



Business Payment Services

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EDI Solutions and E-Commerce

Overview

Business Payment Services Group of First Data developed the first credit card application and service specifically for Business-to-Business clients. The Business Payment Gateway provides an alternative capture method to companies who are Electronic Data Interchange (EDI) capable or are using a proprietary format other than an FDMSSM format.

EDI is the computer-to computer exchange of standard business documents in electronic format and is the most commonly used process for doing business-to-business transactions worldwide and over the Internet.

The Business Payment Gateway can also accept and process transactions from any business that supplies credit card or checking account information from their on-line order entry or billing system.

The Gateway uses a message broker application software that is an any to any mapper. It supports real time processing, one-pass batch (authorizes and settles), two-pass batch (client sends separate file), internet and direct settlement of credit cards at Level 3 for Purchase Card, and other forms of electronic payments, including Electronic Check AcceptanceSM (ECA) through TeleCheck Services, Inc. and ACH. The Gateway was designed with industrial strength specifications including various communications, protocols, and disaster recovery redundancy.

Product Advantages

This product allows customers who have invested in EDI or in another proprietary format that are unable to convert to an existing BPSG layout to leverage their infrastructure or programming development to accept credit cards or electronic checks as a means of payment. There are minimal programming requirements if all credit card and check data elements are currently captured on their system. Back-end accounting integration also automates the electronic check and credit card funding process by using an electronic remittance in an EDI 820 or 823 set or the merchant's own proprietary accounting interface format, such as BAI format.

The Business Payment Services Group Advantage

The Business Payment Services Group offers a single source for multiple electronic payment and processing solutions with automated, consolidated reporting. We have been members of the American National Standards Institute (ANSI) since 1997 and were instrumental in the development of the credit card acquirer transaction set that has been adopted by the ANSI X.12 Purchase Card sub-committee. We are currently working with ANSI and the UN/EDIFACT to migrate the credit card standard into a universal global format. Business payment Services has been on the leading edge of EDI Gateway technology and is recognized as the industry experts.

Visit us at www.businesspayments.com



Gateway Highlights

- Full capture of Purchasing Card Level 3 Visa® and MasterCard® requirements
- Full capture of American Express® Purchase Card requirements
- Electronic check acceptance services through TeleCheck®.
- Ability to support Visa Open Format and the MasterCard Flexible Format
- In addition to EDI formats, any number of proprietary formats can be supported
- Automated reporting
- Versatile authorization and qualified settlement versions
- Capability to authorize and settle in various currencies other than US dollars
- Flexible communication capabilities
- Disaster recovery



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Enhanced Capabilities

- Full capture of Purchasing Card Level 3 Visa® and MasterCard® requirements. Also full capture of American Express® Purchase Card requirements using the version of 4 lines of 40 bytes of free form text to report line item detail.
- The latest version of the Business Payment Services Gateway product has been enhanced with the addition of check acceptance services offered by TeleCheck Services, Inc. The product set available through TeleCheck includes a wide array of services including Check Guarantee, Check Verification and the TeleCheck® Electronic Check Acceptance (SM Trademark) service that converts paper checks into electronic items at the point of sale and deposit's funds directly into a merchant's account. Since the transaction sets used for the check products are in the same format as credit cards, both types of transactions can be handled within the same EDI invoice set.
- A fully qualified settlement version is also available for customers who require real time authorizations. Real time authorizations can be routed using an EDI layout, or for a much faster turnaround, an existing authorization format routed over the same connection that the EDI settlement and reporting transactions flow. This utilization of a single communication line to interface with multiple end users is also available for all of the services provided by TeleCheck.
- The latest version of the BPSG Gateway has the ability to support both the Visa® Open Format and the MasterCard® Flexible Format for acceptors of Purchase Cards whose reporting does not conform to the generic commodity based layout. Initial service industries to be supported are the Temporary Employee Industry, the Overnight Package Industry, the Medical Supplies Industry and the Business Equipment Leasing Industry. During this start up BPSG will work closely with the customer, the Associations and the Issuing Banks to insure the new data elements are being passed correctly.
- In addition to EDI formats, any number of proprietary formats can be supported.
- Consolidated or separate financial reporting available the following day. Reporting can be provided using an EDI 820 or 823 set or the merchant's own proprietary accounting interface format. Exception and billing information is reported using an EDI 821 set.
- The EDI transaction sets can also be used piecemeal through the message broker. Authorizations need not come through the gateway to have the settlement processed through this front-end, and settlements need not come through the gateway to have reporting processed.
- For customers that are International in scope, FDMS has the capability to authorize and settle in various currencies other than US dollars. Funding is in either US dollars using the Visa and MasterCard daily conversion schedules or we can negotiate funding in the currency of choice, given the availability of a settlement and banking relationship in that region of the world.
- Communications capability includes Dial Up or Lease Line/Frame Relay connections using SNI, TCP/IP FTP and LU 6.2 internet access through web access and VPN.
- The Gateway process for Disaster Recovery has a back up server/Hot Box at the production data center that can be switched for immediate redundancy. In addition, a Cold Box back up is located at a remote data center in another part of the country that would be operational within 24 hours in event the production data is taken out of operation. All applications are backed up and stored off site. Duplicate communication capabilities have been built for both the Production and Disaster Recovery sites.