



Credit Card Details



Credit card Details

FAU has selected to use the SmartPay banking option, select **Yes** and **Continue**.

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Payments

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Store Setup - Credit Card Details

Florida Atlantic University

CHEMISTRY

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☐ Store Settings

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If credit card is selected as a payment option, would you like Address Verification System (AVS) and/or Card Identification number (CID) checking to be performed?

☒ Yes ☐ No

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Configure with **GOOD**, **STREET**, and **UNKNOWN** for Card Identification number (CID) checking.

Click on the **CONTINUE** button and proceed to the next page.

<input type="checkbox"/> Store Settings	When AVS checking is performed, the billing address entered is compared to the billing address on file for the cardholder and then one automatic response code is returned.
<input type="checkbox"/> Notifications	Possible response codes are GOOD, STREET, UNKNOWN, ZIP and BAD. If AVS checking should be performed, check the checkboxes that should be considered acceptable responses. When a response code is returned and the corresponding checkbox is not checked, the transaction will be declined.
<input type="checkbox"/> Theme	Transact Payments suggests checking the GOOD, STREET and UNKNOWN checkboxes. STREET makes sure the zip code matches but allows the street address to not match. Transact Payments recommends not requiring the street address to match because of the many possible ways a street address can be entered. For example, "555 First Street" would not be considered a match if the address on file is "555 1st Street".
<input type="checkbox"/> Colors & Fonts	Verifying that users have entered the correct zip code is a good way to protect your institution against fraudulent transactions. In some cases, doing so can also result in lower transaction fees from your acquirer. Therefore, Transact Payments does not recommend checking the ZIP or BAD checkboxes.
<input checked="" type="checkbox"/> Credit Card Details	Note: AVS checking is only performed when one or more of the following checkboxes are checked.
<input type="checkbox"/> Custom Messages	<input checked="" type="checkbox"/> GOOD: The street address and 5-digit zip code match.
<input type="checkbox"/> Categories	<input checked="" type="checkbox"/> STREET: The 5-digit zip code matches, the street address does not match.
<input checked="" type="checkbox"/> Item Codes	<input checked="" type="checkbox"/> UNKNOWN: Address information is not available.
<input type="checkbox"/> Select Items	<input type="checkbox"/> ZIP: The street address matches, the zip code does not match.
<input checked="" type="checkbox"/> View Store Outline	<input type="checkbox"/> BAD: The street address and 5-digit zip code do not match.
<input type="checkbox"/> Implement Store	
<input type="checkbox"/> Store Scheduler	
<input type="checkbox"/> Discounts	



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The **AVS** and **CID** Checking offers different options for these types of verification.

Use this page carefully, as making the restrictions too strict can cause inadvertent declines for your users.

Note: We recommend using **GOOD**, **STREET**, and **UNKNOWN** for **AVS checking**, and **GOOD** and **UNKNOWN** for **CID checking**.

Card Identification Number (CID) Checking

A CID (also known as CVV2 or CVC2) is the three or four digit card identification number normally located on the back of cards (American Express places its CID on the front).

When CID checking is performed, the CID entered is compared to the CID on file for the cardholder and then one automatic response code is returned.

Possible response codes are GOOD, UNKNOWN and BAD. If CID checking should be performed, check the checkboxes that should be considered acceptable responses. When a response code is returned and the corresponding checkbox is not checked, the transaction will be declined.

Transact Payments suggests checking the GOOD and UNKNOWN checkboxes. Verifying that users have entered the correct CID is a good way to protect your institution against fraudulent transactions. In some cases, doing so can also result in lower transaction fees from your acquirer.

Note: CID checking is only performed when one or more of the following checkboxes are checked.

- ☐ GOOD: The CID matches.
- ☐ UNKNOWN: CID information is not available.
- ☐ BAD: The CID does not match.

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