

State of Mississippi e-Payment Guide



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e-Payments – Guidelines and Procedures

1. Introduction to e-Payments for State of Mississippi Agencies

1.1 Purpose

The e-Payment guide has been developed to assist state agencies in the successful implementation their e-Payment projects. The e-Payment Guide will serve as an overview of the e-Payment process. This guide will provide all the steps and identify who all the players are in successfully completing this process. Developed in a cooperative effort between the Department of Finance and Administration (DFA), Office of Fiscal Management (OFM), Office of the State Treasurer (OT) and the Department of Information Technology Services (ITS), this guide helps explain the E-Payment process that has been established and what agencies need to do to implement their applications within this infrastructure. While this guide should be a roadmap toward successful implementation, it should be noted that each agency E-Payment project is unique and might contain specific individual requirements that will necessitate review in a cooperative, multi-agency process.

The state's e-Payments infrastructure was created to allow state agencies to accept and process credit cards and other electronic financial transactions over the Internet, allowing the State to broaden the number of services that the State can offer to citizens. The state contracted with our current Application Service Provider (ASP) to provide access to a secured payment process for its agency's e-Payment application. Our current ASP acts as an interface between agency web applications and the Payment Processing Service (PPS). In addition to performing real-time payment authorization and settlement of funds with the credit card or e-check payment processor, our ASP provides a file of settled transactions that is used to update the Statewide Automated Accounting System (SAAS). Cash Receipt documents (CC documents for internet sales) are then matched against bank deposits to reconcile that day's business.

The payment processing service is designed to process payments using credit cards, debit logo cards or electronic checks (e-checks). The Mississippi payment portal currently accepts Visa, MasterCard, debit logo, and American Express credit cards. Electronic check, e-Check, is also an available payment method. The agency determines which payment methods they want to offer to their customers.

The Payment Card Industry (PCI) Data Security Standard (DSS) compliance is a mandatory requirement for all transactions involving major credit card vendors, online merchants and service providers. Its purpose is to create common industry security requirements to protect cardholder data. The standard was developed by the founding payment brands of the PCI Security Standards Council, including

MasterCard, Visa, American Express, Discover and others, to help facilitate the broad adoption of consistent data security measures on a global basis. The core of PCI-DSS is a group of principles and accompanying requirements.

To assist agencies in complying with PCI–DSS mandates, state agencies will use Project Number 37081, a Professional Services Agreement Between Coalfire Systems, Inc. and the Mississippi Department of Information Technology Services on Behalf of the Agencies and Institutions of the State of Mississippi. To request services under this agreement go to <http://www.its.ms.gov/PCI.shtml>. Agencies should also reference DFA's Administrative Rule Payments by Credit Card, Charge Card, Debit Cards or other Forms of Electronic Payment of Amounts Owed to State Agencies found at:

<http://www.dfa.state.ms.us/Content/Rules/CreditCardandOtherElectronicPayments.pdf>

2. **Steps to Get Started**

2.1 **Preparation**

This section describes the activities that must occur before an application can begin using our current Payment Processing Service.

2.1.1 **DFA Provides Information to Application Service Provider**

DFA provides division setup information to the Application Service Provider Customer Manager based on Agency input by completing the Division Setup Form. This form can be found at <http://www.mmr.state.ms.us/E-PAYMENT SERVICES \ 2550 PaymentManager New/Change Agency Application SetUp Form and Instructions>.

Required information on the form includes:

- IP address for the agency test and production application servers
- E-mail address that should receive chargeback notifications
- Division information which includes:
 - Agency name
 - Application name(s)
 - What is being sold
 - Yearly transaction volume
 - Average transaction amount
 - Maximum transaction amount (ceiling)
 - SAAS Agency ID for that Agency
 - Payment methods accepted
 - Use of Address Verification Services (AVS)

2.1.2 **Application Service Provider (ASP) Provides Payment Processing Service (PPS) Information to DFA**

Once the Agency's Division Setup form is reviewed by the ASP, it takes approximately 7 - 10 business days to complete configuration setup within the PPS testing facilities. The APS then creates and delivers the following to DFA:

- Division Number
- Merchant ID
- Client ID

3. **DFA Provided Services**

Client Objects

The client objects are used to submit payments or access the Agency data in our current Payment Processing Service environment through an application. The Agency must obtain the client objects and technical installation documents from DFA for installation.

DFA also provide the Mississippi Enterprise Payment Interface Component (EPIC). EPIC is an enterprise payment system intended to be utilized by Mississippi agencies, boards, commissions, and departments to provide a standard application for accepting electronic payments. With EPIC, state agencies can concentrate on the business of the agency, while allowing EPIC to assume the responsibilities and risks of payment processing. All new agency payment applications are required to use EPIC.

3.2 **Determine Item Types and Charge IDs**

Collaboratively, the Agency and DFA determine the Item Types and Charge IDs that should be created for an application and fill out the appropriate DFA Item Types/Charge IDs spreadsheet. **See Appendix B Portal Mapping** for more information. Item Types consist of any fees, or breakdown of fees that an individual pays when using the application. A single application can contain an array of Item Types. These Item types are eventually entered into the common Portal Charges Table found in SAAS, which is used when submitting payments through the application.

The following is an example of the Item Types being used in the Board of Architecture License Renewal application:

Note that there are actually 5 “items” that can be paid: (1) Architect License Renewal Fee, (2) Architect License Renewal Late Fee, (3) Landscape Architect License Renewal Fee, (4) Landscape Architect License Renewal Late Fee, and (5) Convenience Fee*.

- **Architect In-State License Renewal Fee (1)**
- **Architect Out-of-State License Renewal Fee (1)**
- **Architect In-State License Renewal Late Fee (2)**
- **Architect Out-of-State License Renewal Late Fee (2)**
- **Architect In-State License Renewal Convenience Fee*(5)**
- **Architect Out-of-State License Renewal Convenience Fee*(5)**

- **Landscape Architect In State License Renewal Fee (3)**

- **Landscape Architect Out-of-State License Renewal Fee (3)**
- **Landscape Architect In-State License Renewal Late Fee (4)**
- **Landscape Architect Out-of-State License Renewal Late Fee (4)**
- **Landscape Architect In-State License Renewal Convenience Fee* (5)**
- **Landscape Architect Out-of-State License Renewal Convenience Fee* (5)**

**MS Code § 27-104-33. Payment by credit card, debit card, or other form of electronic payment of amounts owed to state agencies. The State Department of Finance and Administration shall establish policies that allow the payment of various fees and other accounts receivable to state agencies by credit cards, charge cards, debit cards and other forms of electronic payment in the discretion of the department. Any fees or charges associated with the use of such electronic payments shall be assessed to the user of the electronic payment as an additional charge for processing the electronic payment, so that the user will pay the full cost of using the electronic payment. Sources: Laws, 2001, ch. 511, § 1, eff from and after passage (approved Mar. 29, 2001.)*

3.3 Determine Fund Distribution with DFA

After determining the Item Types, the Agency determines the Fund Distribution for each Item Type and fills out the appropriate DFA Item Types/Charge IDs spreadsheet. A Fund Distribution describes how the amount collected for the item sold will be split up among SAAS accounting funds. For example, a fishing license of \$20 might have 2 Fund Distributions. The first may put \$5 in one fund with the remainder going into another fund.

Once the Fund Distribution has been successfully determined, DFA enters the Fund Distributions into the SAAS Master Fund Distribution Table. The SPI process uses the SAAS Master Fund Distribution Table at runtime to build the appropriate cc document transaction to disperse the various fees to the appropriate Mississippi accounting funds.

Note: An Item Type can be split into multiple funds based on percentage, fixed amount or a combination of both techniques.

3.4 Enter Item Types in Common Portal Charges Table

Before entering this step, the DFA Item Types/Charge IDs spreadsheet must have been completed and approved by the Agency, DFA and ITS.

DFA enters the Item Type/Charge ID records into the common Portal Charges Table using a SAAS online function.

Each Item Type requires only one corresponding Charges Table record or corresponding Convenience Fee Item. The Charges Table maps an Item Type to a SAAS Agency ID, SAAS distributing Agency ID, description of the Item Type, and amount charged for the Item Type. These fields are used within the application to process payments through our current Payment Processing Service.

4. Requirements for Payment Processing Service

4.1 Implementation Standards for Building New Mississippi.gov Payment Application

The following pieces of our current Payment Processing Service are utilized in the Mississippi.gov pilot applications and should continue to be used within future State payment applications:

- **Payment Entry Components** – Allows a user to access a State agency's website and submit payment information for item purchased.
- **Payment Tracker** – Allows a user to enter the confirmation number assigned at the time of payment and then, view a summary of the payment information and the status of the payment.
- **Internal Payment Tracker** – Allows State resources to go to a special URL and search for a payment using simple search criteria.
- **Financial Reporting** – Allows a user to specify a date range and receive a comprehensive report of all financial activity that occurred for a given merchant.
- **Refund Functionality** – Only authorized personnel, generally an Agency Representative, may issue refunds by accessing the payment refund page on the application's extranet. Therefore, all refund requests should be routed through the agency.

5. Mississippi Test Environments

5.1 Testing in Mississippi Test Environment

To accommodate various needs, VitalChek hosts multiple instances of the Mississippi PaymentManager:

1. Production – For load balancing and fail-over, PaymentManager is hosted on two different production machines. "Live" payments where money is actually transmitted to the State bank account can only occur through the Production MS PaymentManager.
2. Mississippi Test (Betaweb) – This instance of the MS PaymentManager is used by the applications hosted in Jackson to make test payments. Payments made in this instance are included in test payment exports to SAAS. This environment is available to agency during normal work hours.
3. VitalChek Test (Systest) – This instance of the MS PaymentManager is used

internally by VitalChek to make test payments. Payments made in this instance are not included in test payment exports to SAAS.

Certification Testing

The following activities, which typically take 2 days to complete, outline the steps required to test the application in the test environment for Certification:

2. DFA provides a Word document with test credit card and bank account numbers for use in certification testing. The document has a column for recording the results for each test case. The test cases contain all the required information for generating a payment transaction.
3. Once the test cases have been generated and the required results documented, the agency should return the certification document to DFA for review. DFA will review the results and determine whether the tests pass certification. If pass, this means the agency's application is now production ready. If not, DFA will provide specific information to the agency for correction of the problems. The agency must then correct the problem and restart the Certification process again.

5.3 Testing in Production Environment (*Live Production Test*)

The following activities, which typically take 3 days to complete, outline the steps required to test the application in the production environment. There are optimum days for this test and DFA must be notified a minimum of 10 days in advance of when the agency is ready for the Live test. Production testing only occurs after passing certification in the test environment:

1. VitalChek, ITS, Agency, and DFA schedule the date and time for the Live test payment
2. VitalChek, ITS, and DFA will monitor the transaction through to bank deposit.
3. Once the Live test transaction is generated, the agency must disable application to outside access.
4. After successful flow of funds (from PaymentManager to SPI to SAAS with a matching deposit to the designated bank account), DFA certifies the application's integration with PaymentManager.
5. Once approval is given by DFA, the agency can then enable (open) the application for it's customers.

6. Table Maintenance Tips

6.1 Requesting Changes to the Charges Table

In order to make a change to the Charges Table, the DFA Item Types/Charge IDs spreadsheet must be revised and approved by the proper individuals.

6.2 Updating both the Fund Distribution Table and the Portal Charges Table with Additional Item Types

If an Item Type needs to be added to both the Fund Distribution Table and the Portal Charges Table, the addition should occur in the Fund Distribution Table first. If a new Item, the application must be updated. DFA makes the entry.

6.3 Adding to or Updating the Portal Charges Table

In order for a change made to the Portal Charges Table to take effect within an application, the application using the table must be restarted if needed right away, otherwise overnight. Application automatically gets a new copy at midnight (12:00 a.m.)

7. **Mississippi Payment Processor Processing Specifics**

7.1 Payment Settlement

Payment Processing Service processes transactions for the settlement day. All transactions accumulated during a settlement day are batched and sent to the Mississippi Payment Processor for fulfillment.

The Mississippi Payment Processor provides our current Payment Processing Service with three basic types of payment export records:

- 1. Settled transactions** (includes settled authorizations and settled refund requests). The Settlement process begins shortly after 6PM CST every day and is completed shortly after 12AM CST of the following day.
- 2. Chargeback transactions.** Chargeback information availability varies based on whether the settlement day was a business day. If the settlement day is a business day, then the information is available by the following morning (regardless if the following morning is a business day). However, if the settlement day is not a business day, then the information is available when the next business day's information is available. The exact time that the information is available varies, but is generally available by 8AM CST.
- 3. Processing fees.** Processing fee information follows the same pattern as chargeback information. However, the information is sent separately to the Application Service Provider. The exact time that this information is received varies, but is generally available by 12PM CST.

7.2 \$10 Rule

The “\$10 Rule” means that, in order to transfer money, the absolute value of funds transferred is at least \$10. Therefore, if there are only chargebacks for a day, or if the chargeback amount exceeds the settled amount, then the money will be debited from the State bank account as long as the amount is greater than \$10. On the other hand, if a total deposit is less than \$10, then the money will not transfer to the State bank account until the deposit amount is at least \$10.

7.3 ACH Transfers and Fee

Payment Processor’s ACH Transfer fee of \$2.50 per day is a separate fee for Credit/Logo Debit Card payments and regular e-check payments. A deposit for credit cards (Visa and MasterCard) will have a \$2.50 fee associated with it, and a deposit for e-checks will have a \$2.50 fee associated with it. The ACH Transfer fee is charged for each deposit/withdrawal event, which is one-time per day when the deposit/withdrawal is at least \$10. Therefore, if there are no payments for a day or the total net deposit/withdrawal (gross collected minus processing fees and chargebacks) is not at least \$10 (positive or negative), there is no \$2.50 charge because an ACH is not initiated.

8. **Additional Mississippi Implementation Information**

8.1 Convenience Fees for MS Portal Applications

- **Convenience Fee Definition:** For the Mississippi.Gov project, convenience fees are defined as the total of the payment processing fees required by MS Code § 27-104-33 + Electronic Government Oversight Committee (EOC) fee. The MS Code § 27-104-33 fees are those additional charges collected from the customer or taxpayer to cover the cost of the credit card merchant fees, Internet transaction and/or other charges associated with receiving non-cash payments. All convenience fees paid by the customer or taxpayer will be recorded in SAAS as revenue.
- The convenience fees for Mississippi.gov Portal Applications are determined are based upon bank interchange rates and per transactions rates determined by our ASP and payment processor.
- The EOC fee is used to support the state’s payment infrastructure.

8.2 Fiscal Year/Budget Year

The Fiscal Year ends on June 30. In order to preserve end of fiscal year processing, the date fields in the modified Cash Receipt document (CC document) should not be populated.

If a refund or chargeback occurs in a different fiscal or budget year from when originally settled, the refund or chargeback will settle in the fiscal or budget year when the actual refund or chargeback occurs.

8.3 Storage Information

Payment information must be stored for any fiscal year that has not been audited for federal purposes. An audit generally takes an additional year to complete. In order to meet these criteria, our current Payment Processing Service must store at least the four previous fiscal years and the current fiscal year. For example, in January 2004, they must have FYs 1999, 2001, 2002, and 2003 and YTD 2004 stored. Payment Processing Service data will be purged according to the State's policies. For Payment Card Industry compliance, no MS.Gov payment applications store card holder information.

8.4 SAAS Daily Processing

SAAS batch processing occurs at 6PM CST Monday through Friday, except for State holidays. The Payment Export and SPI must complete processing before 6PM CST on a processing day.

8.5 Office of the State Treasurer Dependencies

While DFA handles the general ledger accounting information, the Treasury monitors the flow of money into the bank account. In order for reconciliation to occur, the Treasury IT (Information Technology) Division gets a list of funds and list of money for each fund. DFA must balance SAAS with Treasury.

9. **Interface to SAAS – General Information**

- The Payment Processing Service solution uses a modified Cash Receipt (CR) document – called CC document for Internet Sales- to update SAAS.
- While the net amount of a settlement day's activity is actually deposited into the bank account, the gross amounts must be used in creating the CC documents.
- All processing fees paid by the State will be recorded as an expense. A vendor code for Mississippi Payment Processor (V0001819500) is required for these CC lines.
- CC documents hold summary information rather than reporting every individual transaction.
- CC documents have a unique document and numbering scheme which identify documents as Portal transaction payments.
- CC documents are loaded without approvals into the suspense (SUSF) table in SAAS.
- OFM/BFC staff has all SAAS approval levels for CC documents. Agencies have no levels of approval and designated DFA representatives may have SCAN access only.
- CC documents will stay on the SUSF until BFC has been notified that the offsetting deposits have been posted to the Treasury account. After notification and reconciliation, BFC will apply approvals and the transactions will update in the next SAAS processing cycle. **See Appendix E for OFM/BFC Reconciliation and Appendix E for Agency Reconciliation information.**
- A DFA fund was established to collect convenience fees and for processing fee withdrawals. This fund is non-budgeted, non-appropriated. This fund is 3126 and is under SAAS agency 130. Periodically funds are transferred to ITS to be used in support of the Mississippi.gov infrastructure.

10. **Financial Reports**

Mississippi Payment Processor provides Application Programmer Interfaces (APIs) that allow raw data to be retrieved for financial reporting. While the State may choose to create additional reports, the Portal applications include a standard Settlement Report, which is reached through a separate URL from the individual Portal application and requires a username and password.

To access the standard settlement report, a search page allows you to search by a single date or range of dates. This page is accessed from a password protected URL provided to designated Agency Representatives by DFA/ITS. The results page lists all of the transaction activity for the selected time period and a specific agency/application. There are four primary sections:

- **Summary** – which includes total funds collected, subtracted, and processing fees
- **Settled Transactions** – which includes all settled transactions
- **Chargebacks** – which includes all transactions charged back
- **Refunds** – which includes all transactions that were refunded

The confirmation number listed with each transaction links to the Payment Tracker Detail page (part of the Track Payments functionality) of the application, which lists information about the particular transaction and the payment (Payee name, address, phone number, payment type, etc.)

The State, with oversight from Application Service Provider, has built a State-wide Settlement Report and a modified Agency Settlement Report.

11. **Security**

- All user information is transmitted over a secure connection.
- All payment information is the property of the State of Mississippi. Use of this information is guided by the terms of the privacy policy for the Portal applications as well as any other State laws and regulations.

12. **Hosting**

The Mississippi Payment Processing Service is hosted at the Application Service Provider's hosting facilities in Nashville, Tennessee.

13. **Where to Begin?**

The first step for agency E-Payment projects is to contact Department of Finance and Administration (DFA). DFA will coordinate a meeting to discuss and assess the project, develop an action team to deal with the details of the initiative. This team will consist of members from Department of Finance and Administration (DFA), Information Technology (ITS) and the specific agency or board. The mission of this team is to ensure that the best practices already developed are followed, new challenges are identified and efficiently dealt with, and that information regarding the project process can be collected and put into knowledge base for later review and use.

Among the specific issues this team will address are:

- Identify team players and their role in project
- Determine payment methods – credit card (Visa/Master Card) and/or e-check
- Web site application/development – resources needed responsibilities.
- Project timelines, lead responsibilities and launch date

14. **DFA Contact Information**

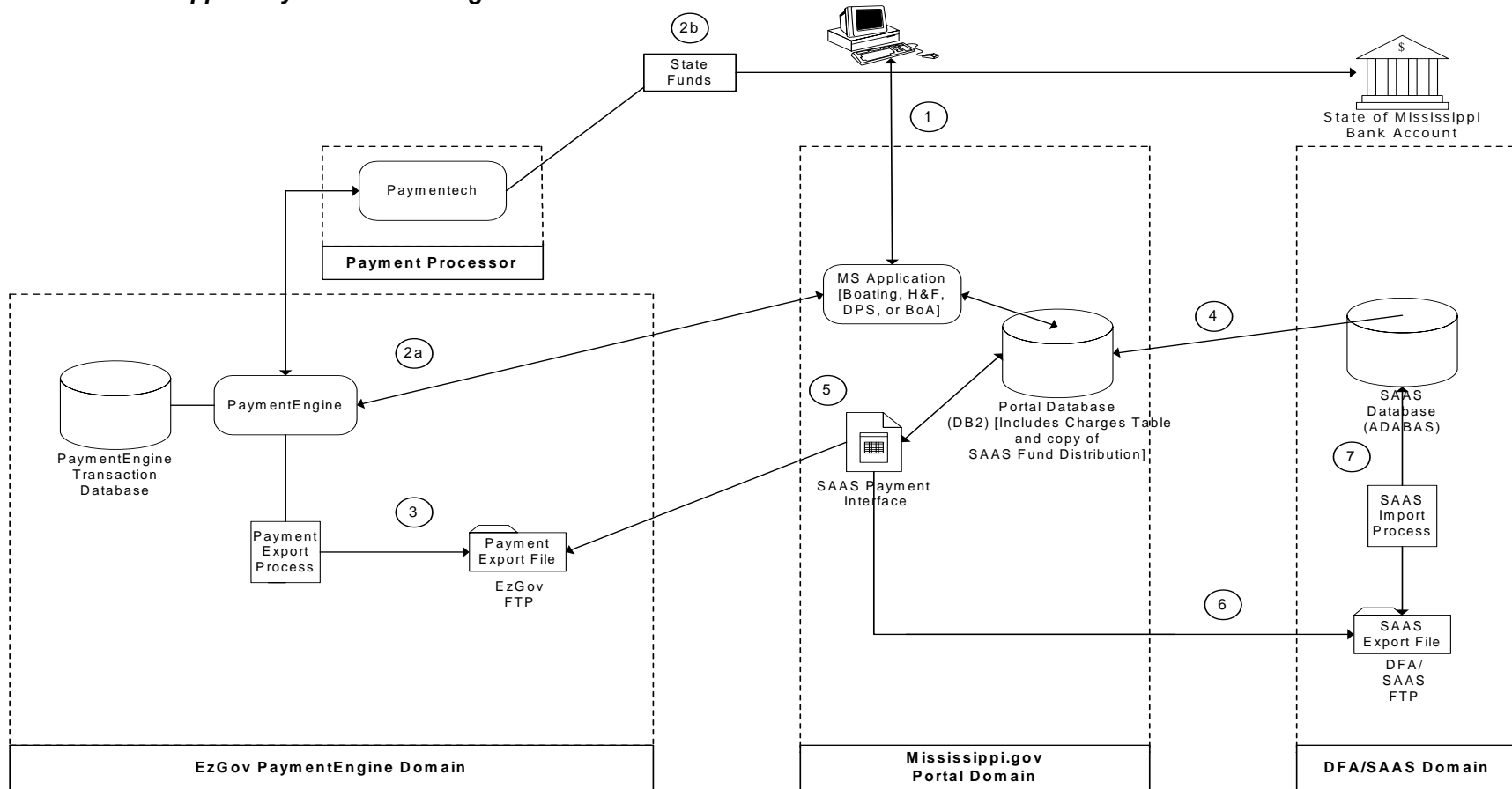
<i>Title</i>	<i>Contact Person</i>	<i>Phone</i>	<i>Fax</i>
<i>Managing Consultant</i>	Clyde Murrell	(601) 359-1490	(601) 359-6551
<i>Database Analyst</i>	Sharon Harper	(601) 359-2010	(601) 359-6551
<i>Business Analyst</i>	Carol Wilson	(601) 359-4026	(601) 359-6551
	Mary Ann Taylor	(601) 359-1307	(601) 359-6551
<i>Bureau of Financial Records, Director</i>	Jim Hurst	(601) 359-3011	(601) 359-5525

15. **ITS Contact Information**

<i>Title</i>	<i>Contact Person</i>	<i>Phone</i>	<i>Fax</i>
<i>Technology Consultant</i>	Rick Grant	(601) 359-5208	(601) 354-6016
<i>E-Gov Coordinator</i>	Renee Murray	(601) 359-2742	(601) 354-6016

APPENDIX A: Payment Processing Service Solution Overview

State of Mississippi – Payment Processing Service Solution Overview



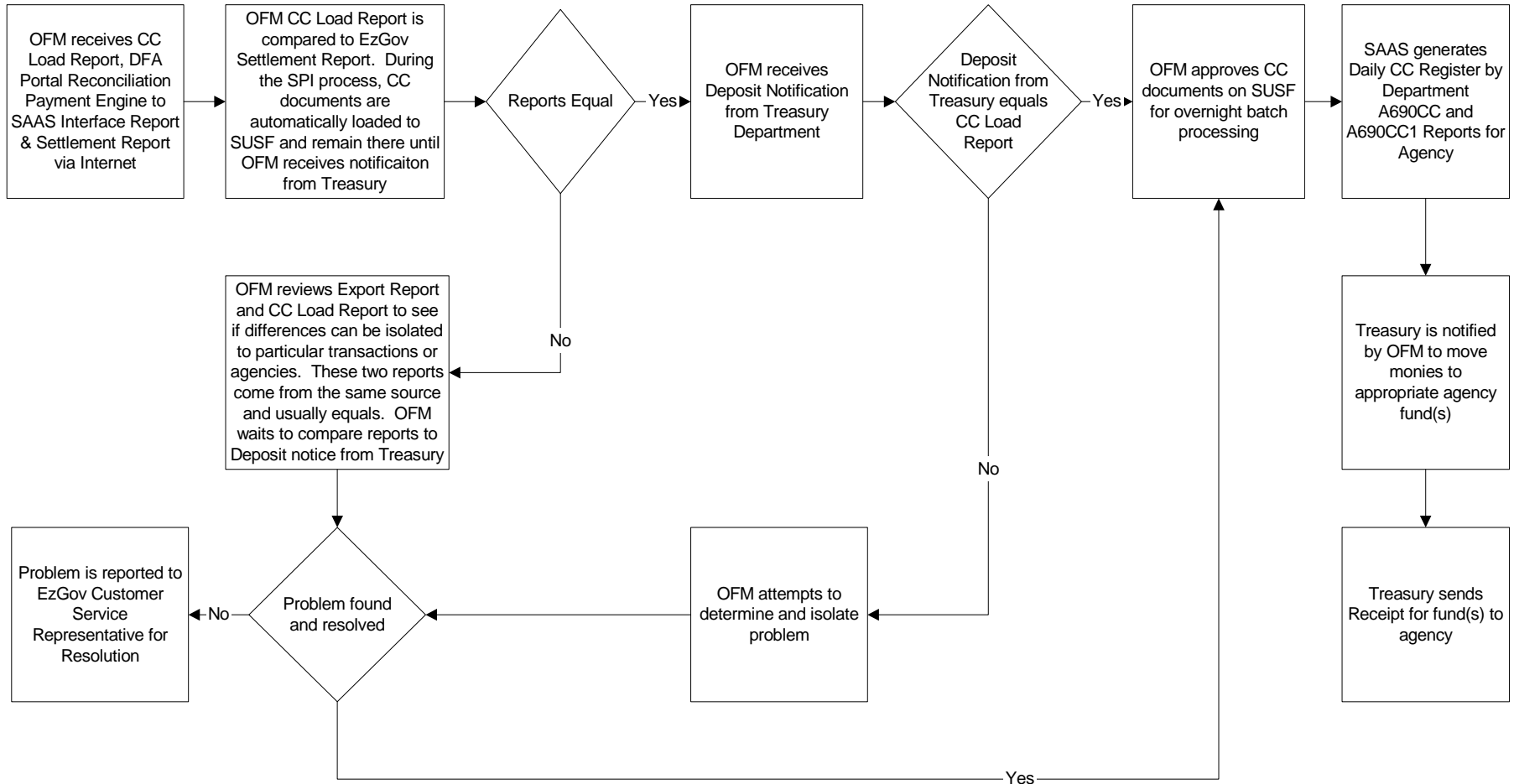
APPENDIX B: Portal Mapping Model

The Portal Mapping Model is the planning document used to define the Charge IDs, Item Types, and SAAS Fund Distribution for a specific application. It must be approved and signed on the Assumptions/Approvals Sheet by the appropriate resources to be valid.

FISCAL_YR	STATE_AGY_ID	CHARGEID	PE_AGY_ID	PE_DEPT#	DESCRIPTION	AMT	EFF DATE	EXP DATE	APPL	ITEM_TYPE	SQ	DIST AMT	%	FUND	OR GN	S/O	ACTV	REV	S/R	PR OJ	RPT	LOC	OBJ
2003	848	000000001	848	848	ARCHITECT IN STATE EXAM REG FEE	60.00	01-Jul-02		BOA	000000001	01	100	3848					41415	1E				
2003	848	000000002	848	130	ARCHITECT IN STATE EXAM REG/CONV FEE	3.00	01-Jul-02		BOA	000000888													
2003	848	000000003	848	848	ARCHITECT IN STATE INITIAL REG FEE	200.00	01-Jul-02		BOA	000000002	01	100	3848					41415	1A				
2003	848	000000004	848	130	ARCHITECT IN STATE INITIAL REG/CONV FEE	7.00	01-Jul-02		BOA	000000888													
2003	848	000000005	848	848	ARCHITECT IN STATE RECIPROCAL REG FEE	250.00	01-Jul-02		BOA	000000003	01	100	3848					41415	1A				
2003	848	000000006	848	130	ARCHITECT IN STATE RECIPROCAL REG/CONV FEE	7.00	01-Jul-02		BOA	000000888													
			848	848	DEFAULT ACCOUNTING DISTRIBUTION					999999999	01	100	3848					41415					

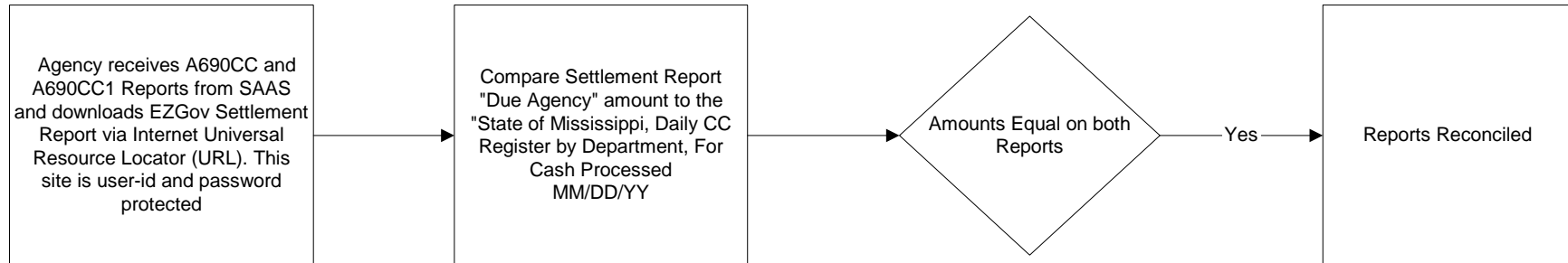
APPENDIX C: BFC/OFM Reconciliation

Electronic Portal Reconciliation of Total Dollars to Treasury



APPENDIX D: Agency Reconciliation

Agency Electronic Portal Reconciliation of Total Dollars



APPENDIX E: Glossary

Acronyms

- DFA = Department of Finance and Administration
- ITS = Information Technology Services
- MMRS = Mississippi Management and Reporting System
- SAAS = Statewide Automated Accounting System
- ASP = Application Service Provider
- PPS = Payment Processing Service
- MPP = Mississippi Payment Processor

Definitions

ACH

Abbreviation for Automated Clearing House. The ACH is the mechanism for transferring settled funds to the State bank account.

Agency

Agency is a generic term used to represent any of Mississippi's agencies (e.g., the Department of Wildlife, Fisheries and Parks).

Authorized Transaction

An authorized transaction is a payment that has been submitted to Mississippi Payment Processor through the Payment Processing Service and has passed the authorization validations. Furthermore, for credit/debit cards, a hold is placed on the funds during the authorization process. During settlement processing, only authorized transactions (and any Refund Requests) are settled.

AVS

Abbreviation for Address Verification Service. AVS is a real-time address validation for credit/debit cards. The Payment Processing Service/Mississippi Payment Processor implementation of AVS checks to see whether the zip code entered by the user matches the billing address zip code on file with the bank.

Bank Settlement Date

The Bank Settlement Date is the date that a deposit (which may include multiple Settlement days worth of transactions – for example: Saturday, Sunday, and Monday's transactions) hits the designated bank account.

BFC

Abbreviation for Bureau of Financial Control

Business Day

Business day is synonymous with Mississippi Payment Processor business day. When using Mississippi Payment Processor as the payment processor, business day is

determined by bank business days, and therefore does not include weekends or bank holidays. This basic business day is not the same as State business day. State holidays (such as the day after Thanksgiving) that are not bank holidays are not taken into account when determining this business day.

Ceiling

Ceiling is a term used in creating a division for Mississippi Payment Processor. The ceiling represents the maximum amount that a transaction for a particular agency can be. \$25,000 is the maximum transaction amount allowed through Mississippi Payment Processor without special permission. Note: while the ceiling is the maximum transaction amount through Mississippi Payment Processor, if desired, Payment Processing Service can also enforce a maximum amount that is less than the ceiling.

Chargeback

A reversal or chargeback is defined as the return of payment due to user error, insufficient funds, fraud or a user challenge to payment authenticity. Automated return is another term for chargeback.

Charge ID

The Charge ID is the primary key in the common Portal Charges Table. Applications use Charge IDs to determine how much an item within an application will cost the user. Furthermore, the Charge ID links the item within the application to the SAAS Item Type defined for that item. This Charge ID/Item Type link is necessary for handling fund distribution back to SAAS. Note: there can be a one-to-many relationship between Charge ID and Item Type within the Charges Table. For example, the Item Type for a convenience fee is currently 888. However, in order to charge different amounts for different processes, there can be multiple Charge IDs with the same 888 Item Type.

Charges Table

The Charges Table is a single, Portal table shared by all applications that utilize the Mississippi Payment Processing Service. This table holds information, such as Agency ID, Distributing Agency ID, Item Type, and amount to be charged, for a particular item. The information in the Charges Table is used to create the Line Items, when building simplified invoices for Payment Processing Service. The State with support from Application Service Provider has built a front-end to maintain this table.

Client Object

The client objects are used to submit payments or access the Agency data in the Payment Processing Service. Client objects are made up of JAVA classes and JSPS. The JAVA classes perform the back-end functionality that communicates with the Payment Processing Service. JSPS work in tandem with HTML code, separating the page logic from the static elements -- the actual design and display of the page. JSPS essentially communicate with JAVA classes to provide the interface for the end-user.

Credit Card

When this term is used, “credit card” represents the State’s payment method preferences. As listed in the Vision, the State accepts Visa and MasterCard credit cards. Furthermore, “credit card” is synonymous to “debit card” for the Mississippi Payment Processing Service implementation. The only debit cards accepted through the Mississippi Payment Processing Service are Visa and MasterCard logo debit cards. These debit cards act and are treated like credit cards. Note: The phrase “credit/debit card” is the preferred phrase within the documentation.

Credit/Debit Card

See Credit Card definition.

Cron

See Cron job definition.

Cron job

The Cron job is a scheduled job that controls standard program run times. It is the process that invokes the Payment Export script.

CVV2

Term used to describe the security indicator found on the back of most credit/debit cards. See Security Indicator for more information.

Data Export

Data Export is the process of exporting user data and the authorized transactions of the day from the system's database to an agency's legacy system.

Debit Cards

The only debit cards referenced and accepted through the Mississippi Payment Processing Service are Visa and MasterCard logo debit cards. These debit cards act and are treated like credit cards. For more information, see the Credit Card definition.

Department Number (Dept No)

Department Number is a Payment Processing Service database field. It is included in an Invoice and must match a DeptNo in the Payment Processing Service Agency table. In the Mississippi implementation, the department number represents the distribution agency ID for SAAS.

Division/Division Number

The division number is the number used by Mississippi Payment Processor to track payments made through an agency's application. Application Service Provider sets up division numbers on DFA's behalf. In the division setup, several decisions are made that affect how payments can be processed using the division. The division, along with the actual implementation of the application, controls which payment methods (e.g. Visa, MasterCard, e-check) can be used, as well as whether AVS checking is utilized.

DFA

Abbreviation for Department of Finance and Administration. The DFA handles the general ledger accounting information.

Fund Distribution

A fund distribution describes how the money collected for an “item type” is split up among the appropriate SAAS accounting funds. Fund distribution is an accounting term used for updating SAAS with payment information from the Payment Processing Service. To Payment Processing Service, it does not correspond to actual money being split to multiple bank accounts.

Item Key

Item Key is a Payment Processing Service product field. It is a field that allows the merchant to link the payment back to the corresponding application data.

Item Type

Item Type is a SAAS identifier for a “thing” paid through a Mississippi Payment Processing Service application. Item type is mapped to one or more Charge IDs and entered into the Charges Table. For more information, see the Charge ID definition.

ITS

Abbreviation for Information Technology Services. This is the state agency in Mississippi that owns and manages the Portal project.

Line Item

Line Item is a Payment Processing Service product term that provides detailed breakdown of a payment invoice within Payment Processing Service. For, example, if a transaction includes a license fee and a convenience fee, the invoice would contain two line items.

Mississippi Enterprise Payment Interface Component (EPIC)

Is an enterprise payment system intended to be utilized by Mississippi agencies, boards, commissions, and departments to provide a standard application for accepting electronic payments. With EPIC, state agencies can concentrate on the business of the agency, while allowing EPIC to assume the responsibilities and risks of payment processing.

MS

Abbreviation for Mississippi.

MS Payment Processor

Mississippi payment processor is responsible for authorizing and settling credit/debit card and regular e-check payments. Our current MS payment processor is the largest processor and acquirer of credit card transactions in the United States. It provides credit and debit authorization services and bankcard settlement processing for direct-merchant

customers, financial institutions and sales agents. It is also the largest payment provider for direct marketers, Internet retailers and online service providers.

Mississippi Payment Processor Settlement

Settlement with Mississippi Payment Processor refers to Payment Processor's process of collecting charges that have been authorized and submitted for settlement.

OFM

Abbreviation for Office of Fiscal Management

Payment Card Industry – Data Security Standards

PCI-DSS is the result of collaboration between the major credit card brands to develop a single approach to safeguarding sensitive data. PCI-DSS defines a series of requirements for handling, transmitting, and storing sensitive data.

Payment Export

Payment Export is the process of exporting the detail of a settlement day's transactions from the Payment Processing Service database. The SAAS Payment Interface program uses the Payment Export file to create the file for SAAS to upload.

Payment Processing Service

Payment Processing Service is an Application Service Provider FlexFoundation product. When used in conjunction with the term "product," this term refers to the base versioned product. However, the term, Payment Processing Service, is also used as a generic term to describe the whole Mississippi payment process – from submitting a payment to exporting transactions from the Payment Processing Service to translating the transactions into summary fund information for upload to SAAS.

Refund

A refund is defined as the returning of funds that have already settled. A refund is not triggered automatically; a refund requires a conscious decision to refund a specific payment and requires manual processing. A refund request is created when the State or Application Service Provider, with the State's consent, initiates a refund through Payment Processing Service. The refund request acts like an authorized transaction and is submitted for settlement with the authorized transactions for a settlement day.

Return

See Chargeback definition.

SAAS

Abbreviation for Statewide Automated Accounting System; accounting system for the State of Mississippi.

Security Indicator

A security indicator refers to the non-engraved numbers printed on the back of a credit/debit card. It is also known as CVV2. The security indicator is a fraud deterrent that

provides additional reasoning for challenging a chargeback. Some banks use strict validation when it comes to the security indicator. Any bank may decline a card transaction because the security indicator is not specified.

Settlement

See definitions for Mississippi Payment Processor Settlement and State Settlement.

Settlement Day (as defined for Mississippi Payment Processor)

A settlement day is defined as 6PM CST of one day to 5:59PM CST of the following day.

Settled Transactions

Settled transactions consist of both authorizations and refund requests. Both types of transactions are submitted to Mississippi Payment Processor at the end of the settlement day to be settled.

SPI

The abbreviation for SAAS Payment Interface, which uses the Payment Export file and the fund distribution table to create the SAAS export file for SAAS.

State

A generic term used to represent State of Mississippi.

State Business Day

State business day is determined by days that are not State holidays or weekends. State holidays are not necessarily bank holidays. The Payment Processing Service export process and Mississippi Payment Processor processing follow business day, NOT state business day, for processing.

State Settlement

State Settlement differs from Mississippi Payment Processor Settlement. Settlement in terms of the State reconciliation process begins with the Mississippi Payment Processor settlement process and includes the following steps:

1. Payment Processor completes processing of transactions, production of merchant reports, and originates the ACH transmission;
2. The bank receives the transactions with their incoming ACH activity;
3. State Treasury receives notice that money is at the bank and notifies DFA's Office of Fiscal Management (OFM);
4. OFM approves the documents in SAAS loaded from the PE payment file processing from one to several days earlier;
5. SAAS nightly processing runs;
6. Agencies see the net impact of the deposit in their SAAS fund balances and see the gross detail in their reporting.

Treasury

A generic term used to represent Mississippi State Treasury Department. The Treasury monitors the flow of money into the State's designated bank account.