETePay where SQL Express 2008 - Datacap Instance was previously installed, skip this step.</p>
STEP 2.	Install NETePay	The NETePay Server communicates with Paymentech's NetConnect IP Gateway in order to process Credit card and check authorization transactions.
STEP 3.	Install EPay Admin	EPay Admin is a stand-alone application that provides batch management and reporting by communicating with NETePay.
OPTIONAL	Install DSIClient	DSIClient is a stand-alone application used to send test transactions to NETePay.

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Revised: April 21, 2010.

Done

2. If AUTORUN is not enabled on your system, then you should open **My Computer**, and then double-click the drive that contains the *NETePay* CD-ROM. The following window appears. Double click SETUP (or SETUP.EXE) to install NETePay.



3. **You must be logged in as an 'Administrator' to install NETePay and all of its components.** Installations performed when logged on as another user with rights less than 'Administrator' will not operate correctly.

Installing/Upgrading Microsoft Internet Explorer

NETePay uses Windows encryption services and requires that Internet Explorer with 128 bit encryption strength is installed on each system in the LAN. If needed, you can install or upgrade your server and each computer on the LAN with a version of Microsoft Internet Explorer that supports 128-bit encryption.

If needed, use the Windows Update on each PC to upgrade an existing version, or if an Internet connection is not available, install a copy of Microsoft Internet Explorer 6.0 included on the *DIALePay* CD-ROM.

Determining the Encryption Strength

To determine if a PC has the necessary encryption to run *DIALePay*:

1. Launch **Internet Explorer**.
2. From the Internet Explorer menu bar, select **Help** and choose **About Internet Explorer**. The following window (or something similar), should appear:



3. The Cipher Strength should indicate 128-bit. If not, you must update your version of Internet Explorer.
4. Click **OK** to close the window.

Installing Microsoft Internet Explorer (As Required)

To install Microsoft Internet Explorer 6.0 from the *DIALePay* CD-ROM:

1. Open the Microsoft Internet Explorer folder on the *DIALePay* CD-ROM and double-click the **Microsoft Internet Explorer 60 High Encryption** folder.
2. Double-click the **i386** folder.
3. Double-click **setup.exe**.
4. Click **Install Internet Explorer 6 and Internet Tools**.
5. Follow the on-screen instructions.

Installing MSDE

(Required for Windows 2000, XP or 2003 Server)

Note: *You must be logged in as an ‘Administrator’ to install NETePay and all of its components.* Installations performed when logged on as another user with rights less than ‘Administrator’ will not operate correctly. Do not use MSDE for Vista installation; see next section for SQL Express installation.

To install the MSDE Database Engine:

1. Open the **MSDE-DatcapInstance 1.00** folder on the *NETePay* CD-ROM and double-click **setup** (or setup.exe).
2. Accept all default values and click **NEXT** or **INSTALL** as requested.
3. Upon successful completion, you will be prompted to restart.
4. Click **Yes** to restart the computer. ***It is very important to restart at this time to avoid configuration problems!***

Note: When MSDE is installed, an application named **NETePay Database Manager** is also installed in the Software from Datacap program group. This application provides basic maintenance functions, such as backup, restore and purge, and is covered in Chapter 5.

Installing SQL Express 2005

(Required for Windows Vista Business Edition or 2008 Server)

Note: *You must be logged in as an ‘Administrator’ to install NETePay and all of its components.* Installations performed when logged on as another user with rights less than ‘Administrator’ will not operate correctly.

To install the SQL Express 2005:

1. Open the **SQL Express 2005 DatcapInstance 1.00** folder on the *NETePay* CD-ROM and double-click **setup** (or setup.exe).
2. Accept all default values and click **NEXT** or **INSTALL** as requested.
3. Upon successful completion, you will be prompted to restart.
4. Click **Yes** to restart the computer. ***It is very important to restart at this time to avoid configuration problems!***

Note: When SQL Express 2005 is installed, an application named **NETePay Database Manager** is also installed in the Software from Datacap program group. This application provides basic maintenance functions, such as backup, restore and purge, and is covered in Chapter 5.

Installing SQL Express 2008

(Required for Windows Vista Business Edition and Windows 7)

Note: *You must be logged in as an ‘Administrator’ to install NETePay and all of its components.* Installations performed when logged on as another user with rights less than ‘Administrator’ will not operate correctly.

To install the SQL Express 2008:

1. Open the **SQL Express 2008 DatacapInstance 1.00** folder on the *NETePay* CD-ROM and double-click **setup** (or setup.exe).
2. Accept all default values and click **NEXT** or **INSTALL** as requested.
3. Upon successful completion, you will be prompted to restart.
4. Click **Yes** to restart the computer. ***It is very important to restart at this time to avoid configuration problems!***

Note: When SQL Express 2008 is installed, an application named **NETePay Database Manager** is also installed in the Software from Datacap program group. This application provides basic maintenance functions, such as backup, restore and purge, and is covered in Chapter 5.

Installing NETePay (Required)

Note: *You must be logged in as an ‘Administrator’ to install NETePay and all of its components.* Installations performed when logged on as another user with rights less than ‘Administrator’ will not operate correctly.

To install the NETePay Server software:

1. Open the NETePay Server folder on the *NETePay* CD-ROM and double-click **setup** (or setup.exe).
2. The installation wizard will start. When the Welcome screen appears, click **Next**.
3. Read and accept the End User License agreement and click **Next**.
4. Enter your **User Name** and **Organization**. If available on your operating system, make the application available to all users.
5. Click **Next**, then click **Install**. The installation wizard will then begin installing the necessary files on your computer.
6. Click **Finish** to complete the installation. A pop-up message will then appear and inform you to restart the computer.
7. Click **Yes** to restart the computer. ***It is very important to restart at this time to avoid configuration problems!***

Installing DSIClient Application (Optional)

Note: *You must be logged in as an ‘Administrator’ to install NETePay and all of its components.* Installations performed when logged on as another user with rights less than ‘Administrator’ will not operate correctly.

The DSIClient application provides a convenient means to test operation of the NETePay server and the store LAN configuration. It is not suitable for normal transaction processing since it does not cannot print drafts or receipts. Your POS system should be used for normal transaction processing through NETePay.

To install the *DSIClient application* (includes the DSIClientX ActiveX control):

1. Open the DSIClient folder on the *NETePay* CD-ROM and double-click, **setup.exe**.
2. The installation wizard will start. When the Welcome screen appears, click **Next**.
3. Read and accept the End User License agreement and click **Next**.
4. Read the notes pertaining to *DSIClient* installation and click **Next**.
5. Enter your User Name and Organization.
6. If the option is available, make the application available to all users.
7. To begin installing the necessary files on your computer, click **Next**, then click **Install**.
8. To complete the installation process, click **Finish**. A pop-up message will then appear and inform you to restart the computer.
9. Click **Yes** to restart the computer.

Installing ePay Administrator for NETePay (Required)

Note: You must be logged in as an 'Administrator' to install *NETePay* and all of its components. Installations performed when logged on as another user with rights less than 'Administrator' will not operate correctly.

Note: The *ePay Administrator for NETePay* software is designed to use the LAN to perform transaction editing and reporting. Best security practices advise that you to install the *ePay Administrator for NETePay* software on a workstation on the LAN, not on the server.

To install *ePay Administrator for NETePay*:

1. Open the ePayAdmin folder on the *NETePay* CD-ROM and double-click **setup.exe**.
2. The installation wizard will start. When the Welcome screen appears, click **Next**.
3. Read and accept the End User License agreement and click **Next**.
4. Enter your **User Name** and **Organization**.
5. If available on your operating system, make the application available to all users.
6. Click **Next**, then click **Install**. The installation wizard will then begin installing the necessary files on your computer.
7. Click **Finish** to complete the installation. A pop-up message will then appear and inform you to restart the computer.
8. Click **Yes** to restart the computer.

For more information about using *ePay Administrator for NETePay*, see the *ePay Administrator for NETePay User Guide*

Installing Datacap DialLink modem (Required for Dial Operations)

Note: To use the dial capabilities of *NETePay* (either as backup or primary communications), a *Datacap DialLink* modem (not a *DataTran*) must be attached to an available COM port on the PC.

To install the *Datacap DialLink* modem for *NETePay*:

1. Connect the uDIN8 connector of the interface cable to the Datacap DialLink modem PC/ECR port.
2. Connect the DB9 end of the interface cable to the intended COM port on the PC.
3. Connect one end of the RJ11 cable to the TELCO connector on the Datacap DialLink modem.
4. Connect the other end of the RJ11 cable to a working phone line jack. No other devices should be connected to this phone line and plain old telephone service (POTS) line is best.
5. Connect the transformer to the POWER connector on the Datacap DialLink modem.
6. Plug the transformer into a suitable 110VAC outlet. It is strongly recommended that a surge protector be used with the Datacap DialLink modem.

NETePay CONFIGURATION & TESTING

Introduction

This chapter explains how to activate and configure *NETePay* for use.

NETePay is sent to you as a fully functional software application for 10 calendar days before requiring entry of an activation code by Datacap Systems.

If *NETePay* has not been activated by Datacap within those 10 days, it will decline all requests and return a “Must Activate NETePay” message to the POS terminal, indicating that the initial activation period has expired.

You will then have the option to extend the activation period for one additional 10-day period via the activation screen. If an activation code is not entered during the second activation period, *NETePay* will decline all requests and return a “Must Activate NETePay” message until an activation code is entered.

Activation

During installation, *NETePay* generates a Session Code and Machine ID that are unique to that PC and required for permanent operation of *NETePay* on that machine.

Simply submit those numbers to Datacap by using one of the following methods to obtain an activation code:

- Contact the Sales Department at (215) 997-8989 and provide the two uniquely generated numbers. Datacap will register your software and provide you an individualized activation code.
- E-mail the numbers to Datacap and receive your activation code via return E-mail.

Send an email message to activate@dcap.com with **NETePay Activation** in the Subject line. The body of the message should contain:

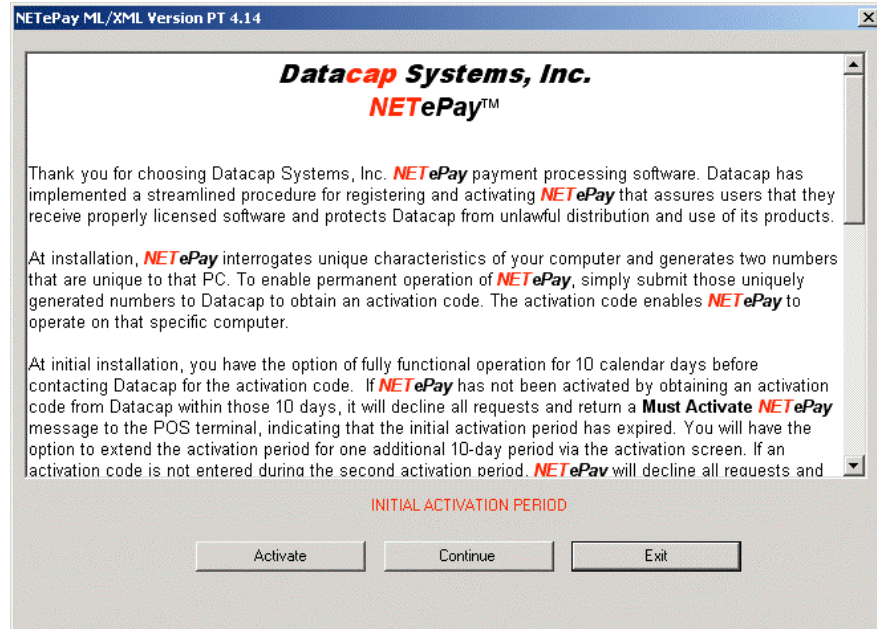
1. Your Name
2. Telephone Number
3. Serial Number
4. Session Code
5. Machine ID

The Serial Number, Session Code and Machine ID appear in the Activation dialog box and can be copied and pasted into the body of the E-mail message.

Configuration

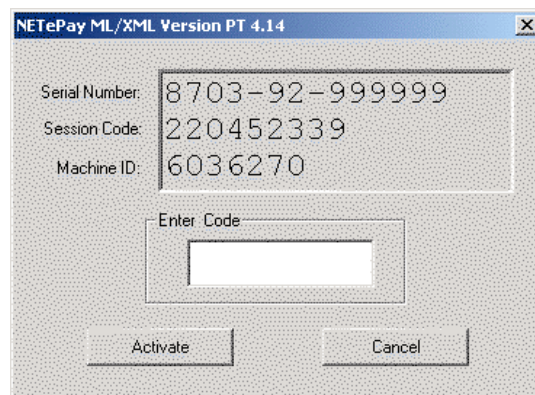
To activate and set up *NETePay* for use:

1. From the Desktop, double-click the **NETePay icon** The Initial Activation dialog box appears.

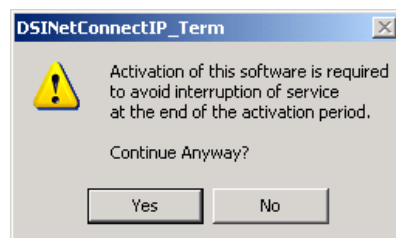


NOTE: The Initial Activation dialog box will appear each time you start *NETePay* until you activate it.

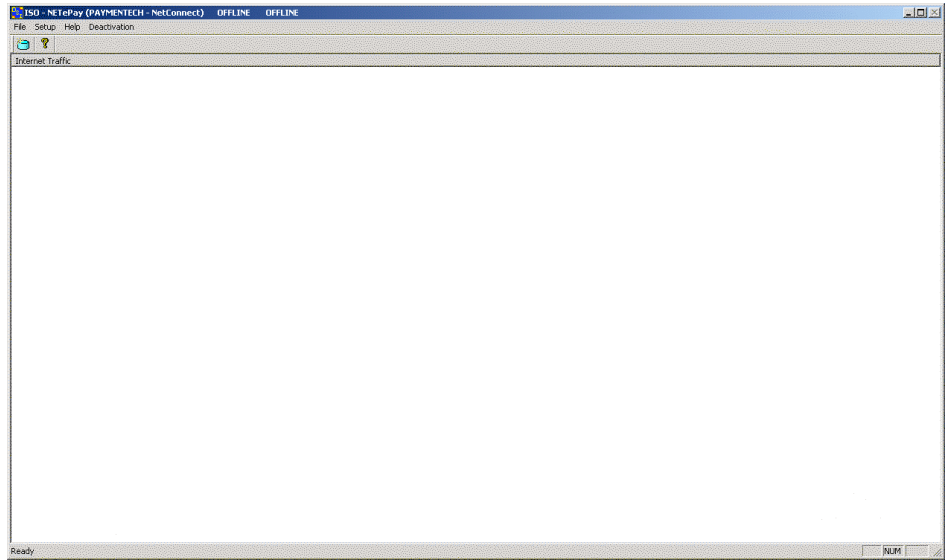
2. To enter the activation code, click **Activate**. When the activation dialog box appears, type the activation code in the box provided and click **Activate**



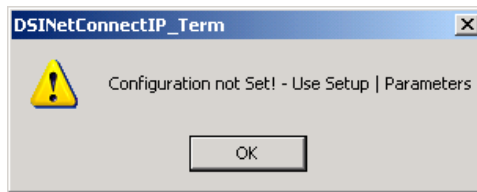
3. To proceed without activation, click **Continue**. When the message indicating that activation is required to avoid interruption of service appears, click **Yes** to continue.



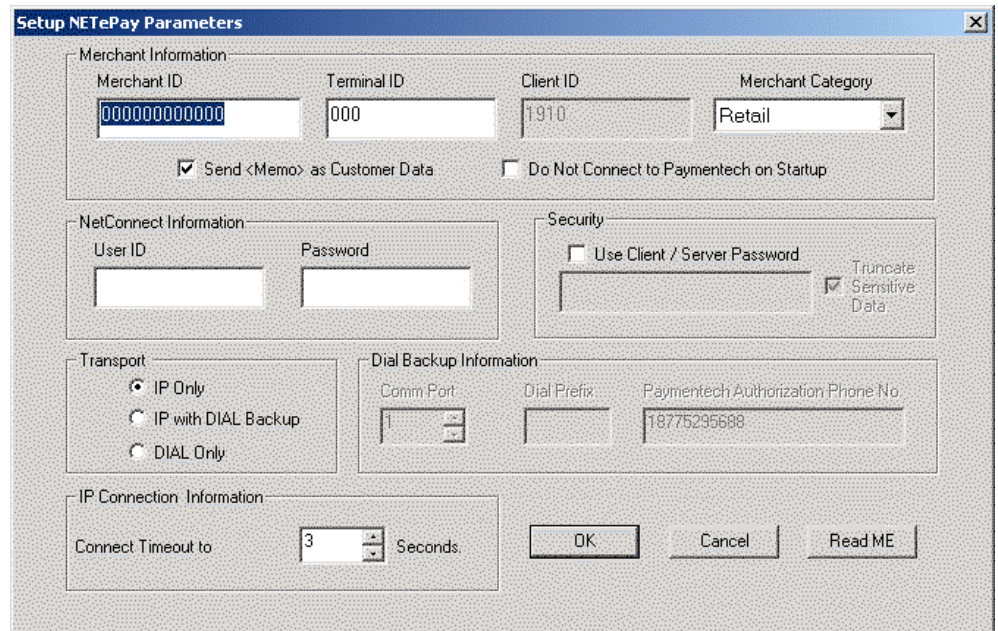
4. In either case, *NETePay* appears.



NOTE: During your initial access of *NETePay*, the following message will appear indicating that configuration is required. Click **OK** to continue.



5. From the *NETePay* menu bar, select **Setup** and choose **Merchant Parameters**. The Setup *NETePay* Parameters dialog box appears.



NOTE: You may click the *Read Me* button at any time to view the *Read Me* file with additional information on setting your configuration.

6. Under the **Merchant Information** section, enter the Sterling Merchant Information including **Merchant ID** (exactly 12 digits), **Terminal ID** (exactly 3 digits), **Client ID** (exactly 4 digits). Select one of the following **Merchant Categories** from the drop down list:
 - Retail
 - Restaurant
 - Moto
 - eCommerce

The checkbox “**Send <Memo> as Customer Data**” should be checked if the POS software is designed to send customer data that will be used by Sterling/Paymentech for specialized merchant reporting. Check with your POS provider and/or Paymentech to determine if this option should be checked. If you are unsure on whether your POS system uses this option properly, leave it unchecked.

The selection box **Do Not Connect to Paymentech on Startup** is unchecked by default. When this option is unchecked, NETePay will check that it can establish a connection to the Paymentech host before starting. If this box is checked, NETePay will start without testing the connection to the Paymentech host.

The Merchant Information required for this section is supplied by your merchant services provider.

7. Under **NetConnect Information**, enter the **User ID** and **Password** fields which are supplied either by Sterling, your bank or your merchant service provider. If you will be using Dial Only, the User ID and Password are not required.

NOTE: The **User ID** and **Password** are case sensitive.

8. Under the **Transport** section, you can select the method of communications to the Paymentech processing host.
 - a) **IP Only** – Select this option if you want NETePay to use only the Internet to process transaction with the Paymentech host.
 - b) **IP with Dial Backup** – Select this option if you want to use the Internet as the primary means of communication with Paymentech and to have automatic direct dial backup operation occur when Internet service is interrupted. This option requires that you install a Datacap DialLink modem on an available COM port. *NETePay only operates with a Datacap DialLink modem for backup operations – third party modems are not supported.*
 - c) **Dial Only** – Select this option if you want to use the Datacap DialLink modem and phone line as the primary means of communication with Paymentech. This option requires that you install a Datacap DialLink modem on an available COM port. *NETePay only operates with a Datacap DialLink modem for dialup operations – third party modems are not supported.*
9. Under the **IP Connection Information** section, you set the time in seconds to attempt an IP connection for each transaction before switching to dial for processing (if enabled). Allowable values are 3 to 40 seconds.
10. Under the **Dial Backup Information** section, you set parameters related to dial backup.
 - a) **Comm Port** – Select the COM port number where the Datacap DialLink modem is attached. Make sure not to use a port number used by another device. Allowable ports are 1-255.
 - b) **Dial Prefix** – If the phone system being used with the Datacap DialLink modem requires dialing a prefix to get an outside or long distance line, enter it here. A ‘W’ (wait for dial tone) or a ‘,’ (comma – wait 2 seconds before dialing next digit)

are the most common along with 8 or 9. For example “8,” would wait two seconds after going off hook before dialing the number in the Paymentech Authorization Phone Number text box.

c) **Paymentech Authorization Phone Number** – This number will automatically be filled in for the recommended access number to Paymentech. You may change this number if you are having problems reliably communicating with the host. Contact your merchant service provider or Sterling directly to obtain alternate access phone number(s).

11. Under the **Security** section, you may select whether you want to use a password protection on communications between clients and the server. If you are using *NETePay* in a Wide Area Network (WAN) that uses an Internet connection, you should enable Client/Server password protection to prevent unauthorized use of *NETePay*. If you want to enable Client/Server Password operation, click the **Client/Server Password** box and enter the password to be used by the server in the box below the checkbox.

NOTE: *You must also configure DSIClientX and ePay Administrator for Client/Server password protection using the same password to use this function.*

12. After completing the configuration settings, click **OK** to save the settings and exit the dialog box. If you want to quit without any changes being applied, click **Cancel**.

Testing

Important! - Before You Start

You should arrange with your bank and payment processor for testing *NETePay* and all other related components before going live.

It is the sole responsibility of the merchant account holder to verify that the merchant information entered into *NETePay* is correct.

You should only process actual payments after verifying that all test transactions have been successfully deposited.

Datacap Systems is not responsible for typographical errors, data entry errors or any other inaccuracies arising out of the creation and/or downloading of merchant data.

Furthermore, Datacap Systems shall not be liable for any errors or for incidental or consequential damages in connection with the use of the software or other programmed information, including customer supplied or Datacap supplied information.

USING THE DSIClient TRANSACTION UTILITY

Introduction

This chapter explains how to use the *DSIClient Transaction Utility* program as a stand-alone application to process retail payment transactions either at the server or a client machine.

NOTE: Before you process any transactions using the *DSIClient Transaction Utility*, you should have *NETePay* running.

Supported Transaction Types

DSIClient supports the following types of credit transactions via the keyboard, and/or an optional Verifone PINpad 2000:

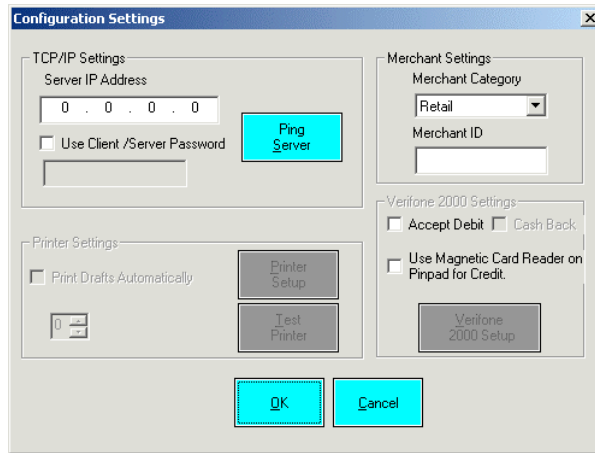
- **Credit Sale** – enables you to process a transaction for a payment for goods or services using a credit card (VISA, MasterCard, American Express, Discover, etc.).
- **Credit Refund** – enables you to issue a credit to the cardholder for the return or credit of goods or services using a credit card.
- **Credit Post Authorization** – enables you to process a transaction for which voice authorization code was obtained due to the payment-processing network being unavailable and places the transaction in the current batch for settlement and payment.
- **Credit Authorization Only** – enables you to authorize a credit card without settlement. In most cases, this transaction is used to determine if a credit card has sufficient remaining credit to process a sale.
- **Credit Void** – enables you to cancel a previously completed sale transaction in the current batch via a keyboard, PIN pad or magnetic card reader.
- **Override Duplicate** – enables you to force a network to authorize a transaction, when the first attempt for authorization resulted in a duplicate transaction error (such as “AP DUP”).

DSIClient Transaction Utility Setup

Before you can use the *DSIClient Transaction Utility*, you must configure it for use.

To setup the *DSIClient Transaction Utility*:

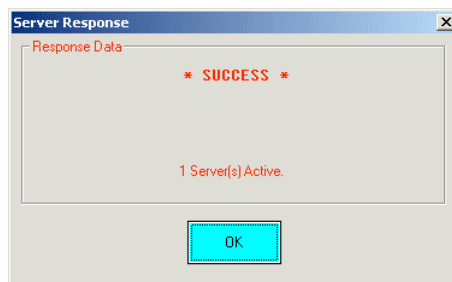
11. Launch *DSIClient*, then select **File** from the *DSIClient* menu bar, and choose **Setup**. The Configuration Settings dialog box appears.



12. Under **TCP/IP Settings** in the **Server IP Address** box, type the **IP Address** of the PC where *NETePay* is installed.

NOTE: If the *DSIClient Transaction Utility* and the *NETePay* are both installed on the same PC, use 127.0.0.1.

13. Under **Merchant Settings**, in the **Merchant ID** box, type “Local”.
14. If you enabled *NETePay* for client/server password usage, then under **TCP/IP**, check the **Use Client / Server Password** box and type the client/server password in the box provided.
15. To test a connection to the server (the PC where *NETePay* is installed), click **Ping Server**. If a successful connection is made, a response message appears. It should show at least one active server.



16. Click **OK** to continue.
17. If you enabled *NETePay* for client/server password usage, then under **TCP/IP**, check the **Use Client / Server Password** box and type the client/server password in the box provided.
18. To configure the Verifone PINpad 2000 for use with the *DSIClient Transaction Utility*, proceed to the next section.
19. To save the settings and exit the Configurations Settings, click **OK**.

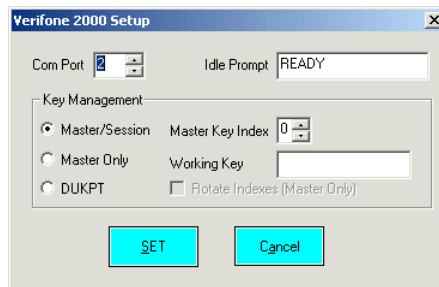
Verifone PINpad 2000 Setup

If you will be processing Debit transactions then you need to install the optional Verifone PIN pad driver. To configure the *DSIClient Transaction Utility* to utilize an optional Verifone PINpad 2000 to process debit transactions:

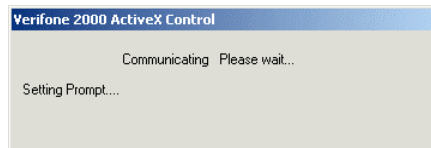
1. Connect the Verifone PINpad 2000 to an available serial port and record the serial port number for later reference.
2. Under **Verifone 2000 Settings**, make the following choices:
 - a. To process debit transactions, check the **Accept Debit** box that appears
 - b. If you selected to accept debit and will offer cash back to the customer, check the **Cash Back** box.
 - c. To use the Verifone PINpad 2000's magnetic card reader to process credit card transactions, check the **Use the Magnetic Card Reader on Pinpad for Credit** box.

NOTE: By making a selection, the *Verifone 2000 Setup* button becomes active.

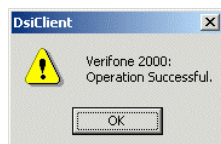
3. Click **Verifone 2000 Setup**. The Verifone 2000 Setup dialog box appears.



4. In the **Comm Port** box, select the number of the serial port that is connected to the Verifone PINpad 2000.
5. If needed, you can change the prompt (up to 16 uppercase characters) that appears at the Verifone PINpad 2000's idle state.
6. Under **Key Management**, select one of the following options:
 - For all networks (except Nova), select **DUKPT**
 - For Nova, select **Master Only** and check the **Rotate Indexes** box
7. Click **Set**. The *DSIClient Transaction Utility* will then attempt to communicate with the Verifone PINpad 2000.



If the *DSIClient Transaction Utility* successfully communicates with the Verifone PINpad 2000, the following message appears:



8. Click **OK** to continue.
9. To save the settings and exit the Configurations Settings, click **OK**.

PDC Setup

To configure a PDC (Peripheral Device Controller) attached to a PC serial port to process transactions with the *DSIClient Transaction Utility*:

1. Connect the PDC to an available serial port and record the serial port number for later reference.
2. In the DSIClient Settings window, in the **PDC Settings** section, make the following choices:

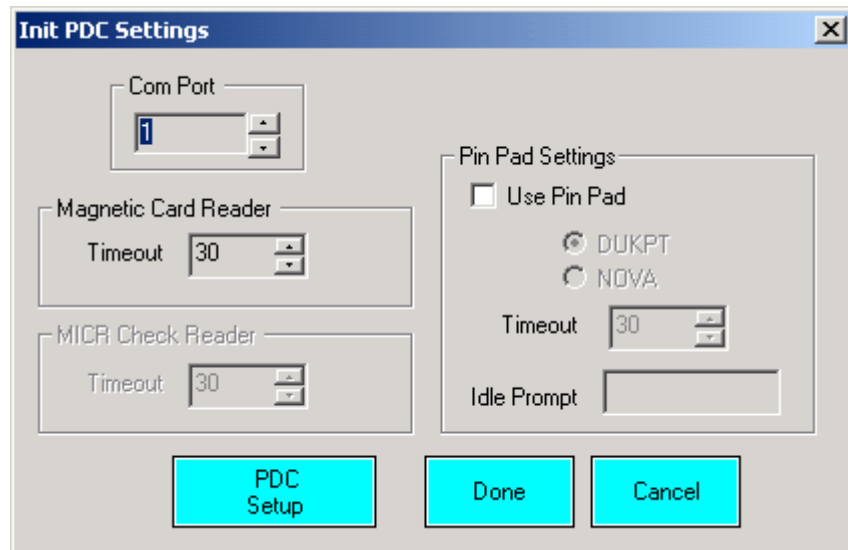
To process debit transactions, check the **Accept Debit** box.

If you selected to accept debit and will offer cash back to the customer, check the **Cash Back** box.

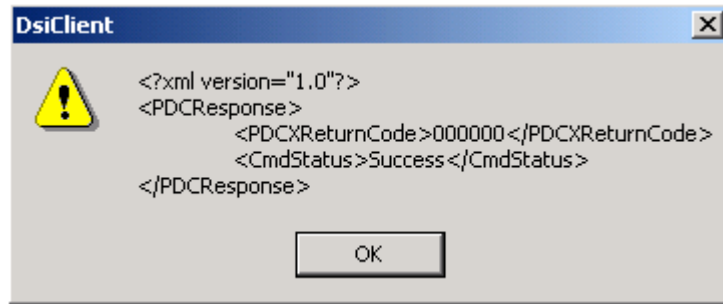
To use an optional magnetic card reader attached to the PDC to process credit card transactions, check the **Use Card Reader for Credit** box.

NOTE: By making a selection, the **PDC Setup** button becomes active.

3. Click the **PDC Setup** button. Init PDC Settings dialog box appears.



4. In the **Comm Port** box, select the number of the serial port that is connected to the PDC (1-255).
5. If an optional magnetic card reader is attached to the PDC, in the **Magnetic Card Reader** section, set the **Timeout** box to the desired value.
6. If an optional PIN pad is attached to the PDC, in the **PIN Pad Settings** section, check the **Use PIN Pad** box and select the **DUKPT** radio button. Set the **Timeout** to the desired value. If desired, you can change the prompt (up to 16 uppercase characters) that appears at the PIN pad's idle state.
7. Click the **PDC Setup** button to initialize the attached PDC with the new settings. If the PDC is successfully initialized, a response as follows will be displayed:



If you receive a response where the <CmdStatus> is other than Success, recheck all connections to the PDC and try again. If you continue to experience problems, refer to the PDC Integration Guide which is in the Documentation folder within the DSIClient folder.

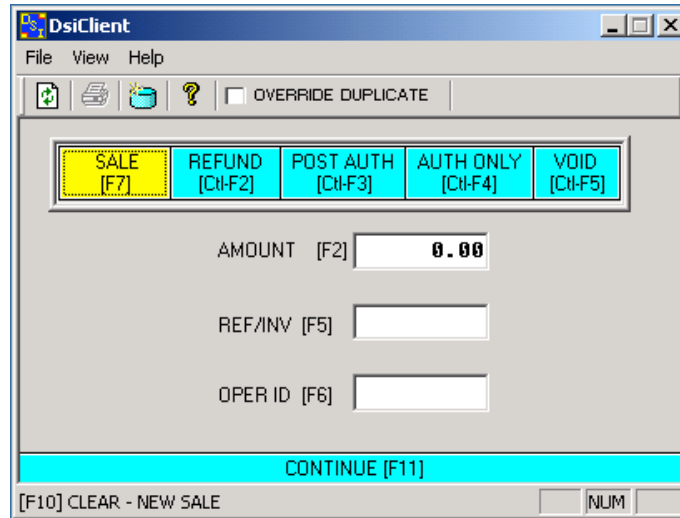
8. Click **OK** on the response.
9. Click **Done** on the **Init PDC Settings** window.
10. Click **OK** on the **Configuration Settings** window to get back to the *DSIClient Transaction Utility* main window.

Processing Transactions

In order to process a transaction using the *DSIClient Transaction Utility*, *NETePay* must be running on the server.

To process a transaction using the *DSIClient Transaction Utility*:

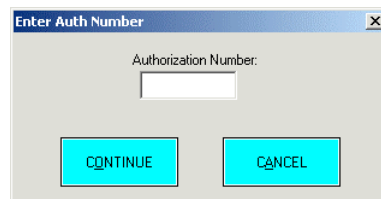
1. Launch *DSIClient*:



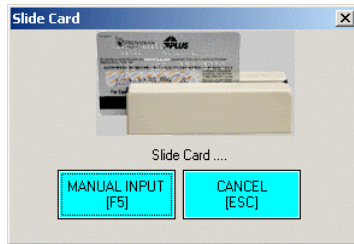
2. Using your mouse or action key(s), select the transaction type. The selected transaction type is then highlighted. The default transaction type is Sale (F7).
3. Type the transaction amount in the **AMOUNT** field
4. If needed (typically in Restaurant applications), type the check and/or the receipt number in the **REF NO/INV** box.

NOTE: *NETePay* does not currently support Restaurant applications

5. If needed (this is a reference only field), type your name or ID number in the **OPER ID** box. (Operator ID).
6. If you want to force a network to authorize a transaction, when the first attempt for authorization resulted in a duplicate transaction error, check the **OVERRIDE DUPLICATE** box.
7. Click **CONTINUE** or press **F11**.
8. If required, the *DSIClient Transaction Utility* will prompt you for the entry of an authorization number.



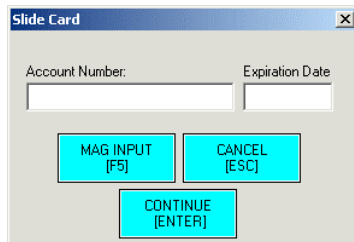
9. Type the number in the field provided, then click **CONTINUE** to proceed. The Slide Card dialog box appears.



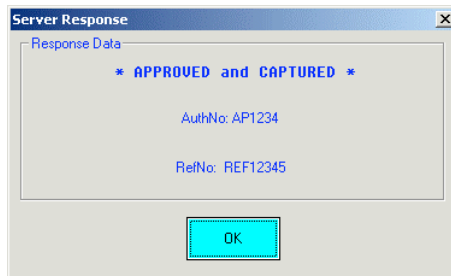
10. Either slide the credit card through the Verifone PINpad 2000's card reader or click **MANUAL INPUT**.

When using manual entry, the Slide Card dialog box will prompt you to enter an **Account Number** and **Expiration Date**.

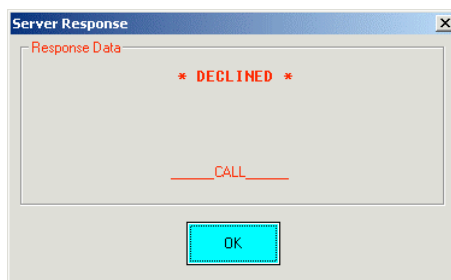
NOTE: When entering the date use the format: *MMYY (Month, Year)*.



11. After entering the account number and expiration date, click **CONTINUE** to process the transaction.
12. The system will then generate a response message either approving or declining the transaction



OR



13. In either case, click **OK** to continue.
14. You can now process another transaction. Press **F10** to clear the form.

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