E-Commerce with PayPal's Payflow Link

Polaris 4.1.548

Polaris now supports PayPal's Payflow Link payment gateway for credit card payments from Polaris PowerPAC and Mobile PAC. The Payflow Link gateway is a hosted "redirect and postback" method of providing credit card payments from Polaris PAC applications. An advantage of this method is that much of the responsibility of PCI compliance falls to the gateway, which handles authorization requirements, rather than the library. No credit card information is stored in the Polaris database when payment is made through the Payflow Link hosted payments site. For more information about the Payflow Link gateway, see
https://merchant.paypal.com/cgi-bin/marketingweb?cmd=_render-content&content_ID=merchant/payment_gateway

The logged-on PAC user selects the charges to pay and clicks **Pay Fines Now**. When the user clicks **Pay Fines Now**, the Payflow Link hosted checkout page opens. After the credit card payment transaction has been set up and finalized, the user clicks a link to return to the Fines & Fees page in the Polaris patron account. Payflow Link sends an e-mail receipt for the payment to the user's e-mail address specified on the Hosted Checkout page. Similar processing is available for donations.

The Polaris e-commerce licenses for Polaris PowerPAC and Mobile PAC (if your system includes Mobile PAC) are required to use this feature. For fine payments, both the PAC connection branch and the patron's registered branch must support credit card processing. The patron's registered branch settings determine the specific credit card processor and parameters. For donations, the selected recipient branch's settings determine the specific credit card processor and parameters.

Payments from the staff client or from Polaris ExpressCheck are not supported.

Note:
When the payment processing gateway for the staff client log-in branch is Payflow Link, the Credit Card Payments Manager is not available from the **Utilities** menu. At branches where the Credit Card Payments Manager is accessible, store orders and store transactions do not appear for Payflow Link transactions.

Refunds

With the Payflow Link hosted gateway solution, refund transactions are not integrated in Polaris. Credit card refunds must be handled separately, both through Payflow Link and manually from the Polaris patron account in the Polaris staff client. For example, if a replacement charge, a circulation charge or a room rental has been paid via credit card, the refund must be issued manually from the Polaris patron account transaction summary and then again from Payflow Link. Work with Payflow Link to establish the appropriate staff accounts for handling refunds, then establish the refunds workflow with your staff. Do not allow staff to issue refunds to credit card payments from the Polaris patron account as cash or credit; instead, they must select **Refund.**
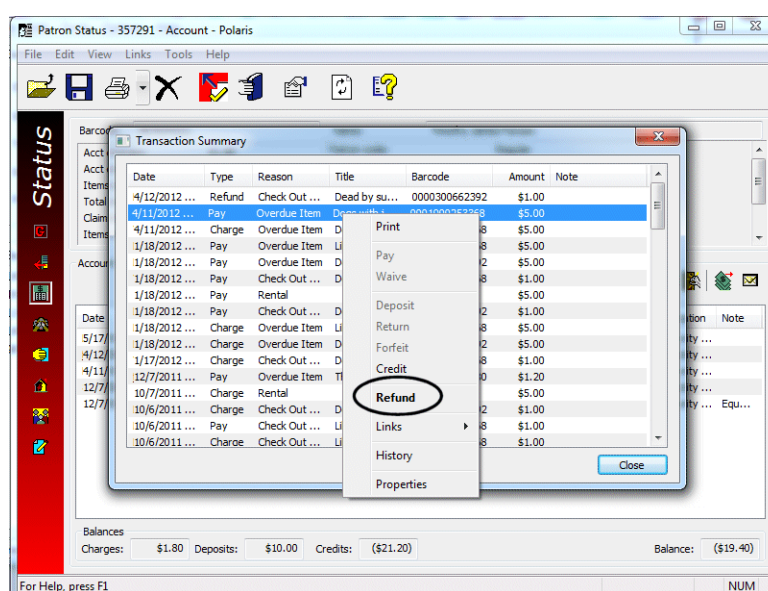

Note:
If a patron successfully pays by credit card using the Payflow Link web page and the transaction is voided because Polaris was unable to update the database, then no record of a payment is made in Polaris and the patron's credit card payment will be voided by Payflow Link. If a staff member attempts to manually void a transaction using the PayPal manager, the void transaction is not reflected in Polaris.

Polaris also supports integrated (non-hosted) credit card processing, such as PayPal's Payflow Pro, which does offer credit card refunds from within Polaris. In systems where some sites use an integrated solution and others use a hosted gateway solution such as Payflow Link, refunds can only be made in these circumstances:

- The staff client log-on branch supports integrated payments and the **Online Payments: Configure** option in Polaris Administration (Credit Card parameters) is set to allow payments from the staff client for the integrated solution.
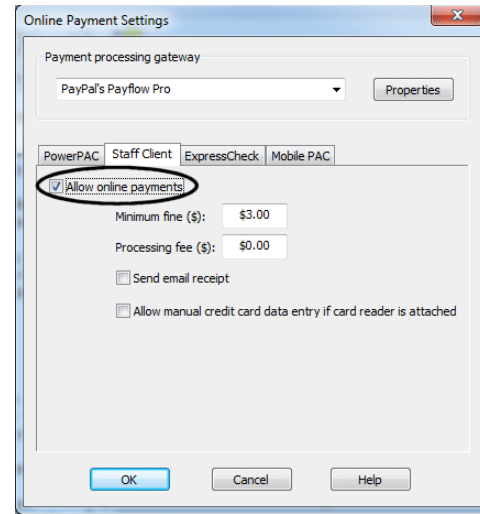
- The original payment was made using the integrated solution and the **Online Payments: Configure** option is set to allow payments from the staff client for the integrated solution

Otherwise, when an attempt is made to refund a credit card payment in Polaris, a message displays indicating that no refund transaction can be created. The credit card is not refunded and the patron account is left as is. This situation might occur if a consortium has implemented both integrated and hosted credit card payment solutions, or a library or consortium has changed from one solution to another and the refund is attempted after the change.

Lost Item Recovery

If a lost-and-paid item is recovered at check-in and the payment was made via credit card, and the library has set the lost-and-paid item recovery options to automatically credit the patron's account, a "dummy" refund is created instead of a credit. The refund will appear as a refund in the Polaris patron account and a refund transaction created. This transaction is available for reporting in the new Refunds to Credit Card Payments report (see "Polaris Standard Reports" on page 4). You can use the report to cross-check transactions logged in Payflow Link. ((Note that the refund must also be made from Payflow Link.)

Instead of automatically crediting the patron's account, you may want to set the lost-and-paid item recovery options to **Leave as is**. With this setting, the payments remain in the Polaris patron account and the refund or credit can be done from Payflow Link. Or your library may choose to disable all automatic recovery actions, forcing staff to create manual refunds when a lost-and-paid item is recovered. For more information about setting lost item recovery options, see "Setting Lost Item Recovery Defaults" in the *Polaris Patron Services Administration Guide* or the equivalent topic in staff client online Help.

Excluding In-House Workstations from Web-Based Payments

To prevent web-based credit card payments from within the library, set the system-level Credit Card Payments parameter **Exclude local workstations from web based payments** to **Yes**. This setting supports a lower level of PCI compliance on the library's part by preventing payments through Payflow Link from within the library network. "Local workstations" are those defined in the In-House IP Addresses database table. Add the library's wi-fi connection to the table if you also want to exclude payments from mobile devices from within the library.

When you exclude local workstations from web-based payments, the **Pay** option is suppressed from the patron account Fines & Fees page, and the **Donation** link displays a message.

For more information about the In-House IP Address table, see "Identifying In-House Computers" in the *Polaris Administration Guide* or the equivalent topic in staff client online Help.

Polaris Standard Reports

Note:
The Polaris toolbar reports **Fines and Fees - Credit Card Payments** and **Donations - Credit Card Payments** record payments made through Payflow Link, but do not reflect credit or void transactions.

• **Refunds to Credit Card Payments** - Helps you track refunds to credit card payments that have been made in the Polaris patron account (see). Use this report to reconcile refund transactions made in Polaris with transactions in Payflow Link.

You can access this report from the Polaris staff client **Utilities, Reports and Notices** menu (**Public Services, Patron Financial** folder). You can set a date range and select one, several, or all organizations.

Refunds To Credit Card Payments
From 5/29/2012 to 6/1/2012 11:59:59 PM

Schenectady County Public Library - Central

Transaction Date	Amount	TxnID	Workstation	User	Charge Reason	Charge Amount	Charge Date	Patron Name	Patron Branch
5/31/2012 2:35:00 PM	$1.00	3659367	Phelps-W7	Phelps	Overdue Item	$1.00	5/30/2012 2:54:40 PM	Testo, Gregory M	Clifton Park-Halfmoon Public Library

Schenectady County Public Library - Central Total: $1.00

Grand Total: $1.00

- **Hosted Credit Card Payments** - Tracks credit card payments in the patron account made through the hosted gateway; available from **Utilities, Reports and Notices** menu (**Public Services, Patron Financial** folder). You can set a date range and select one, several, or all organizations, and set a sort order by patron barcode, StoreOrder ID, or transaction date. The organization is the patron's registered branch for fines and fees payments, or the receiving branch for donations.

> **Note:**
> If your library accepts credit card payments through Payflow Link for reasons other than patron fines and fees or donations, such as gift shop purchases, those payments do not appear on the Polaris Hosted Credit Card Payments report. However, the transactions are available in Payflow Link reports.

Payflow Link Reports

Payflow Link offers transaction reports; for example:

- **Transaction Summary Report**

- **Daily Activity Transaction Report** - Note that the transaction IDs match those stored in the ILSStoreTransactions.OrgID Polaris database table. Comment1 is the payment reason and transacting organization; Commnet2 is the Polaris store order ID and the patron barcode, if any.

Set up the PayPal Payflow Link gateway account

Your library can establish a merchant account with Payflow Link directly. Follow these steps to set up the account.

1. Sign up for your Payflow Link gateway account.

2. Log on to PayPal Manager.

3. Go to **Service Settings** and select **Setup**.

4. Under **Choose your settings**, set Transaction Process Mode to **Live** when you are ready to go live with credit card payments. (For set-up purposes, set this option to **Test**.)

   > **Note:**
   > Settings under **Display options on payment page** are optional.

5. Under **PayPal Express Checkout,** set **Enable PayPal Express Checkout** to **Yes**.

6. Under **Billing Information,** specify the required and editable fields for the billing information the user must supply.

7. Under **Payment Confirmation, Show confirmation page**, select **On a PayPal hosted page**.

8. Enter text for your return URL.

    This text labels the link that returns the patron to the Polaris PowerPAC patron account Fines & Fees page, or the equivalent page in Mobile PAC if a mobile device is detected.

9. In the **Enter Return URL** box, type the URL for the interim page that redirects the user to Polaris PowerPAC or Mobile PAC, if a mobile device is detected:
    https://*www.mylibrary.org/polaris*/payments/payflowlinkreturn.aspx, where ***www.mylibrary.org/polaris*** is your PAC web site.

10. Set **Return URL Method** to **Link**.

11. Under **Silent Post for Data Transfer**, set **Use Silent Post** to **Yes**.

12. In the **Enter Silent Post URL** field, enter the post-back URL for your site:
    https://*www.mylibrary.org/polaris*/Payments/PostbackPayflowLink.aspx, where
    www.mylibrary.org/polaris is your PAC web site.

13. Select (check) **Void transaction when my server fails to receive data sent by the silent post**.

14. Under **Email Confirmation**, set **Do you want us to confirm payment by email** to **Yes**.

Email Confirmation

Create an email to be sent to your customers.

Do you want us to confirm payment by email? Yes ▼

Email "from" merchant address:

Email "to" merchant address:
(optional)

Email copy to merchant address:
(optional)

Enter your header text:
(optional)

Enter your footer text:
(optional)

15. Under **Configure Security Options,** set **Enable Secure Token** to **Yes**.

Security Options

Use these settings to allow or decline transactions based on AVS/CSC responses. If PayPal is your payment processor, be sure the AVS and CSC settings in your PayPal account match your settings here. These settings automatically allow or decline transactions based on AVS and CSC responses. For details, see **Help.**

AVS: No ▼

CSC: Light ▼

Enable Secure Token: Yes ▼   What is this?

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Set up Payflow Link processing in Polaris Administration

Follow these steps to set up Polaris for Payflow Link credit card processing in Polaris Administration.

> **Important:**
>
> To accept PowerPAC online payments, you must enable secure socket layer (SSL) in Polaris Administration. Set the **SSL: Enable PowerPAC** parameter for the Web server to **Yes**. For Mobile PAC, set the **SSL: Enable Mobile PAC** parameter for the Web server to **Yes**. See "Setting Web Server Parameters" in the *Polaris Administration Guide* or the equivalent topic in staff client online Help. Patrons must have SSL protocol enabled for their Web browser and must accept the certificate the first time they log on from outside the library.

1. In the Administration Explorer tree view, open the **Parameters** folder for the organization, and click the **Credit Card Payment** tab in the details view.
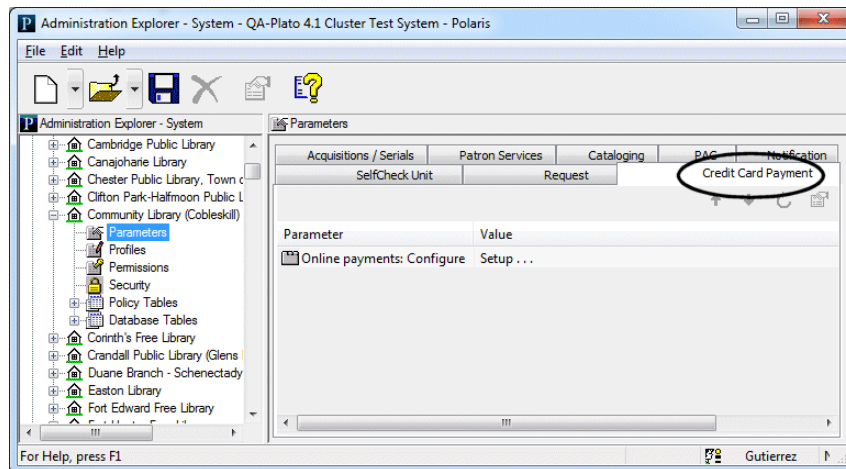
2. Double-click **Online Payments: Configure**.

The Online Payments Settings dialog box opens.
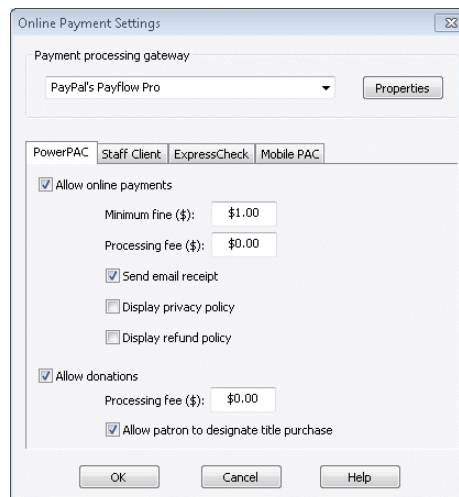
3. Select **Payflow Link** in the **Payment processing gateway** list.
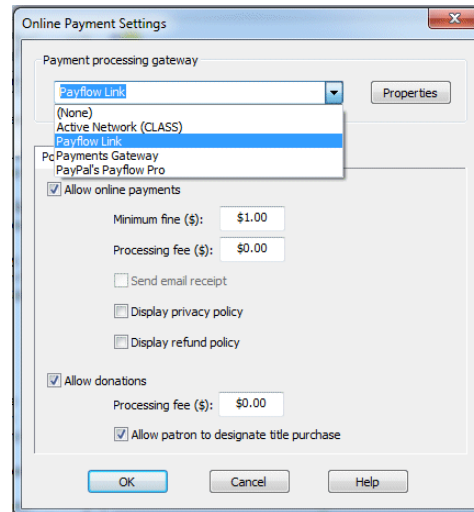
4. Click **Properties**.

The Payflow Link Properties dialog box opens.
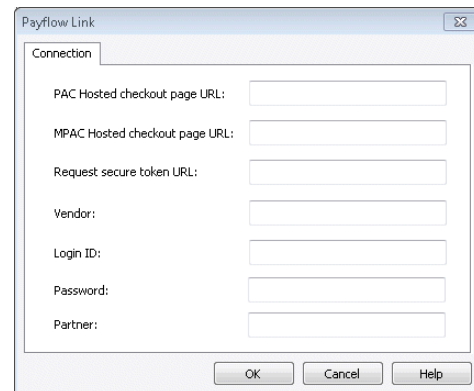
5. Enter the following settings on the Connection tabbed page, then click **OK**:

- **PAC Hosted checkout page URL** - From PowerPAC, the redirect page link to the Payflow Link hosted checkout page (maximum 250 characters, alphanumeric). Obtain this setting from Payflow Link. Example: **https://payflowlink.paypal.com**

- **MPAC Hosted checkout page URL** - From Mobile PAC, the redirect page link to the Payflow Link hosted checkout page (maximum 250 characters, alphanumeric). Obtain this setting from Payflow Link.

- **Request secure token URL** - The PayFlow API URL: **https://payflowpro.paypal.com** for live operation, or **https://pilot-payflowpro.paypal.com** for test.

- **Vendor** - Optional. Your library's main account name. Obtain this setting from Payflow Link.

- **Login ID** - Your Payflow Link login ID.
- **Password** - Your Payflow Link password.
- **Partner** - Typically **PayPal**. However, if you set up an account. through a partner such as bank, type the partner's code. Obtain this setting from your partner; for example, **WFB** for Wells Fargo bank.

6. To set up credit card payments from Polaris PowerPAC, be sure **PayFlow Link** is still selected in the Online Payments Settings dialog box, and follow these steps:

a) Click the **PowerPAC** tab on the Online Payments Settings dialog box, if it is not already selected.
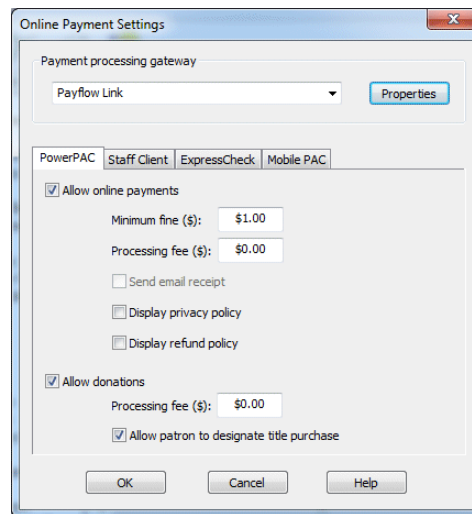
b) Select (check) **Allow online payments**. The payment options become available.

> **Note:**
> The link for paying fines is on the Fines and Fees page of the patron account. Be sure the PowerPAC profile **Navigation: Fines & fees** is set to **Yes** for the organization. See "Enable patron account access - PowerPAC" in the *Polaris Public Access Administration Guide* or the equivalent topic in staff client online Help.

c) Set the minimum fine amount you want to accept by credit card payment.

The default value is the lowest possible value, $0.01. If the amount the patron owes falls below your setting, the **Pay fines** link is not displayed in the PAC.

d) To charge a processing fee for fine payments, specify the amount in the **Processing fee** box for online payments. The maximum value is $20.00.

e) To display a privacy policy link in Polaris PowerPAC, select (check) **Display privacy policy**.

You specify your privacy policy text using the Polaris Language Editor. The message ID is **PACML_PAYMENT_PRIVACYPOLICY_1066**. The system uses the text specified for the patron's registered branch. For information about editing PAC language files, see the *Polaris Language Editor Guide* or Language Editor online Help.

f) To display a refund policy link in Polaris PowerPAC, select (check) **Display refund policy**.

You specify your refund policy text using the Polaris Language Editor. The message ID is **PACML_PAYMENT_REFUNDPOLICY_1067**. The system uses the text specified for the patron's registered branch. For information about editing PAC language files, see the *Polaris Language Editor Guide* or Language Editor online Help.

g) To accept credit card payments for donations, select (check) **Allow donations**.

In general, the list of "receiving" organizations in PAC is limited to those with credit card processing enabled. When a donation is made, the receiving organization's credit card settings are applied. If the connection organization is a branch, and that branch has enabled credit card processing and donations, donations can only be made to that branch. However, if the PAC connection organization is the system and the system organization does not have donations enabled, the system checks to see if any library or branch organizations accept donations. If so, a donation can be made, and the list of receiving organizations includes those that accept donations. (The system organization does not appear in the list.) Thus systems that do not allow branch switching in PAC can still accept branch-level donations.

> **Important:**
> The donation Web part appears in the PowerPAC dashboard when you assign it to the page. Be sure to assign the donation Web part to the pages where you want it to appear. See "Assign Web parts to public pages" in the *Polaris Public Access Administration Guide 4.1* or the equivalent topic in staff client online Help.

h) To charge a processing fee for donations, specify the amount in the **Processing fee** box for donation payments. The maximum value is $20.00.

i) To allow donors to direct a donation toward a title purchase in a specific subject area, select (check) **Allow patron to designate title purchase**.

This option places an appropriate control on the donations page, where the donor can specify a title purchase.

7. To set up credit card payments from Mobile PAC, follow these steps:

a) Click the **Mobile PAC** tab on the Online Payments Settings dialog box.
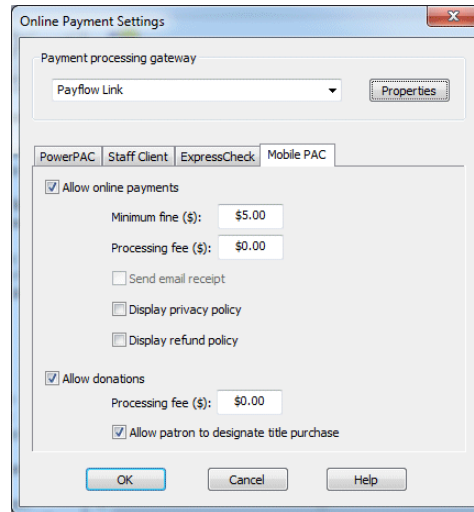
b) Select (check) **Allow online payments**. The payment options become available.

> **Note:**
> The link for paying fines is on the Fines and Fees page of the patron account. Be sure the Mobile PAC profile **Navigation: Fines & fees** is set to **Yes** for the organization. See "Patron Account (My Account) in Mobile PAC" in the *Polaris Public Access Administration Guide 4.1*.

c) Set the minimum fine amount you want to accept by credit card payment.

The default value is the lowest possible value, $0.01. If the amount the patron owes falls below your setting, the **Pay fines** link is not displayed in Mobile PAC.

d) To charge a processing fee for fine payments, specify the amount in the **Processing fee** box for online payments. The maximum value is $20.00.

e) To display a privacy policy link in Mobile PAC, select (check) **Display privacy policy**.

You specify your privacy policy text using the Polaris Language Editor (WebAdmin). The message ID is **MP_CRUMBS_FINESANDFEES_PRIVACY**. The system uses the text specified for the patron's registered branch. For information about editing PAC language strings, see the *Polaris Language Editor Guide* or Language Editor online Help.

f) To display a refund policy link in Mobile PAC, select (check) **Display refund policy**.

You specify your refund policy text using the Polaris Language Editor (WebAdmin). The message ID is **MP_CRUMBS_FINESANDFEES_REFUND_POLICY**. The system uses the text specified for the patron's registered branch. For information about editing PAC language strings, see the *Polaris Language Editor Guide* or Language Editor online Help.

g) To accept credit card payments for donations, select (check) **Allow donations**.

In general, the list of "receiving" organizations in PAC is limited to those with credit card processing enabled. When a donation is made, the receiving organization's credit card settings are applied. If the connection organization is a branch, and that branch has enabled credit card processing and donations, donations can only be made to that branch. However, if the PAC connection organization is the system and the system organization does not have donations enabled, the system checks to see if any library or branch organizations accept donations. If so, a donation can be made, and the list of receiving organizations includes those that accept donations. (The system organization does not appear in the list.) Thus systems that do not allow branch switching in PAC can still accept branch-level donations.

> **Important:**
> To display the donation link in Mobile PAC, set the Mobile PAC profile **Navigation: Donations** to **Yes**.

h) To charge a processing fee for donations, specify the amount in the **Processing fee** box for donation payments. The maximum value is $20.00.

i) To allow donors to direct a donation toward a title purchase in a specific subject area, select (check) **Allow patron to designate title purchase**.

This option places an appropriate control on the donations page, where the donor can specify a title purchase.

8. Click **OK** to save your settings.

Related Information

For more information about preparing for e-commerce, including compliance with PCI Security Council industry standards, see the following documents on the Polaris Customer Extranet:

• *E-Commerce for Polaris Libraries* - Answers questions you may have as you prepare for e-commerce.

• *Polaris E-Commerce Data Security Standard Implementation Guide* - Outlines secure data storage, network structure, and best practices for protecting cardholder data and meeting PCI-DSS standards.

• PCI PA-DSS "Attestation of Validation" - Records PCI compliance certification for Polaris software, which Polaris customers can use to prove compliance for their payment application software as they proceed with their own PCI compliance process.