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# **IC*VERIFY* For Windows**

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## **User Guide**

Version 2.5.0



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This version of this document supersedes any and all previous versions of the *ICVERIFY for Windows: User Guide*.

November 30, 2000

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# Introduction

This guide describes how to customize and use ICVERIFY for Windows. It is intended for merchants who want to use ICVERIFY to process transactions.

 For information on setting up ICVERIFY, see the *ICVERIFY for Windows User Guide*.

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## Style Conventions


This section describes the styles that are used in this document.


**Bold** type indicates items such as file names, window names, and buttons.

*Italics* type indicates a reference to another document, or terms that are defined within the text.

Information that you will see as output on a screen, information that you must input, and system prompts are indented and in a smaller typeface than the document's body text.

```
xcopy autoexec.bat autoexec.bak
```

 Indicates suggestions or additional, detailed, information.

 Indicates actions you must take or avoid for the system to operate properly.

## Prerequisites

Prior to installing ICVERIFY, you must complete the following tasks:

- Establish a merchant account.
- Check that your computer system meets the minimum requirements.
- Obtain your processor setup information.
- Install ICVERIFY.
- Set up ICVERIFY.
- Register ICVERIFY.



Before you start, you must have established a merchant account with a financial institution. ICVERIFY only functions with a merchant account. You also need to check that your computer system meets the minimum system requirements. For more information, see *System Requirements*.

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## System Requirements


To use ICVERIFY, you need the following:

- 486 DX2 66 computer (Windows 95/98) or Pentium 166 (Windows NT)
- 20 megabytes of free hard drive space
- 32 megabytes of RAM
- 1.44 megabyte floppy disk drive
- Encrypted PINpad (PINpads must be programmed by your bank before they can be used with ICVERIFY) if you plan to accept debit/ATM cards
- 100% Hayes compatible modem (Bell 103 for 300 baud, Bell 212a for 1200 baud, CCITT V22bis for 2400 baud)



High-speed modems must be able to step down to 300 baud if you are using check guarantee or 1200 for credit card processing.




 ICVERIFY can be configured to accept input from a magnetic card stripe reader. In many cases, this allows you to obtain a lower discount rate for processing credit cards. For “card not present” transactions (such as mail order) card information can be entered via the keyboard. For instructions on configuring your card stripe reader, see your manufacturer’s documentation.

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## Getting Help

The following is a list of the available Help features ICVERIFY has to assist you:

- <http://www.cybercash.com/icverify/support/>—provides a forum for getting your questions answered and accessing archived help information.
- context-sensitive Help—allows you to point to an area of the interface that you would like more information about. To use this Help, click the question mark in the interface and then click the area of the interface in question.
- GUI Help—allows you to access a directory and index of helpful information. To use this Help, press **F1** while you are using ICVERIFY.
- setup Help—allows you to access a directory and index of helpful setup information. To use this Help, press **F1** while you are using **Advanced Setup**.

 You can also call 1-800-900-6133 for Customer Service assistance, or send email to the following email address:  
[support@icverify.com](mailto:support@icverify.com)



# Processing Transactions

This chapter covers processing modes and the functions available for processing the following types of transactions:

- credit card
- debit card
- check guarantee

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## Processing Modes

There are two processing modes that can be used to process transactions: Real Time Mode and Offline Group Mode.

### Understanding the Real Time Processing Mode

ICVERIFY defaults to processing transactions as soon as they are entered. This is referred to as *Real Time Mode*. With Real Time Mode, each time you enter a transaction and click **Submit**, ICVERIFY immediately uses the computer's modem to submit the transaction to your processing network.

## Understanding the Offline Processing Mode

*Offline Group Mode* stores transactions in a batch file for processing at a later time. Offline Group Mode is more convenient for some merchants because it cuts down on transaction processing time. The modem connects to the processing network once, and submits the stored transactions as a group without re-dialing for each one. Also, an offline group can be transmitted to the processor at a time that is convenient to you.

To enable the Offline Group Mode, choose **Off-Line Group Mode** from the **Function** menu. The screen color of your ICVERIFY interface will change to blue to indicate that you are in Offline Group Mode.

## Settlement

If you are signed up with a terminal-based processor, you will need to perform a settlement/end of day process before the funds from approved transactions are deposited in your account. This is done by choosing **Settlement/End Day** from the **Function** menu.

---

## Understanding the Importance of Password Protection

It is extremely important when using ICVERIFY to exercise caution when storing and handling sensitive payment information. It is also important that you password protect certain areas of ICVERIFY that contain payment information (for example, the credit function, the export function, the customer database, and reporting), and store your passwords in a secure place to prevent tampering.

To access the password feature:

1. From the **Utilities** menu, choose **Passwords...**  
The **Passwords** dialog is displayed.
2. In the **Password For** field, select the transaction process you want to password protect. The **Select Transaction/Select Menu** field is automatically populated with the field names used for that transaction process.




This field name will change, depending on whether you are referring to a form password (in which case it will read **Select Transaction**) or a menu password (in which case it will read **Select Menu**).

3. Click the item you want to password protect, and then click one of the following:

- Select Password—to create a password.
- Change Password—to change an existing password.
- Remove Password—to remove password protection.


A dialog is displayed allowing you to manipulate your password.


 All passwords, with the exception of **Password Entire Program**, take effect immediately. You must restart ICVERIFY to be prompted for your program password.

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## Processing Credit Card Transactions


This section describes the processing functions available for handling credit card transactions.

 When started, ICVERIFY displays the terminology used by your processing network. For example, the tab for a *credit* transaction might be labeled as a *refund* or *return* depending on the processing network you are using. For each transaction type explained in the following pages, an attempt is made to present all of the possible terms used so that you can recognize the transaction process being discussed.

 Do not use dashes or spaces when manually entering account numbers for credit card transactions (for example, use 411111111111, not 4111-1111-1111).

## Finding Credit Card Transactions


The **Find Current Credit Card Transaction** feature allows you to quickly search for a specific transaction. This feature is automatically started when you click the **Void, Credit Void, Force**, and **Ship** transaction tabs. For example, when you click the **Void** tab, the **Find Current Credit Card Transaction** page opens and allows you to search for all transactions that can be voided.

 The **Find Current Credit Card Transaction** feature is dependent on the operational mode of the software. If you are operating in Real Time Mode, the current open batch is searched. If you are operating in Offline Group Mode, Offline Group transactions are searched. If you are operating in Training Mode transactions processed while in Training Mode are searched.


You can also use the **Find Current Credit Card Transaction** feature for **Sale, Book, Ship, Refund, and Auth Only** transactions by following the procedure below.

To find a transaction:

1. From the **Edit** menu, choose **Find Current Transaction**.  
The **Find Current Credit Card Transaction** dialog is displayed.
2. Specify the search criteria for the transactions you are searching for.
3. Click **Start Search**.  
A list of transactions is displayed using the search criteria you specified.

 To display one transaction at a time, click **One by One** in the **Show Results** area. To view the next transaction, simply click **Next Transaction**.

4. In the **Search Results** field, click the transaction you are searching for. At this point you have the following options:
  - **ALT+R**—allows you to reprint the receipt
  - **ALT+W**—allows you to view the transaction
  - **Convert To...** (**ALT+T**)—allows you to convert the transaction to another transaction type
  - **Clear Criteria** (**ALT+C**)—allows you to clear the criteria you specified.
  - **New Search** (**ALT+N**)—allows you to begin a new search

 The **Find Current Credit Card Transaction** feature searches for unsettled transactions only. To locate a settled transaction, choose **Find Settled Transaction** from the **Utilities** menu. For more information on the **Utilities** menu, see *Utilities Menu*, page 68.

## Credit Card Transaction Types in the Retail Environment

This section explains the various transaction types you can perform while processing credit cards in the retail format. In addition to the transactions types presented in this section, **Book** and **Ship** transactions are also available in many retail environments. For information on Book and Ship transactions, see *Credit Card Transaction Types in the Mail Order Format*, page 13.

**Sale.** A *sale* is the most common transaction in a retail format. It is used to charge a customer's credit account for a purchase. It places a hold on the customer's available credit for the amount of the sale. Once a sale has been approved, the hold on the customer's credit will be valid for a limited time (three to 30 days depending on the cardholder's bank) before expiring and releasing the hold. Funds from an approved sale transaction will not be deposited into your account until they have been settled. This will occur automatically if you are using a host-based processor that auto-settles transactions.

If you are using a terminal-based processor (or a host-based processor that does not auto-settle), you must perform a settlement/end day procedure for the funds from sales to be transferred to your account.

To enter a sale:

1. In the ICVERIFY window, click the **Sale** tab.
2. In the **Customer Information** area, enter the credit card information.

### OR

Swipe the credit card being used for the transaction to automatically populate the fields in the **Customer Information** area with the customer's credit card information

3. In the **Clerk** and **Comment** fields, type any necessary information (these fields are optional).




The clerk's name can be typed directly into the **Clerk** field, or selected from the menu. (Clerks can be added to this menu by choosing **Options** from the **Edit** menu, and clicking the **Clerks** tab.) The **Comment** field can be used to enter a comment or invoice number that can be used to reference the transaction at a later point. Depending on your processor you are using, the **Comment** field may be named differently.


4. Click **Submit** to process the transaction.  
The status of the transaction processing procedure is displayed in the **Response** field.

**Void.** This transaction is used to remove a sale transaction from an open batch before it has been settled. Performing a void cancels the sale before it is processed, so no funds are transferred. A sale can be voided only if it has not been settled. If a sale has been settled, a *credit transaction* must be performed. For more information on credit transactions, see *Credit/Refund/Return*, page 10.


To perform a void transaction:

1. In the ICVERIFY window, click the **Void** tab.  
The **Find Current Credit Card Transaction** dialog is displayed.
2. Click **Start Search** to view a list of the transactions in the open batch that can be voided. Eligible transactions are displayed in the **Search Results** field.
3. Highlight the transaction that you want to void, and click **Convert To...**
4. Click **Credit Void**. (The terminology will vary, depending on your processing network.) You are returned to the **Void** tab of the ICVERIFY interface. The transaction information is filled in the appropriate fields.
5. Click **Submit**.  
The status of the void processing procedure is displayed in the **Response** field.

 For terminal-based processors, ICVERIFY does not dial out for approval when a void transaction is submitted (for most host-based processors, the software dials out to the processing network when the void transaction is submitted).

 A transaction that has been voided may continue to hold funds from a customer's available credit until it has expired or is settled.

**Credit/Refund/Return.** A *credit* transfers money from the your account to the customer's account. It is used to return funds to the customer's account after a transaction has been settled.

 For terminal-based processors, ICVERIFY does not dial out when a credit is submitted. Instead, the credit is stored in the open batch and transmitted at settlement. For most host-based processing networks, ICVERIFY dials when a credit is submitted.



To perform a credit transaction:

1. In the ICVERIFY window, click the **Credit** tab. (The terminology will vary by processing network.)
2. In the **Customer Information** area, type the information for the transaction that you want to credit.
3. Click **Submit**.

The status of the credit processing procedure is displayed in the **Response** field.

**Credit Void/Cancel Return/Refund Void.** A *credit void* is used to clear an unsettled credit transaction from your records. It is used after you perform a credit to a customer account erroneously, to cancel the credit.



A credit void cannot be performed if the credit has already been settled.

To void a credit transaction:

1. In the ICVERIFY window, click the **Credit Void** tab. (The terminology will vary by processing network.)  
The **Find Current Credit Card Transaction** dialog is displayed.
2. Click **Start Search**.

A list of all the credit transactions that can be voided in the open batch is displayed.

3. Click the credit transaction that you want to void and click **Convert To...**
4. Click **Void**.

The **Credit Void** tab in ICVERIFY is populated with information for that transaction.


5. Click **Submit**.

The status of the credit void processing procedure is displayed in the **Response** field.



If a terminal-based processor is being used, ICVERIFY does not dial out to the processing network when the credit void is submitted. For most host-based networks, the software dials out when a credit void is submitted.

**Auth Only/Pre-Authorization.** An *auth only* transaction is used to verify that funds are available for an account and to return an approval code. This transaction cannot be settled unless it has been completed using a force transaction.

 Auth Only transactions are cleared out of the batch each time a settlement is performed.

To perform auth only transaction:

1. In the ICVERIFY window, click the **Auth Only** tab. (The terminology will vary by processing network.)
2. In the **Customer Information** area, type the information for the transaction you want to authorize.
3. Click **Submit**.

The status of the auth only processing procedure is displayed in the **Response** field.

**Force/Post-Authorization.** A *force* is used to complete an auth only transaction. A force is also used to submit a transaction using an approval code provided by your processor's Help desk.


To perform a force transaction:


1. In the ICVERIFY window, click the **Force** tab. (The terminology will vary by processing network.)  
The **Find Transaction** dialog is displayed.
2. Click **Start Search** to view a list of all auth only transactions in the open batch that can be forced.  
The transactions are displayed in the **Search Results** field.
3. Click the transaction that you want to force and click **Convert To...**
4. Click **Force**.


The **Force** tab in ICVERIFY is populated with information for that transaction.

5. Click **Submit**.

The status of the force processing procedure is displayed in the **Response** field.

 If you are using a terminal-based processing network, ICVERIFY does not dial out when a force transaction is submitted (it will be transmitted at settlement). For most host-based processing networks, the software dials out to the processing network when a force transaction is submitted.


 You can also use a force transaction to enter a voice approval into the open batch. For example, if you submit a card for approval and get a voice authorization message, you can call the merchant Help desk for a voice authorization for that credit card number. The merchant Help desk gives you an approval code for the transaction over the phone. You can enter the transaction into the open batch using a force transaction; entering the approval code obtained over the phone.


 If you are on a terminal-based processing network, you **MUST** complete the pre-authorized transaction with a Force, or you will not get paid for the transaction.

## Credit Card Transaction Types in the Mail Order Format

The Mail Order format includes all of the processing functions available when using the retail format, plus two additional transaction types (book and ship), which are often used in place of a sale transaction. For more information on the different processing functions available, see *Credit Card Transaction Types in the Retail Environment*, page 9.

Since mail/telephone order transactions are generally not able to be swiped by a card reader (the cardholder is not present), address verification information (the customer's address and ZIP code) is usually required to get the best rate from the processing network. For percentage rate details, contact your financial institution.

 Make sure the **Billing Address** and **Zip** fields are present in the **Customer Information** section of your ICVERIFY interface. If these fields are not present, click the **Merchant Information** tab in **Advanced Setup** and set **Address Verify?(Y/N)** to **Y**.

 There may be processor-specific setup items that affect the ability to pass address verification information. These setup items are assigned by the processing network. Contact your processing network for information on what setup items affect address verification to know if you are effected.

**Book.** A *book* transaction authorizes and places a hold on the transaction amount (the hold on the customer's credit will be valid for a limited time, usually three to 30 days depending on the cardholder's bank). It is done at the time of the order. A book transaction is the first of a two-part transaction, and it cannot be settled until a ship transaction is performed. For more information on a ship transaction, see *Ship*.

To perform a book transaction:

1. In the ICVERIFY window, click the **Book** tab.
2. In the **Customer Information** area, type the information for the transaction you want to book.
3. Click **Submit**.  
The status of the book processing procedure is displayed in the **Response** field.



You can set ICVERIFY to delete any unfulfilled (unshipped) book transactions after a specified length of time by typing a value in the **# Days to Keep Books/Tips** field of the **Options** tab in **Advanced Setup**. These transactions will be purged.

**Ship.** This transaction is used to complete a book transaction. It is done at the time of shipment. Once a ship transaction has been performed, the transaction is eligible for settlement.

To ship a transaction:

1. In the ICVERIFY window, click the **Ship** tab.  
The **Find Current Credit Card Transaction** dialog is displayed.
2. Click **Start Search** to view a list of approved book transactions.
3. Click the book transaction for which you want to perform a ship, and click **Convert To...**




The amount of the ship can be different from the amount of the book, depending on limits set by your processor. Contact your merchant Help desk for information.

4. Click **Ship**.  
This returns you to the **Ship** tab of the ICVERIFY interface. The transaction information is filled in the appropriated fields.

## 5. Click **Submit**.

The status of the ship processing procedure is displayed in the **Response** field.


 For terminal-based processors, ICVERIFY does not dial if a ship transaction is submitted for the same amount as the book (it will be transmitted to the processing network at settlement). If the amount is different, ICVERIFY *may* try to do an incremental authorization. It depends on whether this is supported by your processing network. For most host-based processing networks, the software dials out to the processing network when a ship transaction is performed for a book transaction.

---

## Processing Debit Card Transactions

This section describes the processing functions available for handling debit card transactions, and how to set up your PINpad.

Processing a debit card transaction requires a card reader and an encrypted PINpad. ATM PINpads must be programmed by a bank before they can be used by ICVERIFY. Your PINpad must be a serial input PINpad, and must be Verifone 101, 1000, 201, 2000-compatible.

 No USB, parallel, SCSI, or keyboard PINpads are supported at this time.

## Debit Card Transaction Types

Like credit cards, authorized debit card transactions must be settled before the funds are transferred to your merchant account. The following transaction types are generally available:

- **Sale**— transfers funds from an ATM/debit account to your merchant account (used for all ATM/debit purchases)
- **Void**—removes an unsettled sale transaction from the open batch (used to remove a debit transaction prior to settlement)
- **Credit/Return/Refund**—transfers funds from your account to an ATM/debit account (used to reverse a sale transaction that has been settled)

For information on performing a sale transaction, see *Sale*, page 9. For information on performing a void transaction, see *Void*, page 10. For information on performing a credit/return/refund transaction, see *Credit/Refund/Return*, page 10.



**Book, Ship, Auth Only, and Force** transactions are not used with debit card processing.

## Setting Up a PINpad

All debit card transactions require a PINpad. Your PINpad must be set up properly for it to function with ICVERIFY.

ICVERIFY relies on proper system-level setup of the COM port to communicate properly with the PINpad. The COM port specified must also be properly configured in your Windows Control Panel. For virtually all PINpads, the proper values are 1200 baud, 7 data bits, even parity, one stop bit, and no flow control. These parameters must be set correctly or you will experience errors.

To set up the PINpad for Windows 95/98/NT 4.0:

1. From the **Start** menu, choose **Settings**, and click **Control Panel**.  
The **Control Panel** window is displayed.
2. Double-click **System**.  
The **System Properties** dialog is displayed.
3. Click the **Device Manager** tab.
4. Beside **Ports (COM & LPT)**, click + to display all ports available.
5. Double-click the COM port that is being used by the PINpad.  
The **<COM port name> Properties** dialog is displayed.
6. Click the **Port Settings** tab, and make sure the settings are as follows:
  - Bits per second—1200
  - Data bits—7
  - Parity—Even
  - Stop bits—1
  - Flow control—None
7. To save the settings and close the **<COM port name> Properties** dialog, click **OK**.
8. To close the **System Properties** dialog, click **OK**.

To set up the PINpad for ICVERIFY:

1. From the **Edit** menu, choose **Options**.  
The **Options** dialog is displayed.
2. Click the **Card Reader/Pinpad Setup** tab.
3. In the **Device Type** field, click the device type you are using.
4. In the **Device Port** field, specify the device port you are using.
5. Click **OK**.

## About DUKPT PINpads

If you want to process debit card transactions, you need a PINpad that has already been properly encrypted by your processor or merchant bank with the processor's configuration and key injection. Two common encryption formats that ICVERIFY supports are Masterkey (Mastercard's debit key encryption format) and Derived Unique Key Per Transaction (DUKPT).

If you are using DUKPT encryption, when you are setting up your PINpad, you must also enter **D** in the **Serial Type?** field of the **Hardware** tab in **Advanced Setup**.

---


## Processing Check Transactions


This section describes the processing functions available for handling check transactions.

A check transaction can be performed by using a driver's license number, or by using Magnetic Ink Check Reader (MICR) verification.

### Driver's License Verification

The driver's license can be read using a three-track magnetic stripe reader attached to your system, or it can be entered manually in the interface. This function is used to approve a check that you have been presented with, and is designed to protect you from possible fraud. Use this function to ensure that the driver's license does not appear on a list of driver's licenses of people who have written bad checks.

 This function does not guarantee available funds.

 If your system includes a three-track magnetic stripe reader, and the customer has a magnetic stripe driver's license, the license can be swiped to obtain this information.

## MICR Verification

The information encoded at the bottom of a check can be read by an MICR attached to your system, or can be entered manually in the interface.

 Only keyboard check readers are supported.

The fields described in Table 1 are used when guaranteeing a transaction using a keyboard MICR check reader.

**TABLE 1: MICR CHECK GUARANTEE FIELDS**

FIELD	DESCRIPTION
Account	Specifies the MICR number on the check (the reader automatically collects this information from the check).
ABA#	Specifies the bank number on the check (the reader automatically collects this data from the check).
State	Specifies the state that the customer lives in (it may be read from a magnetic stripe driver's license if a three-track card reader is present).



# Using Offline Group Mode

If an immediate response from the processor is not necessary, Offline Group Mode is a very useful way of handling credit card transactions because it stores transactions for batch processing at a later time. This cuts down on transaction entry time because the operator does not need to wait for the software to dial out before entering the next transaction. It also cuts down on transaction processing time because the entire batch of offline group transactions can be submitted to the processing network with one phone call.

---

## Understanding Offline Group Mode

When using Offline Group Mode, each transaction is stored in an offline group input file for future processing. You can use an application, such as a database or a spreadsheet, to create a file containing transaction data. This file can be imported into ICVERIFY for Windows by using the **Import Transactions** feature. For more information on importing transactions, see *Importing Transactions*, page 29.

## Enabling Offline Group Mode

Before you can start storing transactions for offline processing, ICVERIFY must be in Offline Group Mode.

To enable Offline Group Mode:

1. From the **Function** menu, choose **Off-Line Group Mode**.  
**Offline Group Mode** is enabled, with **Off-Line** replacing **Real-Time** in the ICVERIFY interface.

## Using Offline Group Mode

This section explains how to enter a transaction using Offline Group Mode.

Enter the transaction information as described in *Processing Transactions*, page 5. When you click **Submit**, the following message is displayed in the **Response** field:

```
OK: TRANSACTION ADDED TO BATCH
```

The transaction has been stored in the offline group file for future processing.

When you are ready to submit a batch of offline group transactions to your processing network, choose **Transmit Off-Line Group** from the **Function** menu. ICVERIFY submits the offline group transactions to the processing network. The number of transactions that can be sent in one batch varies by processor.

## Finding Transactions While Using Offline Group Mode

The **Find Transaction** feature allows you to perform a search for a particular transaction.



The **Find Transactions** feature is dependent on the operational mode of the software. If ICVERIFY is operating in Real Time Mode, the feature searches the transactions stored in the current open batch. When the software is operating in Offline Group Mode, you can use the feature to locate only offline group transactions. These are transactions that have been entered while in Offline Group Mode, but have not yet been submitted to the processing network for approval.

Keep the following points in mind when you are searching for offline group transactions:

- The software must be set to Offline Group Mode.
- Once an offline group transaction has been transmitted to the processing network in a batch, it is no longer an offline group transaction. To find an offline group transaction once it has been transmitted, you must search for it in Real Time Mode.
- Training Mode transactions entered in Offline Group Mode are stored separately from all other offline group transactions entered. Search for these transactions by switching the software to both Offline Group Mode and Training Mode.

For more information on performing a transaction search, see *Processing Debit Card Transactions*, page 15.

## Editing Transactions While Using Offline Group Mode

Because offline group transactions are stored transactions that have not yet been transmitted to the processing network, you can edit them while they are stored in the offline group input file.

⚡ Make sure you have Offline Group Mode enabled before attempting to edit or delete any transactions.

To edit an offline group transaction:

1. Use the **Find Transaction** feature to locate the transaction you want to edit.
2. Select the transaction, and click **Edit**.  
The transaction is displayed in the ICVERIFY interface.
3. Make the necessary edits.
4. From the **Edit** menu, choose **Save Transaction**.

**OR**

Choose **Delete Transaction** from the **Edit** menu to delete the transaction.  
The **Find Transaction** dialog is displayed.



Choose **Undelete Transaction** to restore the transaction.

**OR**

Choose **Stop Transaction Editing** from the **Edit** menu to cancel the edit and return to the original transaction.



# Understanding Installment Billing

This chapter covers the following tasks associated with installment billing:

- adding an installment
- submitting an installment

---

## Understanding the Installment Billing Feature

The *installment billing* feature is used in situations when a customer is billed the same amount on a recurring basis. For example, a health club that charges customers a regular monthly fee could use the installment billing feature to help automate the billing process.

To access the installment billing feature:

1. From the **Function** menu, choose **Installments**.  
The **Manage Installments** (used to add, edit, or delete an installment) and **Transmit Installments** (used to submit an installment) tabs are displayed.

### Adding an Installment

This section describes how to add, edit, and delete an installment using the **Manage Installments** tab. This is the first of two steps for processing an installment. Use the **Transmit Installments** tab to submit the installment to your processor. For more information on submitting your installment(s), see *Submitting an Installment*, page 26.

To add an installment:

1. From the **Function** menu, choose **Installments**.  
The **Manage Installments** and **Transmit Installments** tabs are displayed.

2. Click the **Manage Installments** tab.
3. In the **Customer Information** area, type the customer's credit card information.

⚡ Currently, you will not have the ability to add Purchasing Card Level II and Level III supplemental information (for example, line item detail) while doing installments. As a result, your purchasing card transactions may be downgraded. Consult with your financial institution for questions about qualification.

4. In the **Installment Information** area, type the following information:
  - **Start Date**—the date that you want ICVERIFY to begin tracking the installment record



The specified start date **MUST** be one installment period prior to the actual date you want your first installment to run. For example, enter 07-31-2001 for a monthly installment that is to be processed on 08-31-2001.

- **Payment Amount**—the amount you are billing
  - **Tax Amount**—the tax amount calculated
5. In the **Number of Payments** area, type the total number of payments the customer will be billed.

**OR**

If you are billing the customer indefinitely, click **Infinite Payments**.

6. In the **Installment Period** area, click one of the following:

- **Annually**—bills the same date the following year (for example, April 28 to April 28).
- **Semi-Annually**—bills six months later, on the same date (for example, April 28 to October 28).



If the date doesn't exist, the following day is used as an alternate (for example, since September 31 doesn't exist, an installment due on this date would become eligible for billing on October 1 instead).

- **Quarterly**—bills three months later, using the same date as the initial billing date (if the date doesn't exist, the next day will be used as an alternate)
- **Monthly**—bills one month later, using the same date as the initial billing date (if the date doesn't exist, the next day will be used as an alternate)
- **Semi Monthly**—bills on the first and fifteenth of each month
- **Weekly**—bills on the same day as the start date on the following week (for example, every Tuesday)
- **nnn days**—bills at an interval of days that you specify

7. Click **Add**.

The new installment is displayed in the transaction list area.

To edit or delete an installment:

1. From the **Function** menu, choose **Installments**.  
The **Manage Installments** and **Transmit Installments** tabs are displayed.
2. Click the **Manage Installments** tab.
3. In the transaction list area at the bottom of the screen, double-click the installment you want to view.  
The installment details are displayed.
4. Edit the necessary information, and click **Save**.

**OR**


Click **Delete** to remove the installment record from the list.




To remove any changes to the original installment record, click **Clear**.

## Submitting an Installment

Customers will not be billed until the **Transmit Installments** tab is used to submit the installment(s) to the processing network. When installments are transmitted, ICVERIFY checks all of the installment records that have been created to determine which are due for billing. Those that are due will be submitted to the processing network in the form of a sale transaction (they still need to be settled after they have been approved). You can transmit installments as many times a day as necessary.

 Many processing networks have safeguards to prevent the approval of duplicate transactions. This places some limitations on installment billing, since sending more than one installment per day for any particular customer can result in a decline from the processing network. If you fall behind on transmitting installments for one or more customers, the software will transmit only the first past due installment when installments are transmitted. Any other past due installments will be eligible for transmission on subsequent days (but only one installment per customer may be transmitted on any given day).


 You must be in Real Time mode to transmit installments.


To submit an installment:

1. From the **Function** menu, choose **Installments**.  
The **Manage Installments** and **Transmit Installments** tabs are displayed.
2. Click the **Transmit Installments** tab.
3. Click **Transmit**.  
The **Transmit Transactions Monitoring** area provides information to help you determine what happened during the transmission. Table 2, page 27, describes these fields.



**TABLE 2: TRANSMIT TRANSACTIONS MONITORING FIELDS**

FIELD	DESCRIPTION
Number Sorted	Shows the number of installment records IC <i>VERIFY</i> checked to see if they are eligible for billing.
Total to Sort	Shows the total number of installments that will be evaluated for eligibility in the current session.
Approved	Shows the number of installments that have been approved by the processing network during the current session.
Not Approved/Not Due	<p>Keeps a running total of the number of installments that have not been approved during the current session. This number is updated as installment transactions are being transmitted to the processing network.</p> <p> This number also includes sorted records that are not eligible for billing at the time of transmission.</p>
Current Transaction	Displays the status of the transaction that is currently being transmitted.
Transmit Transactions Progress	Displays the overall progress of the current session.

 Once all of the installments have been transmitted, you can use the **Find Transactions** feature to review the submitted installation results. For more information on the **Find Transactions** feature, see *Finding Credit Card Transactions*, page 7.



# Importing Transactions

This chapter covers the following tasks:

- building your import file
- importing your transaction file

---

## About the Import Feature

If you have a database or spreadsheet program capable of exporting a batch of transactions, you can import it to ICVERIFY for Windows for processing. Once imported, these transactions are stored in an offline group input file for transmission to the processor at your convenience (if your offline group input file already contains transactions, the imported transactions will be appended to the transactions already in the file).

ICVERIFY requires that transaction data be presented in a rigidly-defined format in order to be successfully imported and processed. The import feature functions as an interpreter between your database or spreadsheet application and ICVERIFY, allowing you to specify the order in which the transaction fields are imported. The import feature then converts the transactions into the format that ICVERIFY requires for processing. Once this is complete, the imported transactions are submitted in the same manner as in Offline Group Mode. For information on offline group processing, see *Using Offline Group Mode*, page 19.

## Import Format and Fields

ICVERIFY expects the transactions imported to be in a specific format in order for them to be imported successfully.

The following is an example of the information required for a basic sale transaction with no address verification information included.

"C1","ANNE","1429","431430196985032","0110","24.00"  
**1      2      3      4      5      6**

The text string shown above is generally referred to as a *transaction record*. Table 3, page 31, explains each component (numbered 1-6) in a transaction record.



Transaction record field names are processor specific and may be different depending on your processing network.



A table of transaction record formats for retail and mail order (and descriptions of the fields used when creating them) are provided in *Transaction Record Formats*, page 71.

TABLE 3: TRANSACTION RECORD COMPONENTS




REFERENCE NUMBER	NAME	DESCRIPTION
1	Transaction Type	Contains a two-character command that tells ICVERIFY what type of transaction it will be processing. This information is for the program's internal use only and is not passed to your processing network. The transaction in the example is a Sale (C1).
2	Clerk Field	<p>Contains the name of the clerk entering the transaction. ICVERIFY does not pass the information contained in this field to the processor. It is used for internal record keeping purposes only.</p> <p> Some people have a database or spreadsheet that does not contain this information; however, it cannot be left out when building a transaction record. If your database or spreadsheet does not include a <b>Clerk</b> field, do not copy it to the <b>Selected Fields</b> box, or you will encounter errors. If the <b>Clerk</b> field is not selected for import, ICVERIFY will insert an empty <b>Clerk</b> field into the record created for the offline group input file so that it will be accepted by ICVERIFY.</p>

TABLE 3: TRANSACTION RECORD COMPONENTS (CONT.)


REFERENCE NUMBER	NAME	DESCRIPTION
3	Comment Field	<p>Contains optional information, often an invoice number, which can be used later to pull up a transaction using ICVERIFY. This information is often transmitted to the processor, especially in the Restaurant, Mail Order, and Hotel credit card formats. This information may also show up on the customer's credit card statements.</p> <p> Some people have a database or spreadsheet that does not contain this information; however, it cannot be left out when building a transaction record. If your database or spreadsheet does not include a <b>Comment</b> field, do not copy it to the <b>Selected Fields</b> box, or you will encounter errors. If the <b>Comment</b> field is not selected for import, ICVERIFY will insert an empty <b>Comment</b> field into the record created for the offline group input file so that it will be accepted by ICVERIFY.</p>
4	Account Field	Contains the customer's credit card account number. Do not use any spaces or dashes when entering this number.
5	Expiration Date	Contains the expiration date. This information is imported in MMY format. If a slash is included between the month and the year (in other words, 10/01 as opposed to 1001), the slash will automatically be removed as the transaction is imported.
6	Amount Field	Contains a dollar amount with the decimal included.


The file created by your application can contain a virtually unlimited number of transaction records, but each record must be separated by a carriage return. Following is an example of a file containing two sales transactions (C1) and one book transaction (C4).

```
"C1","KATE","1429","4017750003100019","0109","17.25"
"C1","RON","1432","5499740000000040","0012","141.00"
"C4","BOB","1437","372233154021042","0205","91.87"
```

 You can specify the order in which ICVERIFY reads the data exported by your application by arranging the transaction record components as you choose.

You can choose to replace the **C1** transaction type code with the word **Sale**. ICVERIFY automatically replaces the word **Sale** with its transaction type (C1) as part of the import process.

 If you use this method, you will need to use the terminology that is specific to your processing network for the transaction that you want to process. Processor terminology for specific transactions can vary. Reference the tabs in the ICVERIFY interface for the terminology specific to your processor.

 When exporting transaction data from your database or spreadsheet application, make sure the application is not automatically formatting any of the fields (for example, inserting a dollar sign in front of the dollar amount).

## Using the Import Transactions Dialog

This section explains the features found in the **Import Transactions** dialog, which is used to import transactions from your database or spreadsheet application. This section explains the features found in this dialog.

To access the **Import Transactions** dialog:

1. From the **File** menu, choose **Import Transactions**.

The **Import Transactions** dialog is displayed. Table 4 describes the fields and buttons in the **Import Transactions** dialog.

TABLE 4: IMPORT TRANSACTION DIALOG FIELDS AND BUTTONS

FIELD/BUTTON	DESCRIPTION
Batch	Displays the path to the offline group input file that your transactions will be imported to. This is the default path and filename defined by the <b>Offline Group Input File</b> field under the <b>Merchant Info</b> tab in <b>Advanced Setup</b> of IC <i>VERIFY</i> setup. The <b>Browse...</b> button allows you to import the transactions to a file other than the default offline group input file.
Available Fields	Lists the available fields that can be used to define a transaction. Select each field necessary for the transaction that you will be handling, in the order that you have exported the transaction records, and click <b>Add</b> . This will add the field(s) to the <b>Selected Fields</b> area.
Selected Fields	Lists all of the fields that have been added from the <b>Available Fields</b> area. This is the field order that will be used when the transaction data is imported.
Copy	Copies the field highlighted in the <b>Available Fields</b> area to the <b>Selected Fields</b> area.
Copy All	Copies all the fields in the <b>Available Fields</b> area to the <b>Selected Fields</b> area. If you plan on using most of the available fields when importing your transactions, this button saves you the effort of copying fields to the <b>Selected Fields</b> area one at a time. You can remove any extra fields by highlighting them and clicking <b>Delete</b> .
Up and Down buttons	Changes the position of a field displayed in the <b>Selected Fields</b> area. This allows you to make adjustments in the field order without clearing the <b>Selected Fields</b> area and starting from scratch. To change the position of a field in the list, highlight the field, then use the <b>Up</b> or <b>Down</b> buttons to move it to the desired position.
Delete	Allows you to remove fields displayed in the <b>Selected Fields</b> area.
Save	Allows you to save the field configuration that is currently displayed in the <b>Selected Fields</b> area. You will be able to specify the name of a configuration file containing the order and type of fields that were selected. This file will have an <b>.imp</b> extension. Once you have stored a field configuration, you can select that configuration by clicking <b>Load</b> .



**TABLE 4: IMPORT TRANSACTION DIALOG FIELDS AND BUTTONS (CONT.)**

FIELD/BUTTON	DESCRIPTION
Load	Allows you to load a previously saved field configuration. A dialog opens that allows you to select the configuration that you want to use. Once you have selected the file that contains the configuration that you want, the fields for that configuration will be displayed in the correct order in the <b>Selected Fields</b> area.
Format	Allows you to specify the type of file that will be imported. Files with the following extensions can be chosen for import: .txt, .csv, .prn, .mdb, .xls, .dbf, .wk1, .wk3

---

## Importing Transaction Data


Export the transaction data from your database or spreadsheet application to a comma or quote-comma delimited file in one of the following formats, without column headings:

- .txt—Text file
- .csv—Comma Separated Variable file
- .prn—Tab delimited text file
- .mdb—Microsoft Access file
- .xls—Microsoft Excel file (versions 3, 4, 5, and 8)
- .dbf—DBASE file (versions 3, 4, and 5)
- .wk1, .wk3—Lotus 1-2-3 file

Once the file has been exported, you must set up your configuration file before you can import your transactions. The configuration file contains the field order of the transactions you are importing.


To set up your configuration file and import your transactions:


1. Run ICVERIFY.
2. From the **File** menu, choose **Import Transactions**.  
The **Import Transactions** dialog is displayed.
3. In the **Available Fields** area, add the fields of your transactions to the **Selected Fields** section.

 You must copy the fields to the **Select Fields** box in the order that they appear in your database or spreadsheet. For example, the ICVERIFY default is as follows: Transaction Type, Clerk, Comment, Account number, and so on. Thus, if your database is Comment, Transaction Type, Account, Clerk, and so on, you cannot use the **Select All** button; you must manually select them one-by-one.

**4. Click Save.**

The configuration is stored with the file name of your choice and the extension **.imp**.

 You can save multiple configurations, which can then be accessed by clicking **Load**.

 To successfully import a batch that contains different types of transactions, you will need to add all the fields that are required by your processor for all of the transactions that you will be importing.

**5. From the Format menu, choose the format of the file you are importing.**

**6. Click Import.**


The **Import File with Transactions** dialog is displayed.

**7. Select the file you created, and click Open.**


If the file is imported successfully, you will receive a message indicating how many records were successfully imported.

**OR**

If the import was not successful, you receive an error message. Click **Yes** to view the **Error** page.

 The **Error** page lists only the transactions that were not imported from your database or spreadsheet. The first line of the error message contains the first record of the import that failed and the second line describes the nature of the error. All records in error are written to a file called **ERRORS.TXT**.

Successfully imported transactions will be added to any transactions currently stored in the offline group input file.

-  The file you created in your spreadsheet or database application is not erased as a result of the import.



# Exporting Transactions

The **Export Transactions** feature can be used to export transaction data to a spreadsheet or database application. The data exported depends on the operation mode you are in. If you are processing transactions in real-time, all transactions currently in the open batch will be exported. If you are running in Offline Group Mode, transactions stored in the offline group output file will be exported.


---

## Exporting Transaction Data


This section describes how to export transaction data.

To export transaction data:


1. From the **File** menu, choose **Export Transactions**.  
The **Export Transactions** dialog is displayed.
2. Click **Credit**, **Debit**, or **Check**, depending on the type of transactions you are exporting.
3. In the **Available Fields** area, click the detail you want to include in the export, and click **Copy** to move the detail to the **Selected Fields** area.

 You should copy the fields to the **Select Fields** box in the order that they appear in your database or spreadsheet. For example, the ICVERIFY default is as follows: Transaction Type, Clerk, Comment, Account number, and so on. Thus, if your database is Comment, Transaction Type, Account, Clerk, and so on, you cannot use the **Select All** button; you must manually select them one-by-one.

4. Repeat Step 3 until the **Selected Fields** area contains all the details you want to include in the export.

 Use the **Up** and **Down** buttons to arrange the details in the order you want them exported if you didn't copy them into the **Selected Fields** area in that order.


5. In the **Text File Attributes** area, click **Include Field Names** to include the selected field names as the first line in the export file.
6. In the **Field Separation Character** field, type the character you want to use to separate the field details. The default character is , (comma).  
Example: "C1","cmt...
7. In the **Field Start/End Character** field, type the character you want to use to separate each transaction field. The default character is " (quotation mark).  
Example: "C1","cmt...
8. In the **Format** area, choose the file format for your export.

 The **Save** button is used to save the field configuration displayed in the **Selected Fields** area. This file will have an **.exp** extension. The **Load** button is used to use a saved export format.

9. Click **Export**.  
The **Exported File with Transactions** dialog is displayed.
10. Select the file to which you want to export the transactions, and click **Save**.

## Understanding the Processor Response Detail

The processor's response can be exported by including **Response** in the **Selected Fields** area during export.

 You can export responses for credit card transactions only.

The following is an example of a response from an approved transaction:

```
"Y12345612345678"
```

The **Y** at the beginning of the field indicates that the transaction was approved. This is followed by a six-digit approval code and an optional reference number.

The following is an example of a response from a declined transaction


```
"NPICK UP CARD"
```

The **N** at the beginning of the field indicates that the transaction was declined. This is followed by the text of the response from the processor.

If you have configured ICVERIFY for address verification using the Address Verification System (AVS), the software will return a one-character response that indicates how valid the address information is.

```
"Y123456Y12345678"
```

The **Y** between the approval code and the reference number indicates the address and five-digit ZIP code were correct for the credit card account information provided. For a list of possible AVS result codes, see *Address Verification Result Codes*, page 77.

 Some processors require you to enter sales tax after a transaction has been approved. If this is true for you, and you have not included the tax amount in the original transaction, you will receive a **Q** instead of a **Y** (for example, Q123456Y12345678). This transaction has been approved by the processor; however, you may be downgraded due to not sending the tax amount.





# Generating Reports


You can create a variety of reports summarizing transaction activity using the **Report** function. With this function, you can create the following reports:

- Credit Card
- Debit Card
- Check Guarantee
- Settlement
- Offline Group

---

## Creating a Credit Card Report


A credit card report is used to view or print a summary of credit card activity for a specified date range, to match select data (customer, clerk, account, or card type), or to track credit activity for a defined period.

 This report shows credit card activity only.

To create a credit card report:


1. From the **Report** menu, choose **Credit Card**.  
The **Credit Card Report** dialog is displayed.
2. Specify the parameters you want to include in your report, and click **OK** (Table 5, page 44) describes the fields displayed in the **Credit Card Report** dialog).  
Your credit card report is created.

**TABLE 5: CREDIT CARD REPORT FIELDS**

FIELD/BUTTON	DESCRIPTION
Generate a report of Current Batch	Generates a report for the current batch transactions.
Generate a report of history transactions	Generates a report for settled batch transactions.
Starting Date and Ending Date	Sets the date range for your report.
Include Details or Totals Only	<p><b>Include Details</b> generates a detailed summary report. <b>Totals Only</b> generates a summary report only.</p> <p> Only one of these options can be selected at a time.</p>
Sub Totals	Displays settlement totals at each closing.
All Transactions	Includes all transactions in the report.
Select Categories	<p>Narrows the search criteria for your reports. The boxes in the first column are credit card types. The boxes in the second column are as follows:</p> <ul style="list-style-type: none"> <li>• <b>Captured</b>—Lists all transactions that have been approved and can be settled. If you are searching for one specific card, make sure that the <b>Captured</b> checkbox is unchecked or you will get a report for the card that you have selected plus all other transactions that qualify as captured.</li> <li>• <b>Not Captured</b>—Lists all transactions that cannot be settled directly, such as book or pre-authorization/auth only transactions.</li> <li>• <b>Errors</b>—Lists all transactions that have been declined.</li> <li>• <b>Other</b>—Lists inquiries.</li> <li>• <b>Serial # Seq</b>—Lists all transactions regardless of status.</li> </ul>
Matching Data	Searches for a particular clerk, comment, card, or individual.
View Report	Displays the report in a window.
Print Report	Sends report to the printer that has been selected for report printing. To set up a report printer, choose <b>Printer Setup</b> from the <b>File</b> menu.

## Creating a Debit Card Report

A debit card report is used to view or print a summary of debit card activity for a specified date range, to match select data (customer, clerk, account, or card type), or to track debit activity for a defined period.

 This report shows debit card activity only.

To create a debit card report:

1. From the **Report** menu, choose **Debit Card**.  
The **Debit Card Report** dialog is displayed.
2. Specify the parameters you want to include in your report, and click **OK**. Table 6 describes the fields displayed in the **Debit Card Report** dialog).  
Your debit card report is created.

**TABLE 6: DEBIT CARD REPORT FIELDS**


FIELD	DESCRIPTION
Generate a report of Current Batch	Generates a report for the current batch transactions.
Generate a report of history transactions	Generates a report for settled batch transactions.
Starting Date and Ending Date	Sets the date range for your report.
Include Details or Totals Only	<p><b>Include Details</b> generates a detailed summary report. <b>Totals Only</b> generates a summary report only.</p> <p> Only one of these options can be selected at a time.</p>
Sub Totals	Displays settlement totals at each closing.
All Transactions	Includes all transactions in the report.

TABLE 6: DEBIT CARD REPORT FIELDS (CONT.)

FIELD	DESCRIPTION
Select Categories	<p>Narrows the search criteria for your reports. The boxes in the first column are card types. The boxes in the second column are as follows:</p> <ul style="list-style-type: none"> <li>• <b>Captured</b>—Lists all transactions that have been approved and can be settled. If you are searching for one specific card, make sure that the <b>Captured</b> checkbox is unchecked or you will get a report for the card that you have selected plus all other transactions that qualify as captured.</li> <li>• <b>Not Captured</b>—Lists all transactions that cannot be settled directly, such as book or pre-authorization/auth only transactions.</li> <li>• <b>Errors</b>—Lists all transactions that have been declined.</li> <li>• <b>Other</b>—Lists inquiries.</li> <li>• <b>Serial # Seq</b>—Lists all transactions regardless of status.</li> </ul>
Matching Data	Searches for a particular clerk, comment, card, or individual.
View Report	Displays the report in a window.
Print Report	Sends report to the printer set up to print reports. To set up a report printer, choose <b>Printer Setup</b> from the <b>File</b> menu.

---



## Creating a Check Report

This section describes how to create a check report. The check report is used to view or print a summary of check activity.

To create a check report:

1. From the **Report** menu, choose **Check Guarantee**.  
The **Check Guarantee Report** dialog is displayed.
2. Specify the parameters you want to include in your report, and click **OK**. Table 7, page 47, describes the fields displayed in the **Check Guarantee Report** dialog).  
Your check report is created.

TABLE 7: CHECK REPORT FIELDS

FIELD	DESCRIPTION
Generate a report of Current Batch	Generates a report for the current batch transactions.
Generate a report of history transactions	Generates a report for settled batch transactions.
Starting Date and Ending Date	Sets the date range for your report.
Include Details or Totals Only	<p><b>Include Details</b> generates a detailed summary report. <b>Totals Only</b> generates a summary report only.</p> <p> Only one of these options can be selected at a time.</p>
Sub Totals	Displays settlement totals at each closing.
Floor Limit	<p>Lists transactions that were under the floor limit for that check processor.</p> <p> The <i>floor limit</i> is a dollar amount set by the processor in accordance with banking rules and regulations. When the amount of the purchase exceeds the floor limit, you must get permission from the card issuer to accept the card as payment for the transaction.</p>
All Transactions	Includes all transactions in the report.
Select Categories	<p>Narrows the search criteria for your reports. The boxes in the first column are credit card types. The boxes in the second column are as follows:</p> <ul style="list-style-type: none"> <li>• Below Floor Limit—Lists all transactions that the amount of the check is below your specified floor limit.</li> <li>• Captured—Lists all transactions that have been approved and can be settled. If you are searching for one specific check, make sure that the <b>Captured</b> checkbox is unchecked or you will get a report for the check that you have selected plus all other transactions that qualify as captured.</li> <li>• Errors—Lists all transactions that have been declined.</li> <li>• Other—Lists inquiries.</li> <li>• Serial # Seq—Lists all transactions regardless of status.</li> </ul>
Matching Data	Searches for a particular clerk, comment, card, or individual.

**TABLE 7: CHECK REPORT FIELDS (CONT.)**

FIELD	DESCRIPTION
View Report	Displays the report in a window.
Print Report	Sends report to the printer set up to print reports. To set up a report printer, choose <b>Printer Setup</b> from the <b>File</b> menu.

---

## Creating a Settlement Report

This section describes how to create a settlement report. There are three types of settlement reports:

- **Settlement**—used to view or print a report of the last settlement/close batch procedure performed. It can be used to produce a hard copy of the settlement for filing.
- **Settlement Error**—used to view or print a summary of settlement errors for a single or multi-merchant ICVERIFY for Windows configuration. It displays any errors that occurred for the most recent settlement attempt.
- **Settlement Preview**—used to view your settlement/end-of-day transaction information before settling the batch.

## Creating a Settlement or Settlement Error Report


To create a settlement or settlement error report:

1. From the **Report** menu, choose **Settlement**, then choose **Result**.  
The **Settlement Result Report** dialog is displayed.

**OR**

From the **Report** menu, choose **Settlement**, then choose **Error**.  
The **Settlement Error Report** page is displayed.

2. Click **View Report** or **Print Report**.  
Your specified settlement report is created.

 If you use a host-based processing network that auto-settles transactions, your processor settles your captured transactions at its day end—usually on a daily basis—without requiring you to perform a settlement/end day procedure. For host-based processing, ICVERIFY must internally “settle” captured transactions, transferring them from the open batch to the history files so it stays in synch with the processing network. This is generally done at one second past midnight; however, you can specify an autosettle time in the **Merchant Information** tab of the **Setup** dialog. Changing this setting will cause your reports to reflect different daily totals than reports from your processing network, and should not be done “lightly.” If you are using host-based processing, and you print a settlement report, it will contain only the previous day’s transactions.

## Creating a Settlement Preview Report

You have the option to create a settlement preview report when performing your settlement/end-of-day procedure. It allows you to view a report of the transactions you are about to settle.

To create a settlement preview report:

1. From the **Function** menu, choose **Settlement/End of Day**.  
The **Settlement** dialog is displayed.
2. Select **Credit Card Report**, and click **Settlement Preview**.  
The **Credit Card Report** dialog is displayed.

**OR**

- Select **Debit Card Report** and click **Settlement Preview**.  
The **Debit Card Report** dialog is displayed.
3. Click **View Report** or **Print Report**.  
Your **Settlement Preview** report is created.

---

## Creating an Offline Group Report

This section describes how to create an offline group report.

There are three types of offline group reports:

- **Group**—includes the transactions in the current offline group (use this report when you want to view the group that is about to be transmitted)
- **Result**—includes the results of all offline groups transmitted since the last settlement.
- **Duplicate**—includes transactions in the current offline group that have matching card numbers



This report includes only the first occurrence of a card. (For example, Card A is entered for \$1.00 and then Card A is entered for \$100.00. Only the \$1.00 transaction will appear in the report.)

To create an offline group, offline group result, or offline group duplicate report:

1. From the **Report** menu, choose **Off-line Group**, then choose **Group**.  
The **Off-Line Group Report** dialog is displayed.  
**OR**  
From the **Report** menu, choose **Off-line Group**, then choose **Result**.  
The **Off-Line Group Result Report** dialog is displayed.  
**OR**  
From the **Report** menu, choose **Off-line Group**, then choose **Duplicate**.  
The **Off-Line Group Duplicate Report** dialog is displayed.
2. Click **Default** to view the Offline Group Input file transactions specified in the **Merchant Info** section of the **Setup** interface.  
**OR**  
Click **Select** to specify an input file you want to create a report for.
3. Click **View Report** or **Print Report**.  
Your specified offline group report is created.



---

# Appendixes



# E-Commerce Security

The security of your data should always be an important consideration when running your company. Just as you take precautions with your physical business through locks, security systems, and other mechanisms, it is important that you take similar precautions in transacting business on the Internet.

ICVERIFY **may** be used to send transactions over the Internet, **provided** the user has implemented security measures (firewalls, encrypted files, and so on) appropriate to the user's intended use. E-commerce transactions require an inherently higher level of security than transactions that originate in a retail environment or over the telephone. **Security of transactions and transaction data is the responsibility of the user and is beyond the scope of ICVERIFY support.** Consult with a security expert if you have any questions about how to configure your system for e-commerce transactions.




# ICVERIFY Command Line Options

There are a number of command line parameters that can be used with ICVMLT32.EXE. These commands (with the exception of /A) are entered into the **Initialization String** field when loading the program.

---

## Command Line Parameters

This section describes command line parameters that can be used with ICVMLT32.EXE.

 The /P command discussed below can be used with both ICVMLT32.EXE and ICVERIFY.EXE.

### /A

Once ICVMLT32.EXE has been initialized at least once, the /A argument will cause ICVMLT32.EXE to automatically initialize using the same settings that were used the last time that the program was initialized manually. This switch should not be used in the **Initialization String** field. Instead, create a shortcut to run ICVMLT32.EXE, then append the /A to the command line in this fashion:

```
C:\ICVWIN\ICVMLT32.EXE /A
```

 The example above assumes that ICVERIFY for Windows was installed to C:\ICWIN.

**/DD**

The **/DD** command line parameter can be used in the **Initialization String** field to place ICVMLT32.EXE into Training Mode. When the **/DD** command is used, ICVMLT32.EXE will treat all transactions it receives as Training Mode transactions, and process them accordingly. This command line parameter is generally used only when testing an integration between ICVERIFY and another application. If you want to place the GUI into Training Mode, choose **Options** from the **Edit** menu, and then click **Training Mode** (this will affect only the substation where Training Mode was selected).



When in Demo Mode, the ICVERIFY batch and history files will be named **icvtrai\*.\***.

**/D/**

The **/D/** command line parameter provides the same functionality as the **/DD** parameter, except the ICVERIFY open batch and history files are named **icvdemo\*.\***.

**/P**

This command line parameter can be used to load a setup file other than the default. This is sometimes useful in testing and multi-merchant setups. The syntax for this command line parameter is as follows:

```
/P [Set File Name]
```

where **[Set File Name]** is the name of the set file to be loaded. To load ICVMLT32.EXE using ICVE0005.SET, type the following into the **Initialization String** field:

```
/P ICVE0005.SET
```

The **/P** switch can be used with ICVERIFY.EXE by creating a shortcut and appending the switch and set file name to the command line in the same manner as shown above.



When specifying the setup file name, the **.SET** extension must be specified or the setup file will not be loaded.

**/O**

This command line parameter forces the program to use the short, evaluated response when returning the response from the processing network. This response type is required from ICVMLT32.EXE by the substations for a multi-user setup to function properly. The response type can also be configured in the setup file by using the **Evaluate Rsp (Y/N/B/L/D/S)** field under the **Merchant Information** tab in **Advanced Setup**.

**/O[x]**

The optional **x** causes ICVMLT32.EXE to return the original request on the first line and the short, evaluated response to the request on the second line.


**/XX**

The **/XX** parameter can be used to force ICVMLT32.EXE into debug mode. All program activity will be logged to a file called ICVERIFY.DBG, which will be located in the directory where the program files have been installed. This file is often used for software troubleshooting; however, the information it contains is in a highly technical format.





# Modem Troubleshooting

 Your modem must be correctly configured for your operating system, or it may not perform correctly when running ICVERIFY for Windows.

This appendix contains troubleshooting tips for the following two potential modem difficulties.

1. You are able to establish connection with your processor, but you are receiving incorrect information or rejection of all transactions.

This most likely means that you did not input the correct information in your processor setup. If this occurs, attempt to rebuild your setup file or contact your merchant help desk to confirm your merchant account information.

2. You are unable to establish a connection to your processor.


Most likely, one of the following three things is occurring:

- Another application has control of the modem.
- The port information in the modem port field is not set correctly.
- The dial string is not correct for that modem.

To troubleshoot your modem:

1. Be sure the modem is working.

Try using another communication program to dial out with your modem. If other software fails to connect, make sure your modem has been installed properly.

 This includes both the physical installation and plug connections, as well as the process of adding this hardware device to your Windows **Add New Hardware** Control Panel. Also, confirm with your modem manufacturer that you have the correct drivers for your modem.

2. If you are using an external modem, verify that it is correctly plugged in to the phone line, power source, and computer.  
Verify that the lights flash when the computer is attempting to communicate with the modem.
3. Check if any other applications are using the modem.  
If they are, shut them down, restart ICVERIFY, and try again. If the modem is still not working (but other applications have no problem accessing the modem), the problem is most likely a port or dial string setting issue.
4. Check the modem port setting.

To check the modem port setting:




This procedure is for Windows 98 and Windows ME users, only.


1. From the **Start** menu, choose **Settings** and click **Control Panel**.
2. Double-click **Modems**.  
The **Modem Properties** dialog is displayed.
3. Click the **Diagnostics** tab, and highlight your modem.
4. Click **More Info**.  
Information about your modem is displayed.
5. Copy the COM port #, interrupt, and address information.
6. Run the ICVERIFY setup program.
7. Click the **Hardware** tab.
8. In the **Modem Port** field, type the **COM port #** value.  
If the hardware settings for your modem appear to be correct, and the steps listed above did not get the modem to dial, try changing the dial string.

To change the dial string:

1. Open **Advanced Setup**, and click the **Hardware** tab.
2. View the **Modem Port** field, and record the dial string.
3. Delete the dial string, and enter **ATDT**.

 These four characters should initialize just about every modem under normal circumstances. However, this dial string is generally used for diagnostic purposes only, and may not supply a consistent connection to your processing network.

4. Save the changes and close Advanced Setup.
5. Restart ICVERIFY and try another test.


 If this doesn't work, shut down all programs that are running, and shut down your computer. Turn the computer back on, start ICVERIFY, and try another test. (Before attempting the test, be sure to shut down any other applications that are using the modem.)

If the modem is dialing out when a transaction is submitted, then it is most likely a dial string issue. Almost all processing networks use generic 1200 baud modems, which are programmed to disconnect if there is extra data during the initial handshaking. Newer modems use a number of advanced features that are intended to provide a more reliable connection. They are also designed to communicate at speeds much greater than 1200 baud.

When a newer modem using data compression, error correction, flow control, or high-speed communications connects to another modem, it tries to match the features of that modem. Modems used by processing networks do not have the features necessary to correctly interpret the data sent as part of this negotiating process, and will pass this information along to the network as part of the data stream. The processor will not recognize this data and immediately terminate the connection. Contact your modem manufacturer to request a dial string that will disable the following features:

- Data Compression
- Error Correction
- Flow control

The dial string should have a command forcing it to use the Bell 212a communications protocol at 1200 baud. Baud rates should be set to 1200 in the **Credit Cards** setup tab.

 Many check processing networks process at speeds as low as 300 baud. For those, the dial string should support a Bell 103 standard communications protocol at 300 baud. Baud rates should be set to 300 in the **Check Guarantee** setup tab.

⚡ If the dial string generated by the **Auto-Detect** feature or by choosing your modem from the list in the **Auto-Detect** field contains back quotes, do not remove them.

# Menu Descriptions

This appendix describes the menu options in the ICVERIFY for Windows interface. The following menus are available in ICVERIFY:

- File
- Edit
- View
- Function
- Report
- Utilities
- Help

---

## File Menu

Table 8 describes the options available on the **File** menu.

**TABLE 8: FILE MENU OPTIONS**

MENU OPTION	DESCRIPTION
Import Transactions	Allows the user to import a batch of credit card transactions created by another application (see Importing Transactions for more details).
Export Transactions	Allows the user to export credit card, debit card and check guarantee transaction data for use by another application such as a database or spreadsheet (see Exporting Transactions for more details).
Print Receipt	Allows the user to print a receipt for any transaction that is currently being viewed.

TABLE 8: FILE MENU OPTIONS (CONT.)

MENU OPTION	DESCRIPTION
Printer Setup	Defines the report and/or receipt printer that will be used by ICVERIFY.
Save Installments	Allows the user to save a new installment or an existing installment that is currently being edited.
Exit	Closes ICVERIFY.

---


## Edit Menu

Table 9 describes the options available on the **Edit** menu.

TABLE 9: EDIT MENU OPTIONS

MENU OPTION	DESCRIPTION
Undo, Cut, Copy and Paste	These are all standard Windows functions that can be used while editing transactions.
Find Current Transaction	Locates and edits current transactions (approved transactions that have not been settled or Offline Group transactions that have not been submitted to the processing network).
Save Transaction	Saves a transaction that is currently being edited.
Delete Transaction	Deletes a transaction that is currently being edited. ⚡ This deletes a transaction out of the ICVERIFY open batch file, and not at the processing network. To reverse the transaction at the processing network, use the <b>Void</b> feature, instead.
Stop Transaction Editing	Stops transaction editing without saving any changes to the transaction that is currently being edited.

**TABLE 9: EDIT MENU OPTIONS (CONT.)**




MENU OPTION	DESCRIPTION
Options	Opens a tabbed dialog that lists various options for configuring ICVERIFY.
Transactions List	<p>Allows you to customize the order in which transactions tabs are ordered and displayed in the interface and allows you to hide transaction tabs.</p> <p> Hiding transaction tabs is useful if you want to limit the transaction processing abilities of substations or employees.</p>

---

## View Menu

Table 10 describes the options available on the **View** menu.

**TABLE 10: VIEW MENU OPTIONS**

MENU OPTION	DESCRIPTION
Status Bar	<p>Allows you to choose whether or not the status bar will be displayed. The status bar is the bar running along the very bottom of the user interface.</p> <p>The status bar displays some information about the item the user has currently selected, and also contains the Clock Pane (the date/time display at the right end of the status bar).</p>
Credit Card Form	<p>Switches to the Credit Card Form.</p> <p> This is disabled if you are not configured for processing credit card transactions.</p>
Debit Card Form	<p>Switches to the Debit Card Form.</p> <p> This is disabled if you are not configured for processing debit card transactions.</p>
Check Guarantee Form	<p>Switches to the Check Guarantee Form.</p> <p> This is disabled if you are not configured for processing check transactions.</p>

---

## Function Menu

Table 11 describes the options available on the **Function** menu.





Depending on the processor you are using, the names of the fields in the **Function** menu may differ.

**TABLE 11: FUNCTION MENU OPTIONS**

MENU OPTION	DESCRIPTION
Convert Book To Ship	Finds and converts approved book transactions to ship transactions.
Settlement/End Day	Performs the settlement/end of day process, or previews the batch before settlement.
Switch Merchants	Switches merchants when ICVERIFY is in Multiple Merchants Mode.
Off-Line Group Mode	Toggles Offline Group Mode off and on. Offline group transactions are stored in an offline group input file for batch transmission to the processing network For more information, see <i>Using Offline Group Mode</i> , page 19.
Transmit Off-Line Group	Transmits all transactions stored in the default offline group input file. A non-default file may also be selected. For more information, see <i>Using Offline Group Mode</i> , page 19.
Installments	Loads the installment (recurring billing) selections. For more information, see <i>Understanding Installment Billing</i> , page 23.



TABLE 11: FUNCTION MENU OPTIONS (CONT.)

MENU OPTION	DESCRIPTION
Transmit Authorization Requests	<p data-bbox="434 309 1163 395">  This menu item is displayed only when you are set up to process American Express transactions directly through American Express.         </p> <p data-bbox="434 430 1163 722">           American Express uses a special batch format to handle transactions that include address verification information. It is used to transmit American Express transactions with address verification information directly to American Express in batch mode. Once these transactions have been submitted, you must wait about five minutes and then use the Retrieve Authorization Responses selection described below to obtain the response from American Express. IC <i>VERIFY</i> will wait the required period and then display a dialog prompting you to use the Retrieve Authorization Responses selection to obtain the response from American Express.         </p>
Retrieve Authorization Responses	<p data-bbox="434 743 1163 829">  This menu item is displayed only when you are set up to process American Express transactions directly through American Express.         </p> <p data-bbox="434 864 1163 951">           Retrieves responses for American Express transactions that were submitted using the Transmit Authorization Requests selection described above.         </p>

---

## Report Menu

Table 12 describes the options available on the **Report** menu.

TABLE 12: REPORT MENU OPTIONS

MENU OPTION	DESCRIPTION
Credit Card	Prints a report of credit card activity. For more information, see <i>Creating a Credit Card Report</i> , page 43.
Debit Card	Prints a report of debit card activity. For more information, see <i>Creating a Debit Card Report</i> , page 45.
Check Guarantee	Prints a report of check guarantee activity. For more information, see <i>Creating a Check Report</i> , page 46.

TABLE 12: REPORT MENU OPTIONS (CONT.)

MENU OPTION	DESCRIPTION
Settlement	Prints a report of the last settled batch. For more information, see <i>Creating a Settlement Report</i> , page 48.
Offline Group	Provides access to several offline group report options. For more information, see <i>Creating an Offline Group Report</i> , page 50.

---

## Utilities Menu

Table 13 describes the options available on the **Utilities** menu.

TABLE 13: UTILITIES MENU OPTIONS





MENU OPTION	DESCRIPTION
Ymodem File Send	<p>Allows you to transmit a specified file to a specified phone number using the Ymodem format. This test is often used by merchants setting up for American Express.</p> <p> It is not necessary to provide an outside line prefix here if you have already entered one in your ICVERIFY setup program.</p>
Substation Test	Sends a test sequence to the master station to make sure that it is responding correctly. The substation test is used after the software has been configured to act as a substation in a multi-user setup. Make sure the substation and master station are both pointed to the directory that will be used for the exchange of transaction requests and responses. If the substation and master station are pointing to different directories, the software will not run.
Delete Partial Off-Line Group	<p>Deletes the tracking file that is used to keep the position in the offline group file. This function is used when an offline group transmission has failed.</p> <p> Do not use this function unless instructed to do so.</p>
Reset Batch	Allows you to reset the number of the current batch. Under normal conditions, this feature is not used. It is recommended that you do not reset the current batch number unless you have been instructed to do so by a technician.

TABLE 13: UTILITIES MENU OPTIONS (CONT.)

MENU OPTION	DESCRIPTION
Clear Batch	<p>When selected, ICVERIFY transfers the transaction data from the open batch to the history files without dialing out.</p> <p>⚡ Do not use this function unless you are certain that your current open batch has already been settled by your processing network.</p>
Delete Current Batch	<p>Clears the current batch of all transactions. It is normally used only during testing with test account setup information.</p> <p>📄 This does not delete any transactions currently captured at the processing network. If you want to void your entire batch, you should either use the <b>Void</b> function on all transactions (one-by-one), or call your processing network to see if your current open batch can be deleted.</p>
Find Settled Transaction	<p>Finds settled transactions stored in the ICVERIFY history files. It is most commonly used when a merchant wants to print a receipt for a settled transaction.</p> <p>📄 Settled transactions cannot be located using the <b>Find Current Transaction</b> menu option (accessed from the <b>Edit</b> menu) because it only searches for unsettled transactions stored in the current open batch or Offline Group Input file.</p>
Password...	<p>Allows you to set password protection of various menu selections. It is also possible to create a password for the entire application.</p> <p>If you use this feature, it is strongly suggested that you keep copies of your password(s) in a safe place to help ensure that you do not get locked out of a password-protected feature or the program itself.</p>

TABLE 13: UTILITIES MENU OPTIONS (CONT.)


MENU OPTION	DESCRIPTION
Remove Password	Removes password protection for the selected item.
Customer Database	<p>ICVERIFY features a customer database that can be used to store information about regular customers. This information can be used to populate fields on the GUI by selecting the cardholder's name from the <b>Customer Name</b> menu.</p> <p> If the checkbox at the bottom of the dialog is checked, you will be asked if you want to create a database entry each time that payment information is manually entered for a cardholder that does not already have an entry in the customer database.</p> <p> The only fields that are required when creating a record are the <b>Account Number</b>, <b>Exp Date</b> and <b>Customer Name</b> fields. Only the account number and expiration date will be retained from swiped credit cards.</p>

---

## Help Menu

Table 14 describes the options available on the **Help** menu.

TABLE 14: HELP MENU OPTIONS

MENU OPTION	DESCRIPTION
Help	Loads the online Help file, which can also be accessed by pressing F1.
Tip of the Day	Displays the <b>Tip of the Day</b> window, which is normally displayed when the program is first loaded.
Tooltips	Enables or disables the Help that appears when a cursor is placed over an object.
Context-Sensitive Help	Determines whether the context-sensitive Help tab is active or inactive. If this item is not checked, the Help tab will not be updated when it is selected.
About ICVERIFY	<p>Displays information about the version of ICVERIFY that is currently being used and the product serial number.</p> <p> The <b>Merchant Information</b> button allows you to view your merchant configuration information.</p>

# Transaction Record Formats

The transaction record formats in this appendix are provided as a guideline for importing transaction data from another application. These formats are correct for most credit card networks and options. The most common names are used in the tables in this appendix. The first column is a literal transaction type indicator (C1,C2, and so on.). The remaining columns are defined in *Field Descriptions*, page 74.


 A small number of special options are not included in this appendix. If you are a member of the ICVERIFY Integration Partnership Program (IPP), refer to your Software Developer Kit (SDK) CD for more extensive information.

Table 15, page 72, lists the transaction record formats for retail charge card formats. A ✓ (check mark) in a column indicates that format is used for that type of transaction.

**TABLE 15: RETAIL CHARGE TRANSACTION RECORD FORMATS**

TRANSACTION	TYPE INDICATOR	FIELDS							
		CMc	CMM	ACT	EXP	AMT	APV	ZIP	ADD
Sale	C1	✓	✓	✓	✓	✓		✓	✓
Void	C2	✓	✓	✓	✓	✓	✓		
Credit/ Return	C3	✓	✓	✓	✓	✓			
Credit Void	CR	✓	✓	✓	✓	✓	✓		
Force	C5	✓	✓	✓	✓	✓	✓	✓	✓
Auth Only	C6	✓	✓	✓	✓	✓		✓	✓




In a **force** transaction, the ZIP & ADD formats are optional, and for record keeping purposes.

Table 16, page 73, lists the transactions record formats for the mail order charge card authorization formats. A ✓ (check mark) in a column indicates that format is used for that type of transaction.

**TABLE 16: MAIL ORDER CHARGE TRANSACTION RECORD FORMATS**

TRANSACTION	TYPE INDICATOR	FIELDS							
		CMc	CMM	ACT	EXP	AMT	APV	ZIP	ADD
Book	C4	✓	✓	✓	✓	✓		✓	✓
Ship	CO	✓	✓	✓	✓	✓		✓	✓
Sale	C1	✓	✓	✓	✓	✓		✓	✓
Void Sale	C2	✓	✓	✓	✓	✓	✓		
Credit/Return	C3	✓	✓	✓	✓	✓			
Credit Void	CR	✓	✓	✓	✓	✓	✓		
Force Sale	C5	✓	✓	✓	✓	✓	✓	✓	✓
Auth Only	C6	✓	✓	✓	✓	✓		✓	✓

 In a **force** transaction, the ZIP & ADD formats are optional, and for record keeping purposes.

## Field Descriptions

Table 17 describes the fields used in the record formats. For more information about transaction record formats, see *Transaction Record Formats*, page 71.

For a description of the numbers contained in the **Field Type** column, see Table 18, page 76.

**TABLE 17: FIELD DESCRIPTIONS**

FIELD ID	MIN LEN	MAX LEN	FIELD TYPE	FIELD DESCRIPTION
ABA	9	9	0	ABA Number
ACT	6	19	0	Credit card account number
ADD	0	20	1	Address (optional field)
AMN	0	13	5	Amount of additional cash (cash-back)
AMT	0	13	5	Amount of purchase
AMt	0	13	5	Total amount
APV	2	6	1	Approval code
CKN	2	6	0	Check number
CHo	3	16	0	Account number
CH2	2	25	0	Account number
CMA	10	10	2	Check-in date (format: MM/DD/YYYY)
CMc	0	32	1	1st field (clerk)
CMD	10	10	2	Departure date (format: MM/DD/YYYY)
CMe	2	2	1	State code
CME	0	7	5	Additional charges
CMI	0	6	0	Invoice/folio number
CMM	0	32	1	2nd Field (comment)
CMN	0	20	1	Customer name
CmP	1	1	3	Preferred cardholder (Y/N)?
Cmr	0	13	5	Room rate
CMS	0	20	1	Server ID



TABLE 17: FIELD DESCRIPTIONS (CONT.)

FIELD ID	MIN LEN	MAX LEN	FIELD TYPE	FIELD DESCRIPTION
CMT	0	20	1	Ticket ID
DOB	10	10	2	Date of birth
DLn	4	30	1	Driver's license number
EDT	10	10	2	Ending date (format: MM/DD/YYYY)
EXP	3	4	0	Expiration date (YYMM only; may also hold card swipe)
HRD	1	1	3	Printer? (Y/N)
MID	0	4	1	Merchant ID
MTD	0	30	1	Message of the day
NUL	0	0	-	Null field
PIN	16	16	1	Encrypted PIN number as returned from the pin pad
REF	7	8	0	Reference number
RPS	0	10	4	Report options
SDT	10	10	2	Starting date (format: MM/DD/YYYY)
STE	2	2	1	State code
SUM	1	1	3	Summary? (Y/N/S/D)
SWP	0	38	1	Swiped card information (track 2 only)
TAG	1	1	3	Print receipts? (Y/N)
TIP	0	13	5	Amount of tip
ZIP	5	9	1	ZIP code (optional field)

Table 18 describes the numbers listed in the **Field Types** column in Table 17, page 74.

**TABLE 18: FIELD TYPES**

NUMBER	DESCRIPTION
0	Numeric
1	Alphanumeric
2	Date (MM/DD/YY)
3	Y or N
4	Report type
5	Currency

## APPENDIX F

# Address Verification Result Codes

Use the address verification codes in Table 19 when you are exporting transaction data to a database or spreadsheet.

**TABLE 19: ADDRESS VERIFICATION RESULT CODES**

LETTER CODE	DESCRIPTION	FUNCTION
A	Address	Address matches; ZIP code does not match
E	Edit Error	Address verification not available for this transaction
G	Not available global	AVS information is not available; card appears to be issued by a non-U.S. financial institution
N	No	Neither address nor ZIP code match
R	Retry	System unavailable or timed out
U	Unavailable	Address information is unavailable; this card is issued by a U.S. financial institution
W	Whole ZIP	Nine-digit ZIP code matches; address does not match
X	Exact	Address and nine-digit ZIP code both match
Y	Yes	Address and five-digit ZIP code match
Z	ZIP	Five-digit ZIP code matches; address does not match



# Program Messages and Files

This appendix describes the program messages and files produced by ICVERIFY for Windows.

## Messages

ICVERIFY generates a number of messages that either explain the operation being performed, or warn that an error has occurred. Table 20 lists the messages that ICVERIFY produces.

**TABLE 20: PROGRAM MESSAGES**

MESSAGE	DESCRIPTION
'APPROVED:' + {Approval Code Number} + [REF# X1234567]	The transaction is approved, with the displayed approval code (and, in some cases, a reference number).
'APPROVED: UNDER FLOOR LIMIT #'	No dialup is necessary; the amount is under the floor limit.
'BATCH DEBIT ENTRIES NOT ALLOWED'	You cannot process a debit card transaction while in Batch Mode.
'BUSY'	The phone number the modem is dialing is busy.
'CALLING'	The modem is dialing the card processor.
'CORRUPTED TRANSACTION FILE'	There are inconsistencies in the transaction file.
'CUSTOMER CANCEL'	The customer has pressed the CANCEL key on the pinpad.

TABLE 20: PROGRAM MESSAGES (CONT.)


MESSAGE	DESCRIPTION
'FILE BUSY! RETRYING, ESC TO STOP'	A file needed by IC <i>VERIFY</i> is in use. The program will continue to retry until you press ESC.   This is a Novell network error.
'FILE ERROR 0: [FILE NAME]'	The program control file [FILE NAME] is not present.
'FILE OPEN ERROR' + [message]	The message may be one of the following: 119 Disk is Full Invalid Path [check ICSETUP] Directory Full Bad Filename [invalid character] Access Denied Path Not Found Disk Not Ready [Floppy Disk or Hard Disk error, or network setup problem]
'INVALID ACCOUNT NUMBER' CHECKING message:	The number you entered is not a valid checking account number.
'INVALID CARD #'	The number you entered did not pass the test for a valid card number. There may be a typo—check the number, and correct your entry. Another problem may be that the card that was passed through the card reader is not an acceptable card for this type of transaction on your system, or you are not set up to accept this card type.
'INVALID SUBSTATION'	IC <i>VERIFY</i> /Sxxx has been entered with a substation ID (xxx) not licensed on the system.
'LRC ERROR'	A communications LRC error has occurred (the system will retry).
'MODEM NOT RESPONDING'	An incorrect port, invalid modem string, or phone number is being used.
'NO CARRIER'	The communications line has dropped. Retry the transmission.
'NO DIALTONE'	The modem did not receive a dial tone when attempting to dial. Check the phone connection.
'NO TRANSACTIONS ON FILE!'	There are no transactions on file for the report you have selected.
'NOT APPROVED' + [message]	The transaction has not been approved.

TABLE 20: PROGRAM MESSAGES (CONT.)




MESSAGE	DESCRIPTION
'NOTHING PENDING'	There are no pending installment transactions.   This is an installments error.
'PINPAD ERROR'	A pinpad error message indicates an invalid parameter or setting in the operation of the pinpad, the Track 3 reader, or the signature pad. One of the following messages may also appear:  <ol style="list-style-type: none"> <li>1. 'INVALID Port #'</li> <li>2. 'INVALID Baud'</li> <li>3. 'INVALID Parity'</li> <li>4. 'INVALID Stop Bits'</li> <li>5. 'INVALID Data Bits'</li> <li>6. 'INVALID Buffer'</li> <li>7. 'INVALID Open'</li> <li>8. 'INVALID String'</li> <li>9. 'INVALID UART'</li> <li>10. 'INVALID Never Opened'</li> <li>11. 'INVALID ERROR:' {Error Number}</li> </ol>
'PINPAD MISSING OR NOT WORKING'	ICVERIFY has not found a working pinpad at the pinpad port indicated in your setup file. Correct the pinpad or pinpad port before proceeding with debit card entry.   This is a debit card error.
'PINPAD MISSING OR NOT WORKING; USE PINPAD? (Y/N)'	ICVERIFY has not found a working pinpad at the pinpad port indicated in your setup file. You can type <b>Y</b> to select manual card number entry you can correct the pinpad or pinpad port before proceeding.
'PORT' {Port I.D.} 'SETUP INVALID'	The modem and/or pinpad port indicated in your setup file is not a valid port on your computer system.
'REQUEST TRANSMITTED'	This message is issued at the substation, when the master station has started to process a request.   This is a multi-user processing error.
'RESPONSE'	(Approval Code or other message) During an Offline Group transmission, each transaction number is displayed while it is being transmitted, followed by the above message.
'SIGNATURE COMPLETE? (Y/N)'	During Signature Capture, the operator enters <b>Y</b> when the customer is finished signing the signature pad.

TABLE 20: PROGRAM MESSAGES (CONT.)

MESSAGE	DESCRIPTION
'SYSTEM DATE WAS NOT SET!'	The current operating system date is invalid. Set the system date to the current date and restart <i>ICVERIFY</i> .
'TIME OUT'	The modem has failed to connect to the processor or the processor has not responded before the time set in <b>Hardware setup (Wait time for connect)</b> . Additional reasons may be given.
'TRANSACTION NOT FOUND'	The transaction entered was not found in the current file. If you are trying to void, a credit entry may be required.
'WAITING FOR ANSWER'	The modem is waiting for an answer at the card processor number. Press ESC to cancel the transaction.
'WAITING FOR NETWORK RESPONSE'	This message is part of the communication procedure when dialing the host. <i>ICVERIFY</i> is waiting for the card processor to respond.

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## Files

Table 21 describes the program files associated with *ICVERIFY*. Supplemental files are denoted by a ✓ (check mark).

TABLE 21: PROGRAM FILES

FILE	DESCRIPTION	SUPPLEMENTAL FILE
DEMOxx.SET	Demonstration SET files	✓
DEMOACT.DEM	Allows card swipe simulations using CTRL+ALT+X	✓
FILELIST.DOC	File listing	✓
GUI32HLP.HLP	<i>ICVERIFY</i> Graphical User Interface Help	
GUIDBASE.MDB	Microsoft Access internal support database	
ICSETUP.CDE	Parameter-field code definition file	
ICSETUP.DAT	Internal support data file	
ICSETUP.EXE	<i>ICVERIFY</i> Setup Configuration Utility	



**TABLE 21: PROGRAM FILES (CONT.)**

<b>FILE</b>	<b>DESCRIPTION</b>	<b>SUPPLEMENTAL FILE</b>
ICVAPI.DLL	Internal support DLL	
ICVDLL16.DLL	Win16 Credit DLL	
ICVDLL32.DLL	Win32 Credit DLL	
ICVDLL32.LIB	Win32 library file	✓
ICVERIFY.AUT	Internal support data file	
ICVERIFY.CDE	Parameter-field code definition file	
ICVERIFY.DAT	Internal support data file	
ICVERIFY.DLL	ICVERIFY Graphical User Interface resource DLL	
ICVERIFY.EXE	ICVERIFY Graphical User Interface Application	
ICVERIFY.HLP	ICVERIFY Help file	
ICVERIFY.MDM	Modem support file	
ICVERIFY.MSG	Displayed message file	
ICVERIFY.MSH	Internal support data file	
ICVERIFY.PHN	Commonly accessed phone numbers	
ICVERIFY.VER	ICVERIFY version file	
ICVMLT32.EXE	ICVERIFY Multi-User Master Application	
ICVOLE32.EXE	Visual Basic OLE Object	✓
ICVUPG.EXE	ICVERIFY Upgrade Wizard	
INSTALL.LOG	Installation Log	
MLT32HLP.HLP	ICVERIFY Multi-User Master Help	
README.DOC	Release Notes	✓
SETUP.HLP	Online help for the setup program	
TIPS.TXT	ICVERIFY Help file	
DAO350.DLL	DAO version 3.5	

TABLE 21: PROGRAM FILES (CONT.)

FILE	DESCRIPTION	SUPPLEMENTAL FILE
DAO2535.TLB	DAO version 2.5/3.5 Backward Compatible Type Library	
MSJET35.DLL	Microsoft Jet engine (version 3.5)	
MSJINT35.DLL	Localized Microsoft Jet (and DAO) error strings	
MSJTER35.DLL	Microsoft Jet (and DAO) error message DLL	
MSRD2X35.DLL	Microsoft Jet Retro-compatibility access	
MSVCRT40.DLL	C Runtime DLL	
VBAR332.DLL	VBA Runtime	
VBAJET32.DLL	VBA-Microsoft Jet Expression service	
UNWISE.EXE	Uninstall Utility	

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