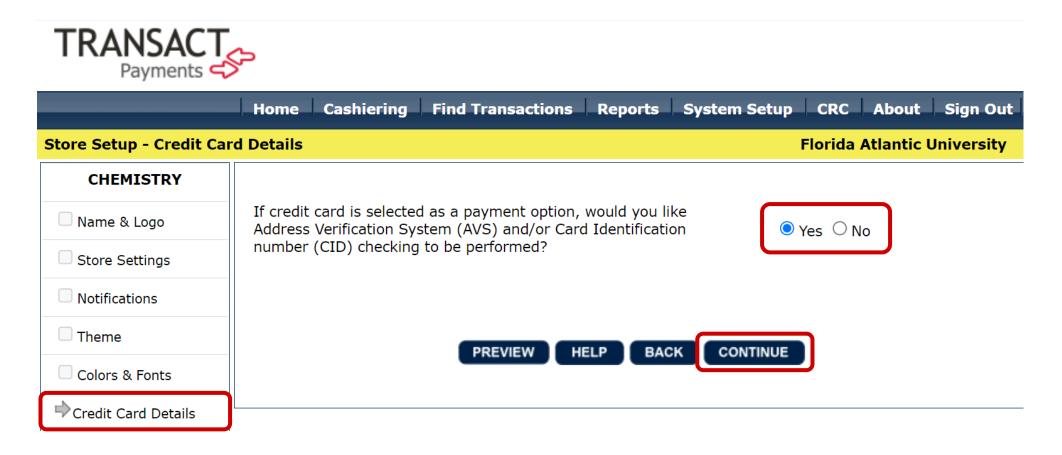


# **Credit Card Details**



## **Credit card Details**

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

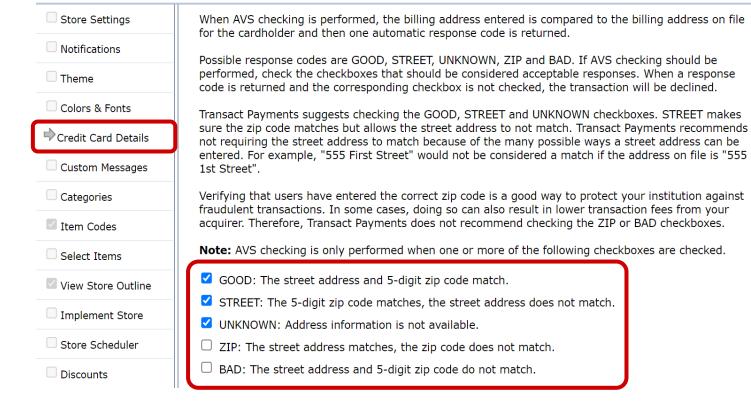




# **Credit card Details**

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

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





## **Credit card Details**

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.

<b>Note:</b> 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.
SAVE PREVIEW RESTORE DEFAULTS HELP BACK CONTINUE