

# Conference Manual Section 3.4.1

### ACM CREDIT CARD CLEARANCE SERVICE AGREEMENT

#### ACM REGISTRATION SERVICES CREDIT CARD PROCESSING

ACM will be happy to provide service for all ACM conferences. MasterCard, Visa and American Express payments can be processed as follows:

The conference chair/treasurer will be requested to accept and sign the new ACM Credit Card Service agreement.

<u>Data may be submitted electronically by the Registration Chair or other authorized</u> conference leader in a format outlined by ACM. The organizers will establish an FTP account to securely transmit the credit card data on a weekly basis. Reports will be made available to the designated conference leaders on accepted and declined credit cards. You must contact your SIG Staff Liaison 1 week prior to submitting the electronic files to alert them that they are coming.

The format and procedure to establish the account can be found below.

Service Fee: \$1/credit card transaction

All information should be submitted to Orlando Bovell: bovell@acm.org

## Appendix B: Import File Record Formats

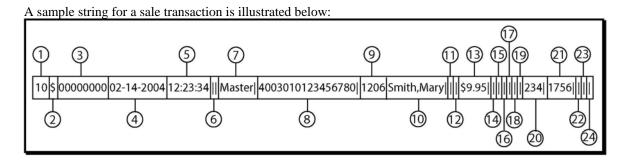
This section provides record format descriptions for both the transaction inquiry and response strings. Every transaction record consists of a transaction inquiry string. Global Payments appends the response string to the inquiry string after the transaction is processed. Complete transaction records (both inquiry and response strings) are recorded in the Batch, Auth, and Check files.

Note: Payment Application Best Practices (PABP) & PCI compliance standards require that all sensitive data, such as that included in the import files, be secured, and that all temporary/unsecured-data be disposed of. Retail @dvantage PC will encrypt and secure all "sensitive" data during the import process, However, it is the responsibility of the Interfacing Application OR Individual User to ensure the "temporary" Import Source file it/they created is DELETED immediately after the import and/or command line process(es). It is also the Merchant's responsibility to ensure data security within any system which may accept and/or store Credit Card and Cardholder information. For more information on PCI requirements refer to Appendix D: PCI Compliance Information on page 188.

#### **Transaction Inquiry String Format**

The inquiry string for a Sale, Credit, Void, Auth, and Post-Auth transaction consists of both fixed- and variable- length fields. The | character (decimal 124) is the field delimiter to terminate variable-length fields. Leading and trailing spaces are not permitted.

#### **Example String:**



### **Transaction Inquiry String Format Description**

The following table describes the format of the transaction inquiry string:

Field Field Name Length Delimiter Description Number

1	Transaction Type	2	none	Use one of the following values to indicate the type of transaction: 10 Sale 30 Credit 50 Void 08 Authorization 09 Auth/AVS 60 Post-Auth Only Sale (10) and Auths (08, 09) can be imported to a recurring Mult-n file.	
2	Card Number Entry	1	none	Use one of the following values to indicate how the card number was entered: \$ Manual & Card Reader	
3	Reference Number	8	none	This value must contain all zeros unless the transaction is a Sale/AVS transaction. If the transaction is Sale/AVS, use 000000S0.	
4	Date (mm-dd-yyyy)	10	none	The date of the transaction in mm-dd-yyyy format.	
5	Time (hh:mm:ss)	8	1	The time of the transaction in hh:mm:ss format.	
6	(Reserved)	0	1	N/A	
7	Card Label	0-14	I	The card issuer for the transaction (Visa, MasterCard, etc.).	
8	Card Number	13-19	1	The cardholder's account number.	
9	Expiration Date (mmyy)	4	1	The expiration date of the card in mmyy format.	
10	Card Member Name	0-25	I	Up to 25 characters of the cardholder's full name.	
11	Card Member Address	0-20	I	Up to 20 characters of the cardholder's address only required for AVS transactions.	
12	Card Member Zip Code	0,5-9	I	The cardholder's 5- or 9-digit zip code - only required for AVS transactions.	
13	Amount	5-9		The dollar amount for the transaction. Enter the value in the following format: \$\$\$\$\$.¢¢ You must enter the dollar sign (\$) character before the amount.	
14	(Reserved)	0		N/A	
15	Tax Amount	5-9	I	The tax amount entered - only for purchase cards. Enter the value in the following format: \$\$\$\$.¢¢ Do not enter the dollar sign (\$) character.	
16	Customer Code	0-16	1	The customer code entered during the transaction - only for purchase cards.	
17	User Prompt 1	0-25	ı	East Host only: Merchant-defined prompt such as Contact.	
18	User Prompt 2	0-25	1	East Host only: Merchant-defined prompt such as Phone #.	

Field Field Name Length Delimiter Description Number

19	Authorization Response	0-150	Void or Post Auth only. <b>Void:</b> 1-8 character reference number for the transaction being voided. <b>Post Auth:</b> The entire authorization response returned by the host.
20	Ticket Number	0-25	Up to 25 characters for the ticket/invoice number for the transaction. For AMEX, this parameter is limited to 6 digits only. Should be ALL CAPS for all card types.
21	Card Verification Data	0-6	Sale/Auth/AVS: Length 0, 1, 4, or 5. Position 1: 0 Bypass 1 Verification value present 2 Verification value present, but illegible 9 No verification value or card Positions 2-5: The 3- or 4-digit card verification value Post-Auth: Length 0, 1, or 6. Position 1: The card verification value response code returned in the authorization transaction; or, Position 1-6: The full card verification value response (field 21) returned in the authorization transaction.
22	MOTO/EC Indicator	0,2	Position 1: Optional. Code that indicates the type of
			mail/telephone order or electronic commerce transaction. MOTO: 1 Single transaction for mail/telephone order eCommerce: 7 Non-authenticated security transaction, such as channel-encrypted or SSL Position 2: 0 Purchase 1 Visa Bill Payment
23	Purchase Description	0-40	transaction. <b>MOTO:</b> 1 Single transaction for mail/telephone order <b>eCommerce:</b> 7 Non-authenticated security transaction, such as channel-encrypted or SSL Position 2: 0 Purchase 1 Visa Bill

**Note:** During the file import process, sensitive data (such as card number, expiration date, security code) are encrypted for data security purposes.

#### **PART I**

This agreement covers the conference's participation in the ACM credit card service effective from the date of acceptance. ACM has the right to amend this agreement to conform to its credit card company, bank, and/or ACM's policies and procedures. Any change that is made to this service agreement will automatically override the preexisting one upon written notification.

All information received through the use of the service is kept confidential unless disclosure is necessary to resolve disputed transactions.

#### **A. Supporting Documentation:**

In compliance with the policies of ACM's credit card processing companies, the original registration form is supporting documentation and must be maintained by the conference. At the close of the conference, this supporting documentation must be sent to your ACM SIG Staff Liaison. The registration form must include the cardmember's credit card information, i.e., account number, expiration date, signature and address.

#### **B.** Transferring of Funds:

Upon request to the SIG Staff Liaison, all approved credit card funds will be transferred to the conference's bank account.

#### D. Fees and Charges:

The fees and charges to be incurred by the conference are as follows:

- 1. **Discount Fees:** The discount fee is applicable to the dollar value of each credit card transaction.
  - -MasterCard/Visa: 3.4% and \$0.21 cents per card
  - -American Express: 3.42%.
- 2. **Chargeback/Declined Transactions:** ACM will inform the conference about all chargebacks or declined transactions. The conference will not receive credit as a result of chargebacks or declined credit cards.
- 3. **Service Charge:** There is a \$1.00 charge for each Mastercard/Visa and American Express credit card processed in addition to the credit card companies' discount fee.

The registration process, including credit card transactions, can be simplified by utilizing ACM's preferred vendor, RegOnline. There is also no additional service charge per credit card transaction as above. This complete and easy-to-use web-based application handles all registration needs and employs state-of-the-art security for credit card processing. (<a href="http://www.acm.org/sig\_volunteer\_info/conference\_manual/3-2-2RC.HTM">http://www.acm.org/sig\_volunteer\_info/conference\_manual/3-2-2RC.HTM</a>)

To assist in providing proper service please fill in the information below and mail to: ACM Office of SIG Services 2 Penn Plaza Suite 701 New York, NY 10121.

Estimated number of to			
Advance: Form submissions to A	On-Site:_		
Form submissions to A	CM (approximate d	lates):	
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#### CREDIT CARD CLEARANCE PROCEDURES

#### PART II

#### A. Advance Registration Procedures:

- 1. Prepare a registration form to ensure that the cardmember's account number, expiration date, signature, address, and the amount are provided and clearly written. Attendees should be instructed to return registration forms to the Registration Chair or the person responsible for registering attendees. Please make the form as easy to read as possible in all media. Processing credit cards is difficult if the form cannot be read easily by data entry staff members. If distributing form via e-mail please make sure the check off areas and lines are wide enough to accommodate credit card numbers and signatures.
- 2. Send a copy of the registration form to your SIG Staff Liaison for ACM's files.
- 3. On a weekly basis, the Registration Chair should submit data electronically in the requested format. ACM will process credit cards for Master Card/Visa and American Express. All funds collected will be credited to the conference's account at ACM. The Registration Chair must maintain a file of the original registration forms.
- 4. ACM will provide weekly electronic reports indicating the status (processed, declined, refunded) of all credit cards received.
- 5. It is the responsibility of the Registration Chair to contact attendees whose credit cards have been declined. The Registration Chair should flag registrant packets/badges that appear on the "Decline Report" issued by ACM just prior to the conference. The Registration Chair will need to collect another card number, check or other form of payment from those attendees.

#### **B. On Site Procedures:**

- 1. Once the attendee fills out the registration form the Registration Chair or designated volunteer is required to check the following items against the credit card:
  - -Type of Card (Visa, Master Card and American Express only)
  - -Verify the account number
  - -Verify the expiration date
  - -Verify the cardmember's signature
- 2. ACM will process credit cards for Master Card/Visa and American Express. All funds collected will be credited to the conference's account at ACM. The Registration Chair must maintain a file of the original registration forms.