



## **TSYS Tokenization and Card Processing**

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## Overview

Processing credit cards with TSYS Merchant Solutions provides your company access to enhanced security and features including EMV, Apple Pay, Google Wallet, Tokenization and Point-to-Point encryption. The Point-to-Point encryption used in the TSYS terminal encrypts card data at the time it is swiped and then sends it across your network in an encrypted format. This encryption process reduces your PCI scope and at the same time provide your customers with the latest credit card processing technologies.

## Other Sources of Information

Please refer to <http://spotpos.com/emvfaq> for the latest questions and answers regarding your Tsys credit card processing implementation.

## Terminal Requirements

Each terminal deployed in your environment requires the following;

- A network cable
- 110v Power
- Each workstation processing card present transactions will require a terminal
- Each workstation collecting or updating CCOF information will require a terminal. (Processing CCOF payment transactions does not require a terminal)

A Network cable can be plugged into any existing empty port(s) on your current switch/router or you may install a new switch at the counter to support new terminals. The network connection supports either 100/1000 MBS connections.

### ***Tsys Contact Information***

Sales:

Jacob Hinshaw – 406-223-1999

Eric Jacobsen – 402-574-7308

Support:

24 Hour support – 855-882-0507

## PCI Compliance

Our TSYS solution provides you with an “out of scope PCI compliant solution” reducing your PCI requirements. The solution includes enrolment in Trustwave “Trust Keeper” PCI compliance program. The Trust Keeper program includes breach protection, quarterly network scans and PCI compliance assistance. When you enable tokenization and you can say “I no longer store credit card data” in your operation you’re PCI SAQ (Self-Assessment Questionnaire) requirements are minimized.

### ***Trustwave PCI SAQ Response***

When you complete your PCI SAQ you can answer the initial card usage question with “I do not store credit card data” and rest assured you have a secure and feature rich credit card processing solution. By not storing card data in your system or operation you will reduce the questionnaire from 220 questions to approximately 35.

# Tokenization

Credit Card on File (CCOF) card data is stored on TSYS infrastructure with a token representing the card is stored in Spot. When a CCOF transaction is processed the token stored in Spot is sent to TSYS and the card data is retrieved and processed on the TSYS processing network. Results of the transaction are then sent back to your workstation and Spot is updated and the transaction is completed

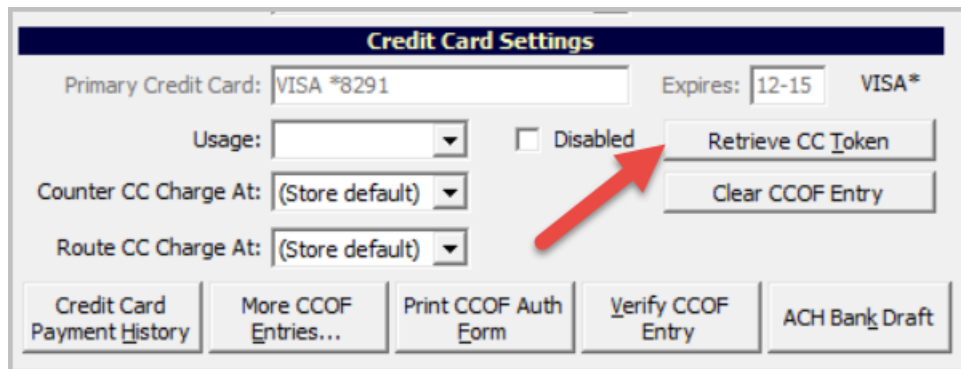
## Enable Tokenization

You will use Setup > Program Configuration > Company Settings > Credit Card Settings > Enable CC Tokens > Selected. Once this setting is configured your Spot system will turn on tokenization. Any new cards captured with the setting enabled will require a Tsys/Pax terminal.

## Collecting / Tokenizing / Storing Customer Credit Card Data (CCOF)

Tokenization removes data entry and credit card number storage from the Spot interface. This means that adding or updating a customer's credit card on file requires the use of a PAX terminal at that workstation. A card can be entered via swipe, insert, tap or manual entry on the terminal key pad. The card entered at the terminal will be updated in Spot with a corresponding token representing the credit card. The following process is used to enter or update a CCOF card.

Step 1 – Select the “Retrieve CC Token” button found on the customer AR/CC screen.



Step 2 – The terminal attached to the workstation will prompt to “Swipe/Insert or Tap” the card. You can swipe, insert, tap or manually enter the card number using the terminals key pad. Once you enter the card number press the “Enter” key on the terminal

Step 3 – The terminal will prompt for an “Expiration Date”. Please enter MMYT on the key pad.

Step 4 - The terminal will prompt with a “Transaction Complete” when the token is generated and sent to Spot successfully. You will now see the last 4 and expiration date of the card in Spot.

## Tokenizing Existing Credit Card On File Data

If you have been using Spot and have never enabled Tokenization you will want to tokenize your current/existing card data. This is completed using the “Encryption Key Reset” tool. This tool is found by navigating to Menu > Credit Cards > Encryption Key – Reset. Once you navigate to the utility follow the prompts to the “Start Process” button. You will see the number of customers/cards that will be tokenized

by the utility once it starts. As noted when you attempt to run the utility we suggest you run this after business hours. It may take some time to complete and will cause record locking on the data base.

Reset CCOF Encryption Key

**Reset Encryption Key - Start Process**

Customers:	<b>0</b>
Payments:	<b>0</b>
Transactions:	<b>0</b>
Gift Cards:	<b>0</b>
Passwords 1:	<b>0</b>
Passwords 2:	<b>0</b>

**Close**

Reset CCOF Encryption Key

**Reset Encryption Key - Start Process**

Customers:	<b>6</b>
Payments:	<b>110</b>
Transactions:	<b>0</b>
Gift Cards:	<b>15</b>
Passwords 1:	<b>0</b>
Passwords 2:	<b>25</b>

**Completed Successfully!**

**Close**

## Receipt Options


### ***Customer Signature Requirements***

You have the option of disabling the store signature copy of the receipt based on a minimum receipt value. Visa / MasterCard have defined that no signature is required for transactions in our industry for transactions under \$25. Amex has set the signature requirement limit at \$45.

If you would like to disable the store signature copy of a credit card receipt to \$45 please follow the workstation settings below.

1. Navigate to Workstation Settings > Cashier Settings > Print Register Receipt – Threshold (CC) > 45.00

Properties for 'Cashier Settings'	
Property Name	Value
Central Cashiering Mode	Use Company Default
Checkout Report Fonts	Native Printer
Notify On Open Drawer Sessions From Yesterday	<input type="checkbox"/>
Print Customer Receipt	Prompt
Print Customer Receipt - Threshold	\$0.00
Print Customer Receipt - Threshold (CC)	\$45.00
Print Customer Receipt - Threshold (GC)	\$0.00
Print Customer Receipt (CCOF)	<input checked="" type="checkbox"/>
Print Customer Receipt (A/R Payments)	<input type="checkbox"/>
Print Register Receipt	<input checked="" type="checkbox"/>
Print Register Receipt - Threshold (CC)	\$45.00
Send Email Receipt If Available	Prompt




### **Customer Receipt**

You have the option of prompting the customer for a copy of the tender receipt. You also have the option of how they would like to receive the copy of a tender receipt. They may choose to receive the receipt either printed or emailed. You can choose these options using Workstation Settings > Cashier Settings > Print Customer Receipt below you may customize the customer requirements for receipts.

### **Print a Customer Receipt**

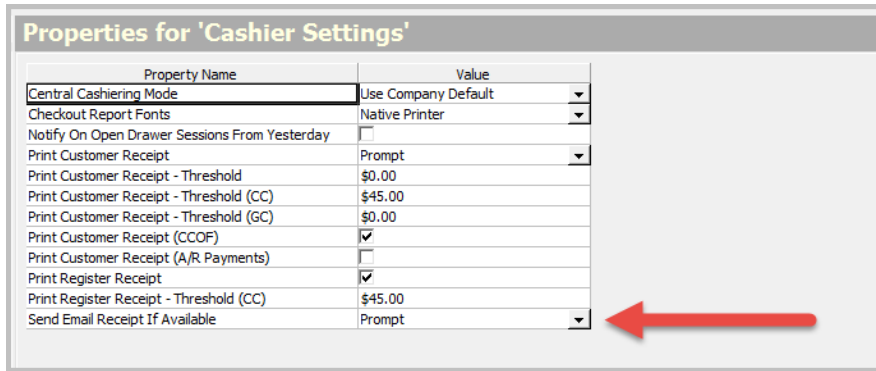
1. Navigate to Workstation Settings > Cashier Settings > Print Customer Receipt > Yes / No Prompt.
2. Setting this to “Prompt” will provide the customer option of receiving a receipt

Properties for 'Cashier Settings'	
Property Name	Value
Central Cashiering Mode	Use Company Default
Checkout Report Fonts	Native Printer
Notify On Open Drawer Sessions From Yesterday	<input type="checkbox"/>
Print Customer Receipt	Prompt
Print Customer Receipt - Threshold	\$0.00
Print Customer Receipt - Threshold (CC)	\$45.00
Print Customer Receipt - Threshold (GC)	\$0.00
Print Customer Receipt (CCOF)	<input checked="" type="checkbox"/>
Print Customer Receipt (A/R Payments)	<input type="checkbox"/>
Print Register Receipt	<input checked="" type="checkbox"/>
Print Register Receipt - Threshold (CC)	\$45.00
Send Email Receipt If Available	Prompt



### **Email Receipt if Available**

1. Navigate to Workstation Settings > Cashier Settings > Send Email Receipt If Available > Yes / No / Prompt
2. Set this to “Prompt” and the user will be asked if they would like to receive an emailed receipt.



## Spot Credit Card Token Exchange Process

**Description:** This document outlines the required steps and cost for a credit card token exchange between OpenEdge and Tsys Merchant Solutions. All items must be completed to ensure a successful token exchange process.

**Requirements:** All workstations must have Tsys devices configured and activate to use Tsys tokens. Please plan the token conversion around your high usage times of card on file transactions.

**Time Frame:** The process is estimated to take 5-7 business days from the time the signed paperwork is received by Openedge.

**Contact Information:**

OpenEdge  
 Anna Pate  
[Anna.Kulina-Pate@openedgepay.com](mailto:Anna.Kulina-Pate@openedgepay.com)  
 (510) 456-4848

**The Process:**

1. Merchant to Contact Spot sales at 801-208-2212 for important information regarding this process.
2. Merchant MUST disable tokenization and token update feature in Spot prior to exporting tokens. Use the following setting changes and disable tokenization and card update services. *Failure to process this step will cause issues with inconsistent card data once the token export is completed.*
  - a. Company Settings > Credit Card Settings > Enable CC Tokens > Remove Check Mark
  - b. Company Settings > Credit Card Settings > Enable Token Card Data Update > Remove Check Mark
  - c. Save setting using the "Update Company" option
3. Merchant will contact Anna Kulina-Pate at OpenEdge via email @ [Anna.Kulina-Pate@openedgepay.com](mailto:Anna.Kulina-Pate@openedgepay.com) and request a token migration. The following information is required to start the process.
  - Company Name:
  - DBA:
  - Merchant ID's:
  - Contact Name:
  - Contact Phone:
  - Contact Email:
4. Anna will process the request and generate the OpenEdge merchant "release of liability" form and email it back to the merchant for a signature
5. Merchant will return the Signed and dated release of liability form via email to Anna and copy [tokens@spotpos.com](mailto:tokens@spotpos.com)
6. Merchant will inform SBS that the form has been submitted.
7. SBS token exchange team will generate the PayerID / Token List and forward to OpenEdge for processing. Export tokens using Reports Gallery > Credit Cards > Credit Card Tokens / Delimited Text. The csv file will



be formatted with just the PayerID column, saved to csv and named Company / DBA name and uploaded to OpenEdge secure site.

8. OpenEdge will ACH draft a \$499 export fee per merchant account for card data export
9. Once the ACH draft has processed, OpenEdge will process the file and export the card data, encrypt with the TSYS public PGP key and upload to the OpenEdge SFTP site
10. Anna will notify TSYS that the file is ready to download
11. TSYS will download the file and let Anna know that they have received the file
12. OpenEdge will purge the card export file from the SFTP site
13. Tsys will generate the tokens and inform SBS via email
14. Spot support team will coordinate the import of tokens to your account and inform you when the new credit card data is available for use
15. Merchant will "Enable" the tokenization feature in Spot with the following setting changes
  - a. Company Settings > Credit Card Settings > Enable CC Tokens > Select Check Mark
  - b. Save setting using the "Update Company" option

### ***After your Token Import***

Merchant will generate a current token file using Reports Gallery > Credit Cards > "Credit Card Tokens / Delimited Text" and export to a csv file. Open the file in Excel and sort the data by the "Token" column. You will find 2 different token formats in the token data. The first is a GUID consisting of 32 alpha numeric characters with "-" dashes similar to this example "086c3e6e-6e25-11d4-a8e5-00d0b7607e51" (OpenEdge Tokens). The second token type is 16 characters long and the last 4 digits are numbers similar to this example "hxtjoXJvGbxy8291" (Tsys Tokens). The GUID tokens are OpenEdge tokens that did not exist in the OpenEdge vault at the time of export. These tokens will provide a decline with "Invalid Token" when processed and need to be manually updated with the customer. These tokens are not included in the token exchange because OpenEdge purges tokens after 13 months of inactivity.

## **Credit Card Best Practices**

- Verify that your operation is using a card "Swipe" transaction whenever possible
  - A swipe "Card Present" transaction costs you less than a "Card not Present" transaction. Please review the cost difference on your processor statement.
- The Card "Benefits" influence the cost of your transaction. A rewards, business select, business rewards or other promotional cards cost you more to process than a generic Visa or MasterCard. You may review this information on your processor statement.
- Verify you have a customer's correct Credit Card billing address and zip for none swiped transactions
  - SPOT will send the billing address if both billing and a default address are defined
  - Enable "Verify Address" in configuration
    - Company Settings > Credit Card Settings > Profile > Verify Address
- Bill CCOF customers weekly, bi weekly or monthly to reduce transactions and increase average transaction amounts
- Review your processor report and verify Qualified and Non-Qualified transaction counts
- Use Credit Card Tokenization storing credit card numbers in processor vault
- Reduce your PCI compliance scope when using Tsys PAX terminals and Tokenization
- PAX devices must be settled every day to confirm/settle transaction with TMS. They are set up to auto settle at 11 PM local time and must be powered on and connected to the network in order to

settle. You may also use the Spot settlement feature found in Menu > Credit Card > Settlement option to process a settlement. Card on file (CCOF) transactions do not require settlement.