Release Notes for
WordStock Credit Card Authorization Version 5

WordStock's **Credit Card Authorization 5** [CC5] update contains changes to ensure that our customers are compliant with the banking industry's current security and anti-fraud requirements for authorizations and settlement.

> **The key changes relate to transactions in which card data is entered manually instead of being swiped through a card reader, such as for mail orders or off-site events.**

Changes for MANUALLY-ENTERED Cards

When **manually** entering a credit card number, the cashier will now be prompted to enter two pieces of information:

1. The **CVV2/CID code** (the 3-digit number on the back of the card); and

2. The billing address zip code for the card.

   If these numbers do not match the ones on file, the sale will most likely be declined.

The transaction may still be authorized, but you will have the option of declining to accept the card if you suspect that the customer using the card might not be the authorized holder.

   Note: Discover currently charges a $.50 penalty per transaction if the CVV2 number is not provided on a **manually**-entered card.

- **The foregoing pertains only to manually-entered credit card data.**

- **To minimize the risk of charge backs, and to preserve the lowest possible processing charges, all credit cards should be swiped.**

- **Manual entry of credit card data should only take place when a credit card cannot be swiped.**

Please make sure your cashiers and managers are aware of these changes and know how you want to handle any problems.

Changes to Other WordStock Programs

Point of Sale

1. When *manually* entering a Discover Card, the default behavior will be to prompt for the **CID** (Cardholder Identification Code), the 3-digit number on the back of the card.

   Discover currently charges a penalty if this number is not entered when the credit card information is entered manually.

2. When **manually** entering a Master Card/Visa Card, the default behavior will be to prompt for the **CVV2**, the 3-digit number on the back of the card.

3. When **manually** entering an American Express Card, the default behavior will be to prompt for **CID** (Cardholder Identification Code), the 3-digit number on the back of the card.

4. When **manually** entering any credit card, you will be prompted to enter the customer's zip code.

If there is a mismatch between the zip code provided by the custonmer and the zip code associated with the card's billing address, you will be prompted to accept or reject the authorization.

Once you have manually entered a credit card number and expiration date, you will be prompted to enter a CVV2/CID. Type in the CVV2/CID number and press <Enter>.

You will be prompted for the customer's zip code. Type in the the customer's zip and press <Enter>.

If you do not enter a CVV2/CID value, a box will display that provides three choices for the reason why:

- Verification is intentionally not provided;
- Verification is present but illegible;
- Cardholder states no Verification is on card.

Use the up and down arrow keys to select the appropriate response. You must select one.

Pressing <F9> will display a blinking message "Please choose a reason" and leave you in the box.

Once you have entered a CVV2/CID, or selected the reason why you have not, you will be prompted to enter the customer's zip code.

If the zip code does not match what is on file for the customer you will see a box with this information:

> **Address Verification Information**
>
> You must decide whether to accept or reject the credit card transaction based on the response to the address verification.
>
> Accept transaction based on the above info?

There will also be a line that contains a card-specific response that advises you on the type of mismatch.

The default answer is **N**. *If you answer **N** you will be prompted for a new method of payment.*

Remember: swiped cards will not prompt for CVV, CID, or Zip Codes.

Mail Order

Customers with our Mail Order module will see a small change in the "Annotate an MO for shipment" program: there is a new field **M/P**, which stands for 'mail' and 'phone'.

In this field, you will select if the credit card information came in the mail or over the phone.

When authorizing the credit card with the 'CCA' command, you will be prompted for the CVV2/CID. Type in the CVV2/CID number and press <Enter>.

The zip code that will be transmitted is from the billing address of the Mail Order.

If the zip code does not match what is on file for the customer you will see a box with this information:

> **Address Verification Information**
>
> You must decide whether to accept or reject the credit card transaction based on the response to the address verification.
>
> Accept transaction based on the above info?

There will also be a line that contains a card-specific response that advises you on the type of mismatch.

he default answer is **N**. *If you answer **N** you will be returned to the* Annotate an Mail Order *program.*

Enter a different method of payment.

The expectations of credit card companies are changing frequently as they determine how to respond to credit card fraud.

Please check with your credit card processors to determine what may affect the rate you receive for any transaction.

Please call WordStock Support at 1-800-444-7224 with any questions.