

# LockBox Processing

The Skipjack LockBox application is designed to meet the needs of businesses that manually process large volumes of credit and debit card transactions, such as lockbox credit card slips, pre-authorized payments, taxi or delivery receipts, etc. LockBox can simultaneously process multiple transactions, displaying the real time status of each transaction and sub-totals of each transaction status type. LockBox eliminates time consuming batch submissions and manual paper-based bank authorizations.

LockBox is simple to use. Transaction data is simply keyed into the application as rapidly as the data entry operator can type. Transaction responses (e.g. authorized, declined, AVS information, secure code (CVV2/CVC2/CID) results etc.) are displayed in real time so that the appropriate action can be taken.

LockBox incorporates several levels of data entry error trapping and credit card fraud protection, minimizing customer callbacks and costly credit card chargebacks. Real time transaction Get Status capability enables operators to quickly identify the status of any questionable transaction caused by interruptions in Internet connectivity.

LockBox incorporates browser-accessible real-time reporting for instant, one-click viewing of several key reports. Reports can be viewed online, printed, or downloaded for import into third party applications.

Secure access to LockBox is accomplished using a standard web browser. There is no software to install. Multiple operators can access the application, making LockBox a highly cost-effective solution.

The LockBox application interface can be customized to meet the specific needs of your business, including the data that is col-



lected at the time the payment is entered.

LockBox is powered by Skipjack Transaction Network—one of North America's leading payment gateways. Information about Skipjack can be found at [www.skipjack.com](http://www.skipjack.com).

## ADVANTAGES

- **Rapid key entry of credit card data improves efficiency**
- **Instant payment status feedback via real time processing**
- **Built in fraud control**
- **Multiple real-time reporting types**
- **Securely-accessible via the Internet. No software to install**
- **Simple to use—minimal training required**

**Multiple Merchant Account Support:** enables the user to select a specific merchant account to which the transactions will be authorized and settled.

**MOD10 Check :** the application will automatically validate whether or not the credit card number is valid prior to submission to the payment gateway.

**Expiry Date Validation:** the application will automatically validate whether the expiry date has passed and prompt the user for action if it has.

**Amount Verification:** the application requires that the same dollar amount be input twice to ensure accuracy. If the amounts entered do not match, the application will prompt the user to enter the correct amount(s).

**Next Field Navigation:** the application accepts both the "+" key as well as the "Tab" key to simplify advancing the cursor to the next field.

**Get Transaction Status:** the application can poll the current status of transactions that are taking longer to complete than normal. This is valuable given that the application is Internet-based. It allows the user to identify the status of affected transactions and take action if Internet failures occur during the transmission of the transaction.

## KEY FEATURES INCLUDE:

**Delete Transaction:** the application enables a transaction that has been authorized (and not yet settled) to be deleted (voided) so that the charge is not applied to the customer's credit card.

**"Settle and Wait" and "Settle and Go":** enables authorized transactions to be settled via a batch deposit to the merchant bank. "Settle and Wait" allows transactions to be flagged for settlement without sending them to the bank until a transaction or transactions is settled using "Settle and Go". Settle and Go settles all of the transactions to the bank immediately.

**Skipjack Reporting:** real-time reporting capability for all processed transactions (authorized, declined, pending settle and settled) by date range for the selected merchant account.

**Customizable:** the LockBox application can be modified to meet the specific needs of your business.

**"Acquirer-Friendly":** connects seamlessly to Skipjack's Instant Account utility for fast merchant setup. Selectable data sets enable the application to be configured using one of four pre-defined data field sets. Configurable access control parameters enable an administrator to grant specific privileges to different areas of the organization.

# INTERFACE HIGHLIGHTS

## LOCKBOX PAYMENT PROCESSING APPLICATION

Company name and logo can be added to the interface

Credit card and reference info

Address Verification info can be entered if required

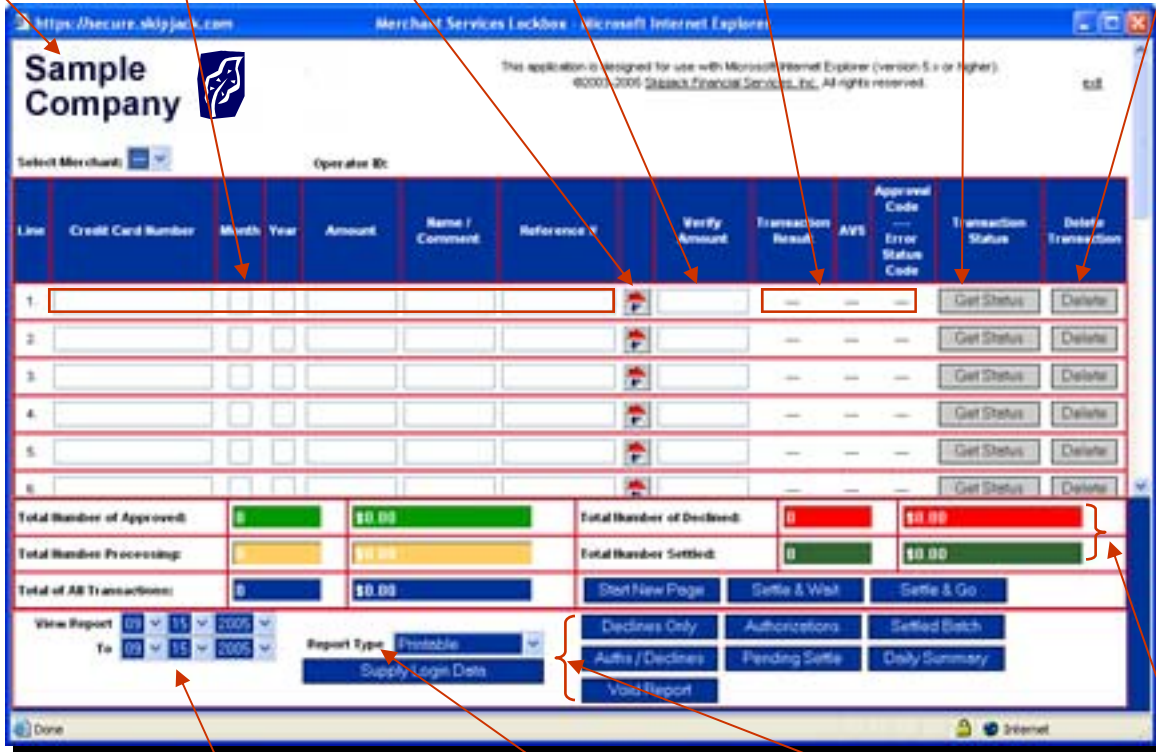
The dollar amount is entered again to verify the amount

Transaction results are displayed here in real time

The status of each transaction can be viewed with the click of a button

Transactions can easily be deleted as required (prior to settlement)

Multiple transactions can be processed as quickly as the operator can type. Results for each transaction are displayed in real time.



Control Totals: Number and dollar amounts of approved and in-progress transactions are displayed in real time

The date range for generating reports is easily selected

Reports can be generated in printable, HTML or downloadable formats

A variety of reports can be generated with the click of a button

The number and dollar amounts of declines and settlements can be viewed in real time

### Reporting

- Authorization
- "Declines" only
- Settled Batch
- Auths/Declines
- Pending Settlement
- Batch Summary

Additional reports are accessible using Skipjack's internal reporting tool.

Card Type	Approved Dollars	# Approved Transactions
VISA	\$15.00	6
Master Card	\$3.00	1
AMEX	\$0.00	0
Discover	\$0.00	0
Diners	\$0.00	0
<b>Total</b>	<b>\$18.00</b>	<b>7</b>

Batch ID	Row ID	Order Number	Date	Card Type	Card Last 4	Amount	Approval Code	Merchant Name	Reference #
000000300720	1	39672686	9/05/005 2:47:05 PM	VISA	6781	\$4.00	VITAL1		33829929
000000300720	2	39672687	9/05/005 2:47:34 PM	MC	6781	\$3.00	VITAL4		43434034
000000300720	3	1194469	9/05/005 2:50:14 PM	VISA	6781	\$1.00	VITAL2		4345345
000000300720	4	1194460	9/05/005 2:50:43 PM	VISA	6781	\$4.00	VITAL6		4345345
000000300720	5	305231	9/05/005 2:51:23 PM	VISA	6781	\$1.00	VITAL8		4352485
000000300720	6	305232	9/05/005 2:51:41 PM	VISA	6781	\$2.00	VITAL8		8888888
000000300720	7	305233	9/05/005 2:52:05 PM	VISA	6781	\$3.00	VITAL7		8993939

### Error trapping & fraud control

- Credit card # validity check (MOD 10)
- Dollar amount confirmation
- Expiry date check
- Address verification
- Secure code validation
- Others as required