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***NETePay 5.0***  
***Installation & Configuration Guide***

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***Paymentech Host***  
***With Dial Backup***

***Part Number: 8660.90***

# ***NETePay Installation & Configuration Guide***

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Revised: 4 January 2011

## ***Version Support***

This document supports the following application versions:

NETePay 5.0 (Paymentech Host) 5.02

DSIClientX, Version 3.85

DSIClient Transaction Utility, Version 2.50

## ***Payment Processor Support***

This document supports the following payment processor:

***Paymentech Host***

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# **OVERVIEW**

## **Introduction**

### **About NETePay with Dial Backup**

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

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

## **What's Included on your CD**

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

- ***NETePay with Dial Backup*** – server-side software that enables you to process payment authorization requests via the Internet or other TCP/IP Virtual Private Network (VPN) services.
- ***DSIClientX*** – an ActiveX control that integrates with a Point of Sale application and sends encrypted payment authorization requests from client machines on a LAN to *NETePay* for processing. *DSIClientX* also includes a utility program to enter test payment transactions called ***DSIClient***.
- ***Microsoft Internet Explorer 6.0*** – this version (or later) of Microsoft Internet Explorer will ensure that you can install the necessary encryption capability required for *NETePay*.

## **How it works**

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

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

# **SECURITY IMPLEMENTATION GUIDELINES**

## **Introduction**

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

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

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

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

### **Build and Maintain a Secure Network**

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

### **Protect Cardholder Data**

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

### **Maintain a Vulnerability Management Program**

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

### **Implement Strong Access Control Measures**

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

### **Regularly Monitor and Test Networks**

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

### **Maintain an Information Security Policy**

12. Maintain a policy that addresses information security

## **Access Control**

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

The PCI standard requires the following password complexity for compliance:

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

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

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

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

## **Remote Access Control**

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

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

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

NETePay 5.0 does not directly support remote access for maintenance, monitoring, operation, troubleshooting or updates. Datacap Systems does not use remote access software to deliver any services, software, or support to users of NETePay 5.0. If merchants, integrators or resellers elect to use third party remote access independent of NETePay 5.0, they should observe the following remote access procedures:

- *Change default settings in the remote access software (for example, change default passwords and use unique passwords for each customer).*
- *Allow connections only from specific (known) IP/MAC addresses.*
- *Use strong authentication and complex passwords for logins according to PCI DSS Requirements 8.1, 8.3, and 8.5.8–8.5.15*
- *Enable encrypted data transmission according to PCI DSS Requirement 4.1*
- *Enable account lockout after a certain number of failed login attempts according to PCI DSS Requirement 8.5.13*
- *Configure the system so a remote user must establish a Virtual Private Network (“VPN”) connection via a firewall before access is allowed.*
- *Enable the logging function.*
- *Restrict access to customer passwords to authorized reseller/integrator personnel.*
- *Establish customer passwords according to PCI DSS Requirements 8.1, 8.2, 8.4, and 8.5.*

## **Wireless Access Control**

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

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

## Network Encryption

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

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

## Network Security

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

## NETePay Compliance

All versions of **NETePay** at or above Version 5.00 implement all of the PCI Data Security Standard requirements that are applicable to a payment processing application.

- **NETePay** does not store any magnetic stripe (Track 1 or 2), card verification (CVV, CVV2, etc.) or PIN data, ever.
- **NETePay** truncates all account and expiration date information for transactions which have been settled in every area where it is either stored or displayed.
- **NETePay** encrypts account numbers and expiration dates for transactions which have not yet been settled.
- **NETePay** logs only record truncated account number and expiration date information and never record any magnetic stripe (Track 1 or 2), card verification (CVV, CVV2, etc) or PIN data, ever. NETePay 5.0 logs are fixed in function, format and contents and cannot be disabled or configured by any user.
- **NETePay** utilities which present data in a user interface (display or print) always truncate account number and expiration date data and never display magnetic stripe (Track 1 or 2), card verification (CVV, CVV2, etc) or PIN data, ever.
- **NETePay** encrypts all IP transmissions that contain cardholder data using current SSL/TLS standards.
- **NETePay** does not allow or facilitate sending of PANs (Primary Account Numbers) by end user messaging technologies; however if a merchant, integrator or reseller transmits information of this type, a solution that implements strong cryptography should be employed.



## ***Baseline System Configuration***

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

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

## ***Additional System Security Recommendations***

Although *NETePay* 5.0 implements all of the PCI Data Security Standard requirements which are applicable to a payment processing application, additional overall security can be realized by implementing the following:

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

## ***POS System Considerations***

Although NETePay 5.0 implements all of the PCI Data Security Standard (DSS) requirements that are applicable to a payment processing application, your POS application may not handle cardholder information in such a secure fashion.

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

## ***Removal of Historical Data***

If you are upgrading to NETePay 5.0 from a previous version, you should securely delete the previous NETePay database and logs before upgrade installation. NETePay normally truncates and deletes any sensitive information for all settled transactions but to assure there are no residual unsettled transactions; the following procedure should be followed to delete the previous NETePay database, any backups and all logs:

1. Shut down **NETePay**
2. Using Windows Control Panel, select Add/Remove Programs
3. Select **NETePay** and remove it
4. Locate the **NETePay** folder in <bootdrive>:/Program Files/Datacap Systems and use a secure file deletion utility to remove it
5. Install **NETePay 5.0**
6. From the **Programs/Software from Datacap** group, run the **NETePay Database Manager**
7. Select Connect
8. Select Create New Database
9. Shut down **NETePay Database Manager**
10. Start **NETePay 5.0**

## ***Information Handling and Collection Criteria***

NETePay 5.0 and all of its components handle sensitive cardholder data in accordance with the PA-DSS 1.2 standard of the PCI Data Security Council. However, NETePay 5.0 does not monitor the activities of users or other software to assure that they accord sensitive data the same standards. Merchant, and reseller/integrators should adhere to the following guidelines if they handle cardholder information:

- Collect sensitive authentication only when needed to solve a specific problem.
- Store such data only in specific, known locations with limited access.
- Collect only the limited amount of data needed to solve a specific problem.
- Encrypt sensitive authentication data while stored.
- Securely delete such data immediately after use.

NETePay 5.0 only stores cardholder information only for unsettled transactions. Once NETePay 5.0 settles transactions, all cardholder information is either deleted or truncated. The merchant, integrator or reseller does not need to manage retention of cardholder data in NETePay 5.0 beyond assuring that transactions are settled in a timely manner.

NETePay 5.0 logs are fixed in function, format and contents and cannot be disabled or configured by any user. NETePay 5.0 logs only record truncated account number and expiration date information and never record any magnetic stripe (Track 1 or 2), card verification (CVV, CVV2, etc) or PIN data.

NETePay 5.0 does not allow or facilitate sending of PANs (Primary Account Numbers) by end user messaging technologies; however if a merchant, integrator or reseller transmits information of this type, a solution that implements strong cryptography should be employed.

## ***Security Action Plan***

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

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

## ***Implementation Guide Reviews and Updates***

Datacap Systems reviews the NETePay 5.0 Implementation Guide and issues updates to maintain compliance at least once per year or whenever a software change warrants. This implementation guide is also incorporated as part of every NETePay Installation and User Guide. The latest version, which is supplied on the distribution CD, may also be downloaded from Datacap's site at [www.datacapepay.com](http://www.datacapepay.com) in the NETePay section separately at any time.

# ***Development and Deployment of Security Updates***

Datacap is committed to timely development and deployment of security patches. When a vulnerability is detected, we will develop and deploy an updated NETePay executable within 30 days of discovery. These updates will be delivered using a known chain of trust. A technical notice will be sent out via email and the update will be made available on our web site. The update file can then be downloaded directly. The update files are digitally signed to verify their authenticity.

## ***More Information***

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

[https://www.pcisecuritystandards.org/security\\_standards/pci\\_dss\\_download\\_agreement.html](https://www.pcisecuritystandards.org/security_standards/pci_dss_download_agreement.html)

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

[http://www.pcisecuritystandards.org/education/fact\\_sheets.shtml](http://www.pcisecuritystandards.org/education/fact_sheets.shtml)

A listing in PDF format of qualified security assessors from the PCI Security Standards Council is available at the following Internet address:

[http://www.pcisecuritystandards.org/pdfs/pci\\_qsa\\_list.pdf](http://www.pcisecuritystandards.org/pdfs/pci_qsa_list.pdf)

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# **INSTALLATION**

## **Introduction**

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

- *NETePay*
- *DSIClientX*
- Microsoft Internet Explorer 6.0 (or later) with High Encryption

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

Each client machine will require *DSIClientX* installed.

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

## **Requirements**

### **Baseline System Configuration**

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

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

## Network Requirements

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

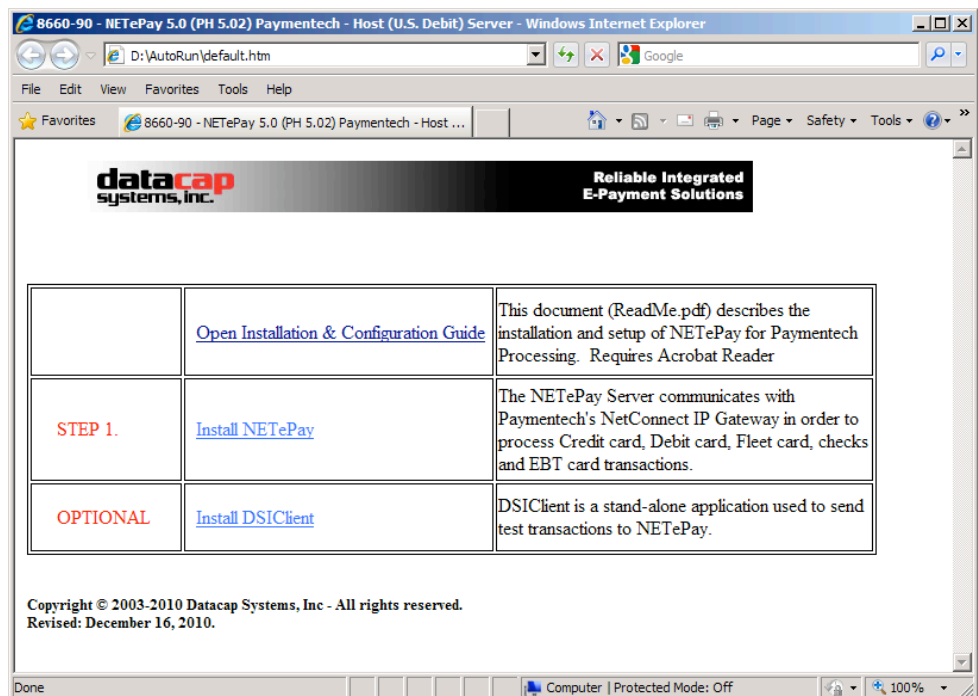
## Installation Procedures

### Accessing the NETePay CD-ROM

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

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

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



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

Name ^	Date modified	Type	Size
Files Currently on the Disc (8)			
program files	12/16/2010 3:43 PM	File folder	
System32	12/16/2010 3:42 PM	File folder	
0x0409.ini	5/21/2009 3:53 PM	Configuration settings	21 KB
instmsiw.exe	11/28/2004 8:53 AM	Application	1,780 KB
NETePay 5.0 (PH 5.02) Paymentech Host.msi	12/16/2010 2:24 PM	Windows Installer Package	2,391 KB
setup.exe	12/16/2010 2:24 PM	Application	999 KB
Setup.ini	12/16/2010 2:24 PM	Configuration settings	3 KB
WindowsInstaller-KB893803-x86.exe	5/16/2005 4:42 PM	Application	2,525 KB

From either of these windows, you can install *NETePay* and its components.

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

## ***Installing/Upgrading Microsoft Internet Explorer***

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

If needed, use the Windows Update on each PC to upgrade an existing version of IE to one that supports at least 128 bit encryption.

## ***Installing NETePay (Required)***

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

To install the NETePay Server software:

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

## ***Installing DSIClient Application (Conditional)***

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

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

### **Important Note:**

The *DSIClient application* includes the DSIClientX ActiveX control which is required for NETePay operation. If your POS system installs the DSIClientX ActiveX control, then installation of the DSIClient application is optional; if DSIClientX is not installed on your system, the installation of the DSIClient application is required.

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

1. Open the DSIClient folder on the *NETePay* CD-ROM and double-click, **setup.exe**.



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

## ***Installing Datacap DialLink modem (Required for Dial Operations)***

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

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

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

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# **NETePay CONFIGURATION**

## **Introduction**

This chapter explains how to activate and configure *NETePay 5.0* for use.

*NETePay* is activated and programmed over the Internet so a working Internet connection is required for the process.

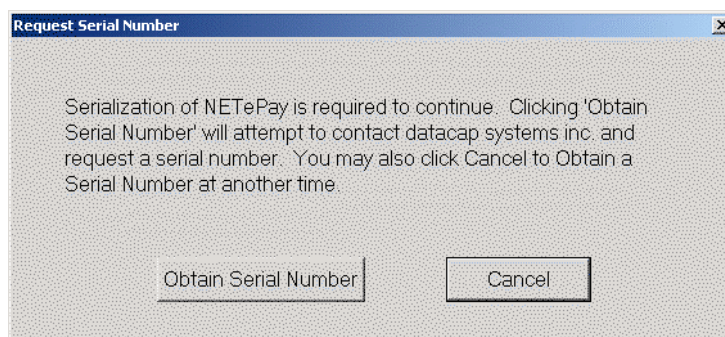
### **Note**

Firewalls, routers or other systems which can block IP network traffic must allow NETePay to accept traffic on port 9000.

NETePay must complete two actions on the Internet before it is ready to process transactions. The first is to obtain a license file from Datacap's PSCS (Payment Systems Configuration Server) system. The second is to retrieve merchant parameters from Datacap's PSCS server.

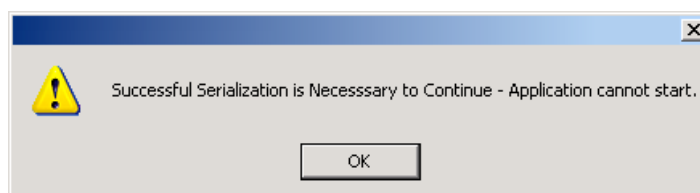
## **Activation and Parameter Download**

1. On the first program launch after installation, *NETePay* must obtain a license file over the Internet from Datacap's PSCS (Payment Systems Configuration Server) system. When NETePay detects that a serial number is required, it presents the following dialog:



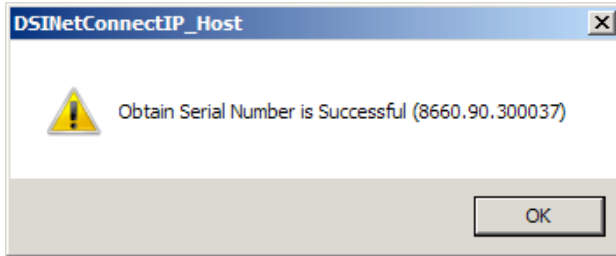
Click 'Obtain Serial Number' to enable NETePay to contact PSCS for a serial number.

2. If NETePay is unsuccessful in obtaining a serial number, it will present the following dialog:

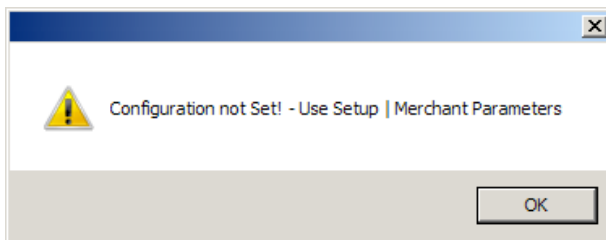


Click 'OK' and NETePay will close. Failure to successfully obtain a serial number means that NETePay was not able to contact Datacap's PSCS server over the Internet to obtain a serial number. Assure that the Internet connection is operating properly by using the default web browser on the machine where NETePay is installed to contact [www.datacapystems.com](http://www.datacapystems.com). If you are successful in contacting Datacap's website, close the browser, restart NETePay and click 'Obtain Serial Number' again. If you continue to experience difficulties in obtaining a serial number, contact your network administrator to assure that there are no firewall or DNS issues.

- At this point, NETePay could present two possible responses. If *NETePay is successful in obtaining a serial number but is unable to locate merchant parameters for the assigned serial number*, you will see the following dialog:



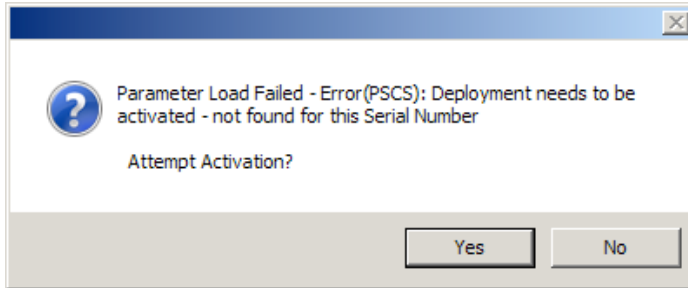
The dialog contains the 10 digit serial number that was automatically assigned to NETePay. Click 'OK' to continue and then you will see the following dialog:



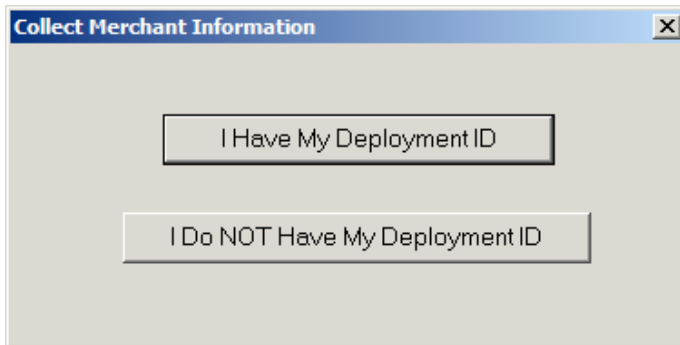
This dialog indicates that NETePay has not yet retrieved merchant parameters from Datacap's PSCS server and cannot operate until parameters are downloaded.

If a parameter file has been created on Datacap's PSCS server for the merchant account, then select 'Merchant Parameters' from the 'Setup' drop down menu. You will then see the following screen:

This setup screen displays the current values for the merchant parameters which are all 0's indicating that merchant parameters have not yet been loaded from Datacap's PSCS server. Click 'Load New Parameters' and you will see the following screen:

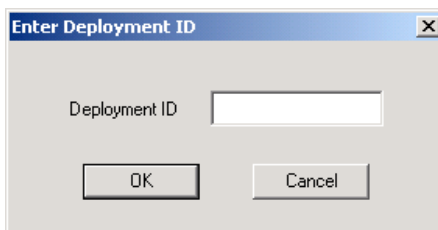


Click 'Yes' to attempt activation and you will see the following screen:



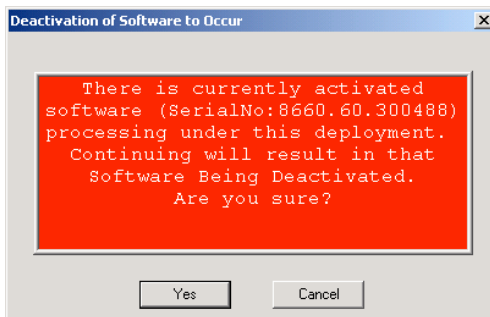
To continue, you must verify that you or someone else has created a Merchant Deployment on Datacap's PSCS server. If a deployment was created you may have been given a Deployment ID, which is typically an eight character code that has been assigned to the merchant's parameters. If you have a Deployment ID for the merchant, click 'I Have My Deployment ID'. If the merchant's parameters were created on PSCS but you do not have the Deployment ID, proceed to step 4.

When you click 'I Have My Deployment ID', you will see the following dialog:



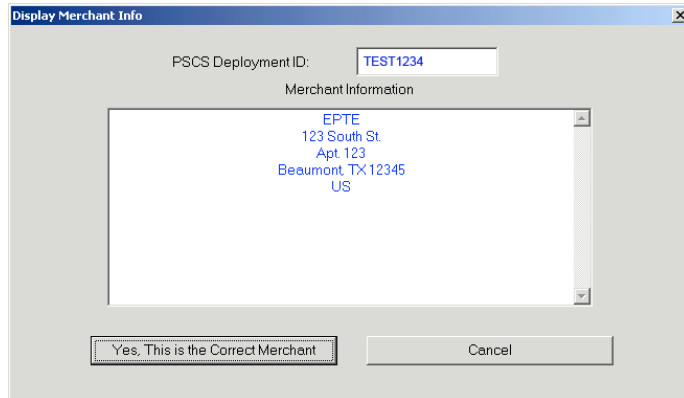
Enter the Deployment ID for the merchant parameter file and click 'OK'.

If NETePay detects that the Deployment ID is already in use by another serial number, you will see the following dialog:



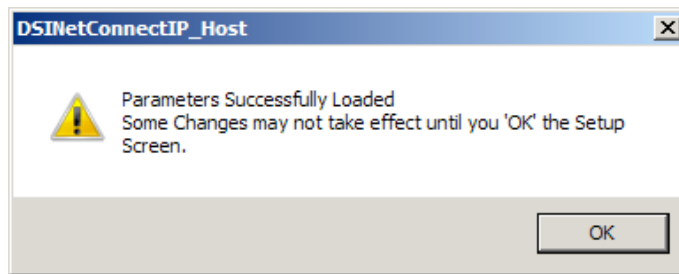
If you see this Deactivation Warning dialog, proceed to step 5.

NETePay will display a screen with merchant demographic data for you to verify as follows:

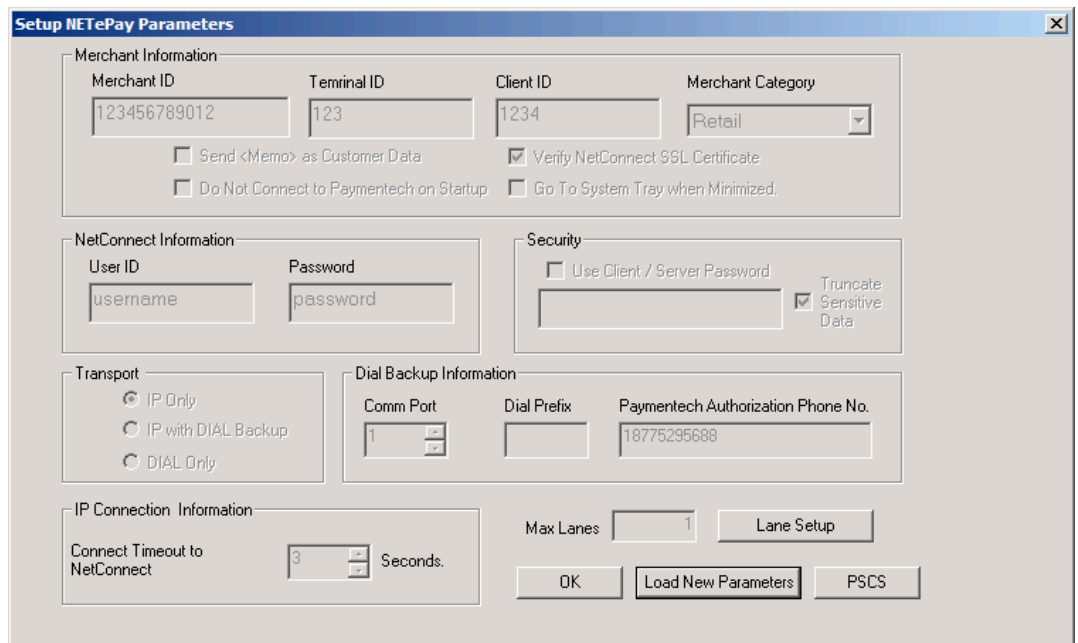


If the displayed information is not correct for the merchant site, click 'Cancel' and retry entry from the beginning of step 4. If the displayed information correctly identifies the merchant site, click 'Yes, This is the Correct Merchant'.

If NETePay successfully retrieves the parameters associated with the entered Deployment ID from the PSCS server, you will see the following dialog:

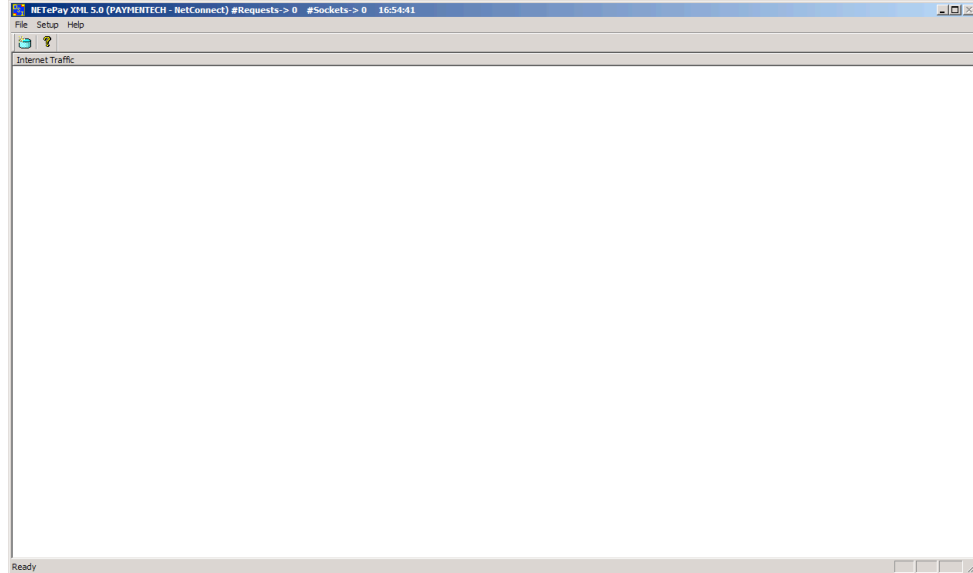


Click 'OK' and will then again see the setup screen as follows:



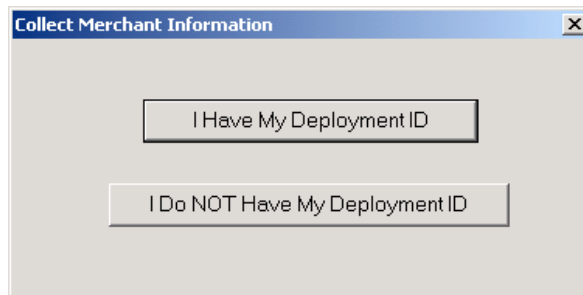
Lane Setup allows you to optionally change the description associated with each lane that was authorized in the PSCS parameter file. You cannot alter the number of lanes in NETePay; changes to the number of lanes must be done by editing the deployment file in PSCS.

The setup screen now contains non-zero values in the text boxes throughout the screen indicating the values retrieved from Datacap's PSCS server. You should verify that the parameters are correct and then click 'OK' to complete the setup process. You will then see the NETePay main status window indicating that NETePay is now programmed and ready to process transactions.

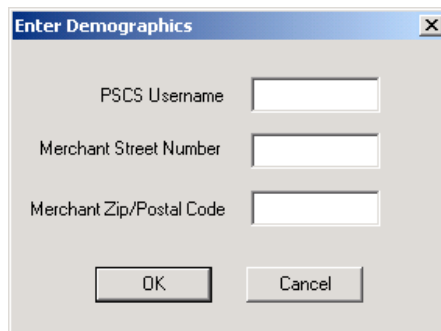


**NETePay setup is complete.**

4. If you don't have the PSCS Deployment ID for the merchant, click 'I Do NOT Have My Deployment ID' in the following dialog:



You will then see a dialog that will allow you to retrieve the PSCS merchant parameters from Datacap's PSCS server using merchant demographic information as follows:

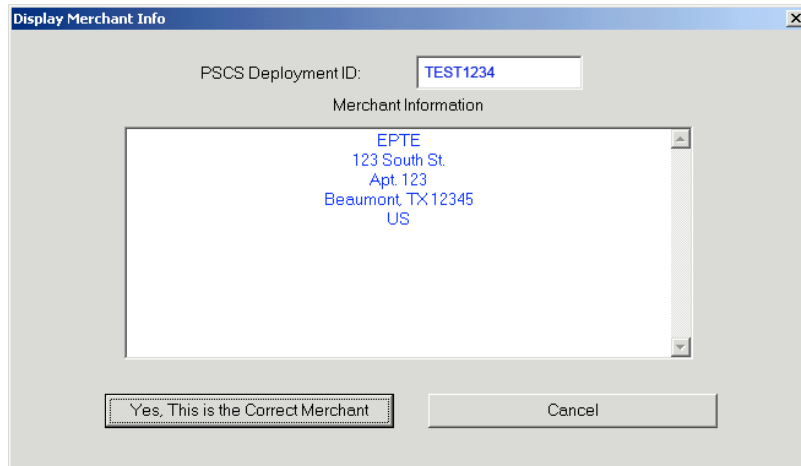


You need the following information to complete the demographics dialog entries:

- The PSCS user under which the merchant parameter file was created on the PSCS server
- The merchant location street number (e.g. enter '123' for 123 Main St.)
- The merchant location 5 digit zip code or 6 character Canadian postal code

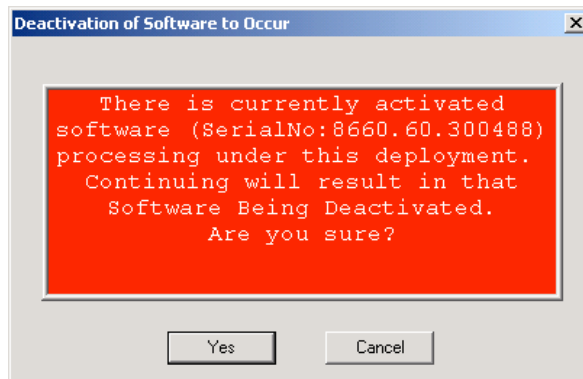
After entering this information, click 'OK'.

If NETePay is successful in retrieving the merchant parameters from Datacap's PSCS server, then you will see the following screen:



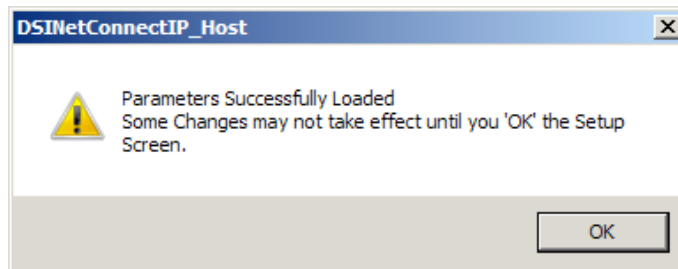
If the displayed information is not correct for the merchant site, click 'Cancel' and retry entry from the beginning of step 4. If the displayed information correctly identifies the merchant site, click 'Yes, This is the Correct Merchant'.

If NETePay detects that the selected merchant is already in use by another serial number, you will see the following dialog:



If you see this Deactivation Warning dialog, proceed to step 5.

If the parameters are successfully loaded, you will see the following dialog:



Click 'OK' and you will then see the setup screen as follows:

The screenshot shows the 'Setup NETePay Parameters' dialog box. It is organized into several sections:

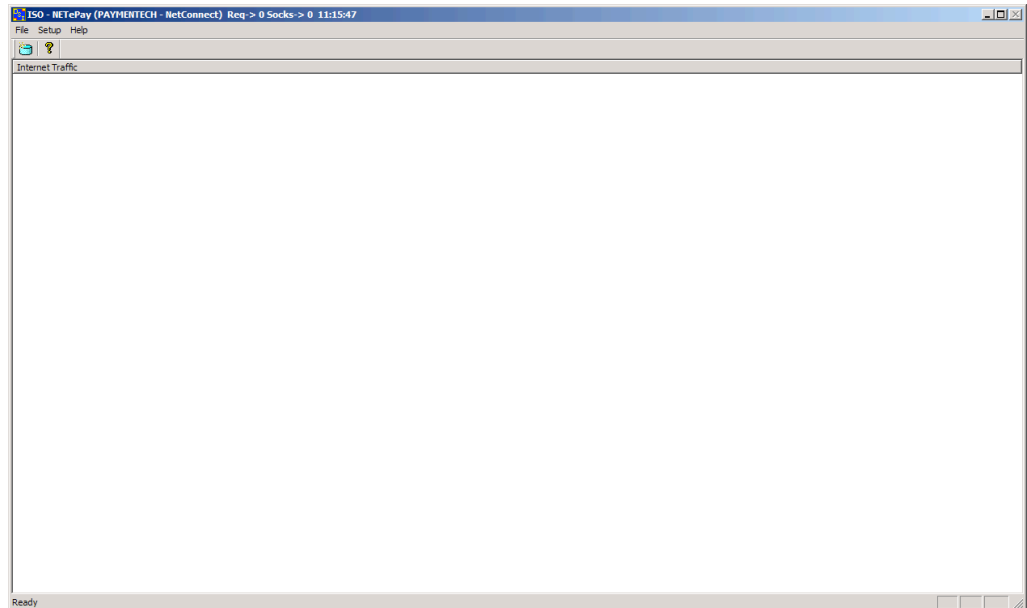
- Merchant Information:** Merchant ID (123456789012), Terminal ID (123), Client ID (1234), and Merchant Category (Retail). Checkboxes include 'Send <Memo> as Customer Data', 'Verify NetConnect SSL Certificate', 'Do Not Connect to Paymentech on Startup', and 'Go To System Tray when Minimized'.
- NetConnect Information:** User ID (username) and Password (password).
- Security:** 'Use Client / Server Password' checkbox and 'Truncate Sensitive Data' checkbox.
- Transport:** Radio buttons for 'IP Only', 'IP with DIAL Backup', and 'DIAL Only'.
- Dial Backup Information:** Comm Port (1), Dial Prefix, and Paymentech Authorization Phone No. (18775295688).
- IP Connection Information:** Connect Timeout to NetConnect (3) Seconds.
- Max Lanes:** 1, with a 'Lane Setup' button.

Buttons at the bottom include 'OK', 'Load New Parameters', and 'PSCS'.

The setup screen now contains non-zero values in the text boxes throughout the screen indicating the values retrieved from Datacap's PSCS server. You should verify that the parameters are correct and then click 'OK' to complete the setup process.

Lane Setup allows you to optionally change the description associated with each lane that was authorized in the PSCS parameter file. You cannot alter the number of lanes in NETePay; changes to the number of lanes must be done by editing the deployment file in PSCS.

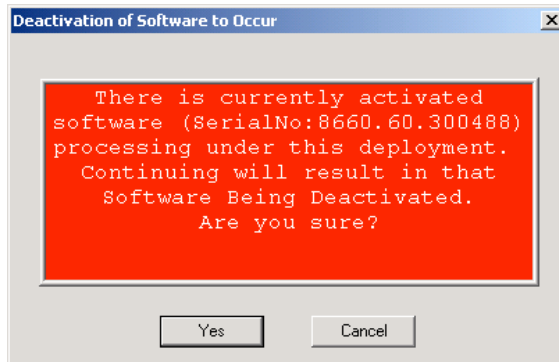
You will then see the NETePay main status window indicating that NETePay is now programmed and ready to process transactions.



**NETePay setup is complete.**



5. If you receive the following Deactivation Warning dialog when entering a Deployment ID or Merchant Demographic Information that means another installation of NETePay is already using the merchant parameters associated with the Deployment ID or demographic information.



Verify that the Deployment ID or demographic information entered is correct; if not click 'Cancel' and retry the entry.

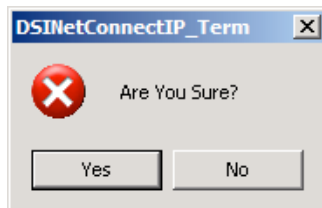
If the Deployment ID or merchant demographic information is correct and you want to force the parameters to load into NETePay, you should be aware that the NETePay with the serial number listed in the dialog box will be deactivated and will no longer be able to process transactions.

This dialog is typically encountered when the current NETePay is a replacement for a NETePay already activated for the same merchant who may have had a computer problem or hard disk failure that no longer allows them to use that earlier NETePay installation. This process will allow the new NETePay installation to use the existing merchant parameters associated with the entered Deployment ID without the need to create a new parameter file on Datacap's PSCS server.

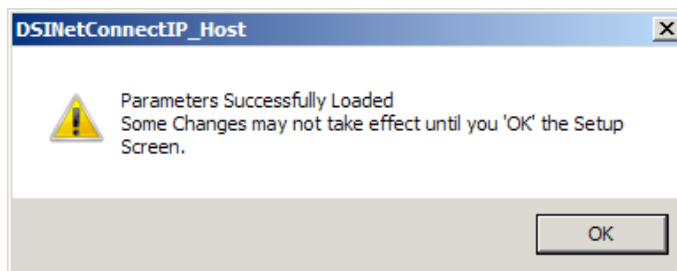
**WARNING:**

***Do not select 'Yes' unless you are certain that the NETePay with the serial number listed in the dialog box should be deactivated.***

If you are certain that you want to deactivate the NETePay serial number listed in the Deactivation Warning dialog and use it with the new NETePay, then click 'OK'. You will see the following dialog which verifies your choice:



Click 'Yes' to if you are certain that you want to deactivate the NETePay serial number listed in the Deactivation Warning dialog and use it with the new NETePay. You will then see the following screen if the parameter download from Datacap's PSCS server is successful:



Click 'OK' and will then again see the setup screen as follows:

**Setup NETePay Parameters**

**Merchant Information**

Merchant ID: 123456789012    Terminal ID: 123    Client ID: 1234    Merchant Category: Retail

Send <Memo> as Customer Data     Verify NetConnect SSL Certificate

Do Not Connect to Paymentech on Startup     Go To System Tray when Minimized.

**NetConnect Information**

User ID: username    Password: password

**Security**

Use Client / Server Password     Truncate Sensitive Data

**Transport**

IP Only  
 IP with DIAL Backup  
 DIAL Only

**Dial Backup Information**

Comm Port: 1    Dial Prefix:    Paymentech Authorization Phone No.: 18775295688

**IP Connection Information**

Connect Timeout to NetConnect: 3 Seconds.

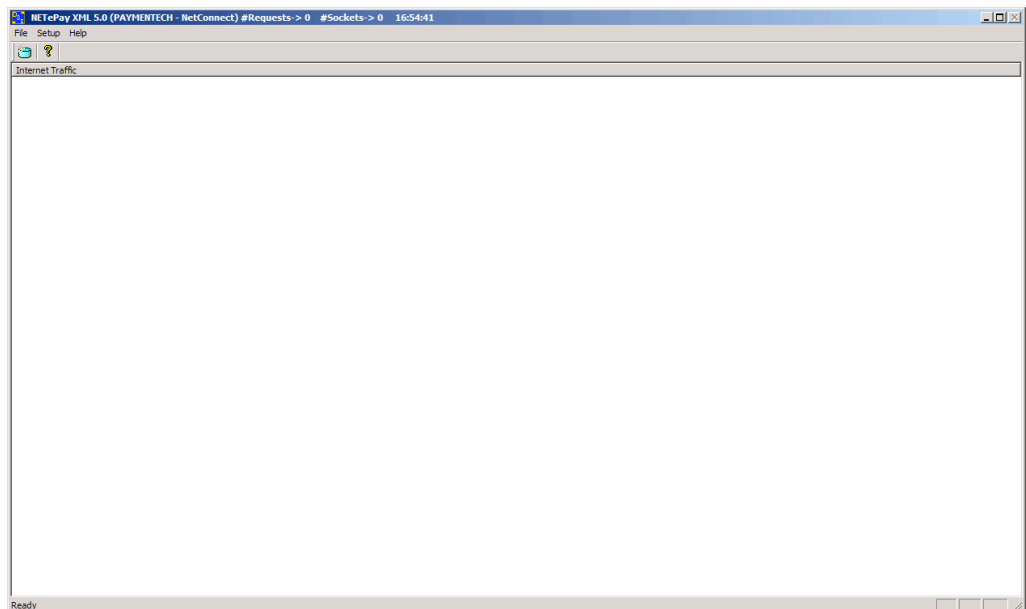
Max Lanes: 1    Lane Setup

OK    Load New Parameters    PSCS

The setup screen now contains non-zero values in the text boxes throughout the screen indicating the values retrieved from Datacap's PSCS server. You should verify that the parameters are correct and then click 'OK' to complete the setup process.

Lane Setup allows you to optionally change the description associated with each lane that was authorized in the PSCS parameter file. You cannot alter the number of lanes in NETePay; changes to the number of lanes must be done by editing the deployment file in PSCS.

You will then see the NETePay main status window indicating that NETePay is now programmed and ready to process transactions.



**NETePay setup is complete.**

## Testing

### **Important! - Before You Start**

You should arrange with your bank and payment processor for testing *NETePay* and all other related components before going live. You should perform a sale and return transaction of \$1.00 for each card type you will be accepting using live credit cards. You should then verify with your processing provider that all transactions were credited properly.

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

*You should only process actual customer payments after you have verified with your merchant account provider that all test transactions have been successfully processed.*

## Operational Considerations

### **Important!**

NETePay relies on numerous services provided by Windows and other Microsoft software such as MSDE or SQLExpress 2005. **Proper computer operation is imperative to ensure reliable NETePay operation and prevent possible loss and/or corruption of transaction data.**

The following operational guidelines **must** be observed to ensure reliable NETePay operation:

- *Always* quit NETePay from the File|Exit pull down menu before restarting or shutting down Windows.
- *Always* quit NETePay and then shut down Windows before turning off the computer power. Never turn off the computer power without first quitting NETePay and shutting down Windows.
- *Always* quit NETePay and shut down Windows before pressing the reset button on the computer.
- If the computer is subject to unplanned power losses, the use of an UPS (Uninterruptible Power Supply) is *highly recommended*.
- If you operate a backup copy of NETePay, you **must** procure unique terminal and/or merchant account information for each copy of NETePay from your processing provider. Operation of multiple copies of NETePay with identical merchant setup information may cause transactions to be lost or duplicated at your processing provider.

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