E-Commerce with Payments Gateway

Polaris 4.1.544

Polaris now supports Payments Gateway Secure Web Pay (SWP) for credit card payments from Polaris PowerPAC and Mobile PAC. Payments Gateway SWP 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 Payments 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 Payments Gateway hosted payments site. For more information about Payments Gateway, see
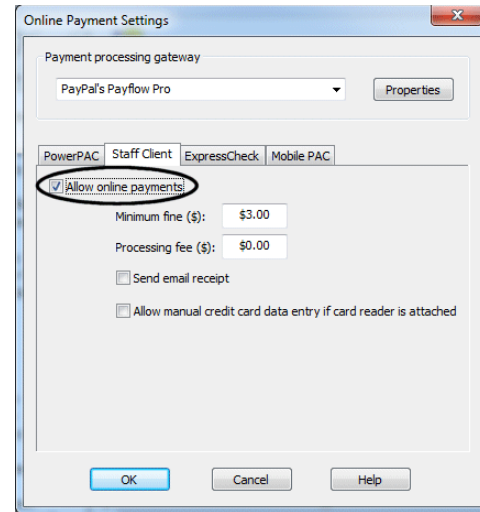**http://www.paymentsgateway.com/home.aspx**

The logged-on PAC user can select individual charges to pay or opt to pay all charges, but partial payments are not supported. The user must pay the full amount of all charges he has selected to pay. When the user clicks **Pay Fines Now**, the Payments Gateway 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 or another library-specified page. Payments Gateway 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, from Polaris ExpressCheck, or for Polaris Fusion content are not supported.

> **Note:**
> When the payment processing gateway for the staff client log-in branch is Payments Gateway, 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 Payments Gateway transactions.

Refunds

With the Payments Gateway hosted solution, refund and void transactions are not integrated in Polaris. Credit card refunds must be handled separately, both through Payment Gateway's Virtual Terminal management interface 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 the Virtual Terminal. Work with Payments Gateway 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:
Voided payments, as when the connection fails, are not recognized in Polaris, and the voided transaction will appear in Polaris as a completed transaction.

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 Payments Gateway, 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 the Virtual Terminal. (Note that the refund must also be made from the Virtual Terminal.)

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 Payments Gateway. 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 Payments Gateway 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 Payments Gateway, 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 "Refunds" on page 2).Use this report to reconcile refund transactions made in Polaris with transactions in Payments Gateway.

  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 Payments Gateway 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 Payments Gateway reports.

Payments Gateway Reports

Payments Gateway offers extensive reporting capabilities. After your account is established (see), you can log in and select **Transactions** to search for specific transactions.

Select **Reporting, Origination** to see detailed organization-level reports.
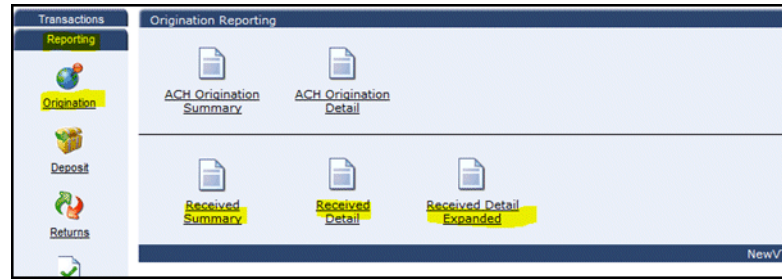
The transaction information in the Received Detail Expanded matches that stored in the Polaris database table ILSStoreOrders.ILSStoreOrderID.

Set up the Payments Gateway SWP account

Your library establishes a merchant account with Payments Gateway directly. You can set up one Payments Gateway SWP account for each branch that will offer credit card processing, or set up one account for your entire system, associated with a specific library administrator. Follow these steps to set up a Payments Gateway SWP account.

1.   Go to **http://www.paymentsgateway.com/home.aspx**
and follow the instructions to set up a SWP merchant account.

2.   Log in to Payments Gateway Virtual Terminal (VT) with your SWP Merchant ID, username, and password at
https://www.paymentsgateway.net/vt3/login.aspx

3.   On the Payments Gateway VT page, select **Gateway Settings, Gateway Key**.

4. Generate the **API Login ID** and the **Secure Transaction Key**.

Record these values for use in Polaris Administration. See "Set Up Payments Gateway processing in Polaris Administration" on page 11.

5. Click **Update**.

6. Select **Gateway Settings, Secure Web Pay**.

7. Click the **Main** tab if it is not already selected.

8. In the **Return Page 1** field, enter the post-back URL for your site: **https://*www.mylibrary.org/polaris*/Payments/PostbackPaymentsGateway.aspx**, where
 www.mylibrary.org/polaris is your PAC web site. (Both PowerPAC and Mobile PAC use the same post-back URL.)

> **Important:**
> Payments Gateway does not accept hyphens in the post-back URL (Return Page 1).

You will enter the same URL in Polaris Administration. See "Set Up Payments Gateway processing in Polaris Administration" on page 11.

9. Set **Accept Unsigned Transactions** to **No**.

10. Set **Accept eCheck** to **No**, and set **Accept Credit Card Transactions** to **Yes**.

11. In the Contact Info section, supply the information that should appear on the Hosted Checkout page.

12. Click **Update**.

13. Click the **Field Settings** tab and make the following settings:

- **Bill To Information** settings are recommended.

- **Ship To Information** - We recommend that you set these fields to **Hidden**.

- **Merchant Defined Fields**:

  Consumer order ID - Displays the order ID on Payments Gateway reports, necessary for identifying transactions (set to **Required**). When this option is set to required, the order ID is also displayed on the Hosted Checkout page. You can type a description that will make sense to the patron; for example, **Polaris Payment ID**.

  Set the other Merchant Defined Fields to **Hidden**.

14. Click **Update**.

Related Information

Work with Payments Gateway to configure the messaging and other features on the Hosted Checkout page.

Set Up Payments Gateway processing in Polaris Administration

Follow these steps to set up Polaris for Payments Gateway SWP 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 **Payments Gateway** in the **Payment processing gateway** list.
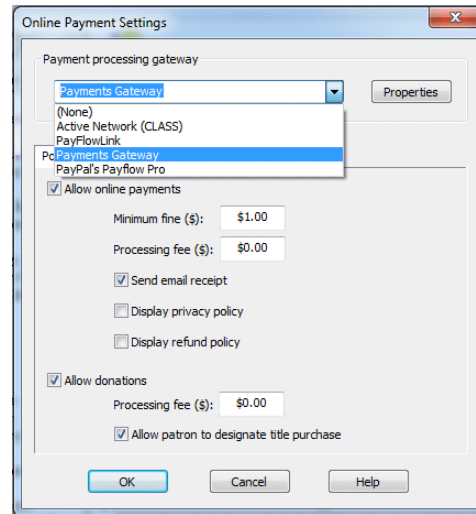
4. Click **Properties**.

   The Payments Gateway Properties dialog box opens.
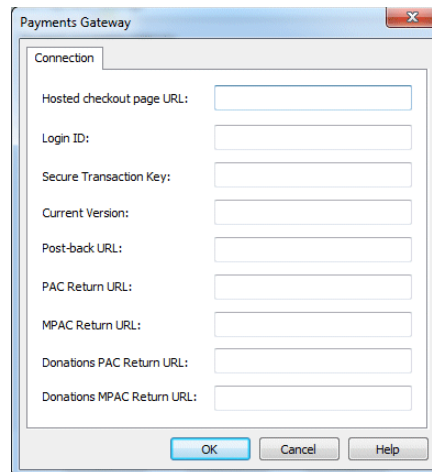
5. Enter the following settings on the Connection tabbed page and click **OK**:

   • **Hosted checkout page URL** - The redirect page link to the Payments Gateway Hosted Checkout page (maximum 250 characters, alphanumeric). Obtain this setting from Payments Gateway.

   Example: **https://sandbox.paymentsgateway.net/swp/co/default.aspx**

   • **Login ID** - The API Log In ID generated on your Payments Gateway VT page (maximum 250 characters, alphanumeric). See "Set up the Payments Gateway SWP account" on page 6.

   • **Secure Transaction Key** - The Secure Transaction Key generated on your Payments Gateway VT page (maximum 250 characters, alphanumeric). See "Set up the Payments Gateway SWP account" on page 6.

- **Current Version** - Optional. Payments Gateway SWP current version (maximum 10 characters, alphanumeric).

  Example: **1.0**

- **Post-back URL** - The Payments Gateway term for this is Return Page 1. Enter the post-back URL for your site (maximum 250 characters, alphanumeric): **https://*www.mylibrary.org/polaris*/Payments/PostbackPaymentsGateway.aspx**, where *www.mylibrary.org/polaris* is your PAC web site.

  > **Important:**
  > Payments Gateway does not accept hyphens in the post-back URL (Return Page 1).

- **PAC Return URL** - Typically the Polaris PowerPAC patron account Fine & Fees page, displayed when the user clicks the return link on the Payments Gateway final payment transaction page (maximum 250 characters, alphanumeric): **https://*www.mylibrary.org/polaris*/patronaccount/finesfees.aspx**, where *www.mylibrary.org/polaris* is your PAC web site.

- **MPAC Return URL** - Typically the Polaris Mobile PAC patron account Fine & Fees page, displayed when the user clicks the return link on the Payments Gateway final payment transaction page (maximum 250 characters, alphanumeric): **https://*www.mylibrary.org/mobile*/FinesAndFees/UpdateAccount**, where *www.mylibrary.org/mobile* is your Mobile PAC web site.

- **Donation PAC Return URL** - If you plan to accept donations, enter the URL of the Polaris PowerPAC page that should be displayed when the user clicks the return link on the Payments Gateway final payment transaction page (maximum 250 characters, alphanumeric). This URL is typically your Polaris PowerPAC home page.

- **Donation MPAC Return URL** - If you plan to accept donations, enter the URL of the Polaris Mobile PAC page that should be displayed when the user clicks the return link on the Payments Gateway final payment transaction page (maximum 250 characters, alphanumeric). This URL is typically your Polaris Mobile PAC home page.

6. To set up credit card payments from Polaris PowerPAC, be sure **Payments Gateway** 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.
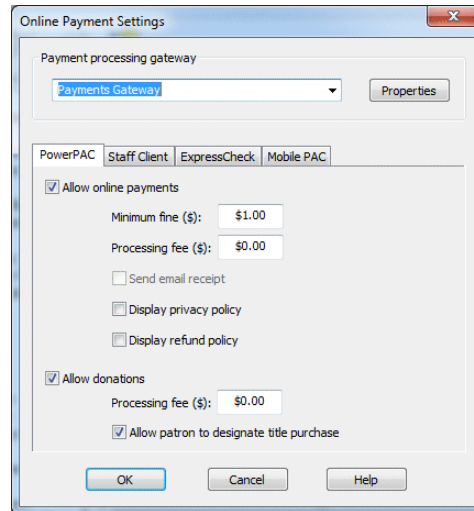
   b) Select (check) **Allow online payments**. The payment options become available.

   > **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. You can use this option to explain the library's refund policy as it applies to payments made through Payments Gateway. See "Refunds" on page 2.

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 PAC 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.
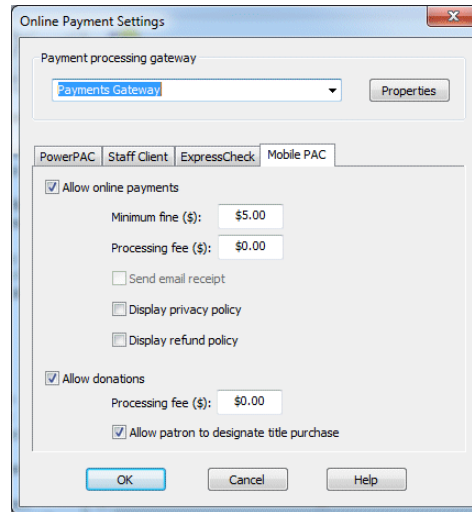
b) Select (check) **Allow online payments**. The payment options become available.

> **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. You can use this option to explain the library's refund policy as it applies to payments made through Payments Gateway. See .

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.