Integrating with the IntelliPay Payment Suite

Lightbox Terminals

I. Introduction

Today's software companies want to provide the best experience possible for their customers when they make payments. The continuity and flow of the software application must be simple uniform for the customer to feel confident about entering their payment information.

However, storing credit card and banking information and PCI Security Audit costs create barriers for software companies to develop their payment processing system. So how do companies provide a seamless experience without exposing their company to security risks?

Introducing the IntelliPay Lightbox Terminals.

The Lightbox Terminals are pop-up modals that present your application's look and feel while allowing the customer to enter or process their payment info into IntelliPay's PCI Compliant, highly secure payment platform.

There are two terminal types. The first is the Lightbox "Online" terminal used for all "Card Not Present" types of transactions. Lightbox Online has a unique feature called 'Store Only' Mode that allows your customers to enter a credit/debit card or bank account without processing a payment. This allows customers to safely register new or edit existing payment methods on our platform. The second is the Lightbox "EMV" terminal. This type is used for all "card present" transactions.

By offering an online and an EMV terminal, your application can accept all types of payments with the confidence of receiving the appropriate interchange fees, chargeback protection, and PAN (Personal Account Numbers) encryption.

II. Strategic Purpose

The two strategic purposes of the Lightbox Terminals are:

1. Provide a simple look and feel that fits the continuity of your application, and
2. Enable the customer to make a payment or register their PAN in our secure platform.

By designing a product with these two strategies in mind, IntelliPay delivers the solution that software providers need to provide the best possible experience.

III. Look and Feel

The Lightbox was designed with a simplistic, yet modern look and feel. In addition, the person that is integrating the Lightbox Terminals can customize some of the elements to make it match your application. On the next page is an example from the Lightbox Online Terminal Documentation:

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Form Appearance

You can define label text, item color, and background color for certain form elements using Javascript.

To set the label text, call the intellipay.setItemLabel() method, and include the field name and your customized label text as parameters. You can set label text for the following fields or messages:

- account – The default label for the account field is "Customer Id".
- header – The default text for the header is "Make A Payment".
- button – The default text to display on the submit payment button is "Pay".
- declinemessage - Set the text to display to the user on a decline.
- successmessage - Set the text to display to the user on an approval.

The sample code below shows how to change the default label on the account, header, and `intellipay.setItemLabel("account","Account ID");//Set the label for account` button fields:

```
intellipay.setItemLabel("header","My Payment Form");//Set the form title
intellipay.setItemLabel("button","Make Payment");//Set the pay button text
```

To customize item color, call the intellipay.setItemColor() method. Use the intellipay.setItemBackgroundColor() to define a custom background color for a field. Both methods take a field name and a color value as parameters. You can only set item and background colors for the header field.

The sample code below shows how to set an item color and a background color for the header:

```
intellipay.setItemColor("header","#FF0000");//red text in the header
intellipay.setItemBackgroundColor("header","#0000FF");//blue background in the header
```

Additionally, a custom logo or banner can be added to the Lightbox Terminals to match your branding. An example of the Lightbox Terminal is on the next page.

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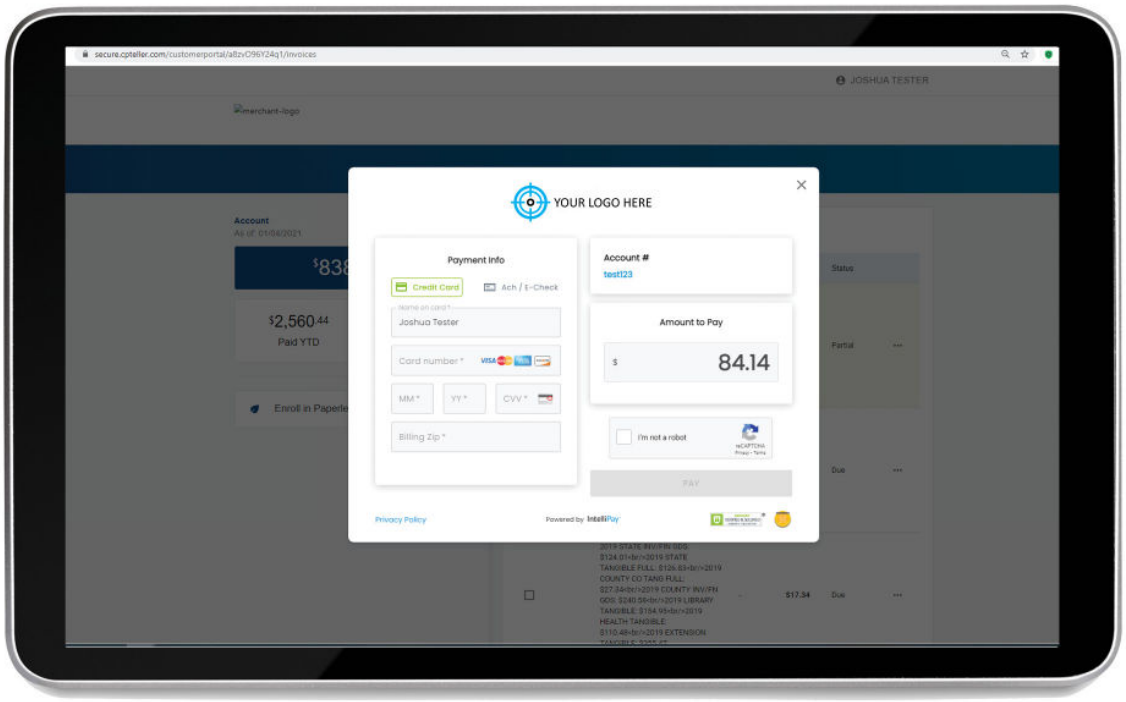

With its professional overlay and customizable features, the customer will have a pleasant experience and feel confident in processing a payment in your application.

IV. Secure Platform and Tokenization

Payment data security is IntelliPay's highest priority. We work with two PCI security auditing companies to make sure we are as secure as modern technology will allow us to be.
From TLS 1.2 encryption to the latest PCI Level 1 Data Security Standards, your customers' data is protected.

The beautiful thing about the Lightbox is it allows your customers to make payments or register their payment information on our platform, keeping you outside of the PCI Level 1 scope. When these payments are processed or saved, the Lightbox Terminals return a "Token" or customer id that your software application can store and use for future payments.

V. Easy Integration

IntelliPay understands that integrations can be difficult and cumbersome. So, for the Lightbox Terminals, we did the work for you. Our engineers put together sample code that you can use to literally 'plug'n play' the terminals into your application. In the documentation, we've written sample code for the following languages:

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Sample Code

PHP	C#.NET
PERL	VB.NET
CFML	Node.js (Express.js
RUBY	REACT

After selecting the sample code that fits your needs, IntelliPay will assign you the credentials you need to run test payments. Additionally, we will supply you with test card data so you can see what authorizations and declines look like.

VI. Store Mode

IntelliPay understands that our partners will need to capture PAN, Personal Account Numbers for card and banking information without processing a payment. The Lightbox Terminal has a setting called “Store Mode” that will allow customers to input their PAN and rather than making a payment, the button will say, “Submit” Once the button has been selected, the terminal will send the token and a new customer_ID to your software, where you can store the token for future payments.

VII. RESTful APIs

Once you have the tokens stored from the Lightbox Terminal, you will be able to process future payments using the token and our REST APIs.

For “Auto Pay” and “Recurring” Payment schedules, we recommend that your software controls the calendaring and triggers to process the payments. This allows your application to have the control on when to process payments and will eliminate errors.

If you want to process a credit or debit card that is stored on file, the API Call that you will use to process future payments is “card_payment().” This provides you with a real-time response. The API will return the following response codes so your software can track the responses.

- -1 - Authentication failed: merchantkey/apikey not authenticated
- -2 - A customer record could not be created from the information given or the custid provided was invalid.
- -3 - A payment record could not be created with the information given
- -4 - The connection to the card payment system failed
- -5 - The payment appears to have processed but the system update failed
- 0 - A confirmation was requested, and the results contain a service fee amount.
- N - The payment successfully processed. Check return structure variables for results.

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When your software receives these return codes, you can update your system to show that the customer made their payment or that there was a problem and you may need to retry.

If you'd like to process a bank or ACH transaction, you will call "bank_payment()". This will load the ACH payment into this system. At the appropriate time, IntelliPay will create an ACH File and send it to the appropriate bank or processor. The ACH Payments will go through a series of "Stages" depending on where the ACH payment is in the process.

The structure will return the following return codes:

- -3 - Failed to create a payment record
- -2 – Failed to create the customer record
- -1 – Authentication (merchantkey/apikey) failed
- 0 – Success

You can also perform other functions with our APIs. A few common methods include:

- Payment_void()
- Payment_refund()
- List_bank_payments
- List_bank_returns
- List_card_payments
- List_payments

For more details on our APIs, please refer to our API/Web Guide found at https://intellipay.com/developers.

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VIII. Putting It All Together

Now that you know the basics of the IntelliPay System, let's put this together and summarize how to integrate IntelliPay's Lightbox terminals into your application:

A. Real-Time Credit/Debit Card and or ACH Payments

To process credit/debit cards or ACH Payments in real-time, you will simply integrate the Lightbox Terminal using the sample code that we have provided. When transactions are processed, the Lightbox terminal will return a token or custid that your system will store to process future payments, issue voids and refunds, or list payment reports.

B. Store Credit/Debit Card and or ACH Payment Info without a Payment

To enable your customers to load or store their payment info without processing a payment, you simply call the Lightbox Terminal in "Store Mode." When the customer enters their credit/debit card or banking information, the Lightbox Terminal will return a token or custid that your system will store to process future payments, issue voids and refunds, or list payment reports.

C. Edit or Update Customer Info that is already stored

When your customers want to update their existing payment information or add a new payment method, you simply call the Lightbox Terminal in "Store Mode." You can choose to display their current payment information that is stored (with the credit/debit card number or bank account number truncated), thus allowing them to update their current information. (Please note that if a customer updates their information, Lightbox will return a new customerid.) Or, you can choose to leave the payment data fields empty and force them to enter the new data without displaying the previously stored data.

D. Processing Autopay, Recurring, or Future Dated Payments

When it comes time for the customers that stored tokens on file to process their next payment, you would card_payment() for credit/debit cards or bank_payment() for an ACH payment. Both of these APIs will return the necessary information for you to update your application to show that your customer made their payment.

E. Displaying the Payments in your Application

Now that the payments are processing, you have two options to display the payment records in your applications for reporting purposes.

1. You can capture the data that is returned in real-time when the payments are processed using the API calls and store that information into your reports.

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VIII. Putting It All Together comt.

2. You can call one of the following API methods and pull the data into your reports:

- List_bank_payments
- List_bank_returns
- List_card_payments
- List_payments

IX. Summary

We hope that this high-level overview of integrating with IntelliPay has been helpful. If you have a need or there was something in the document that wasn't covered, please feel free to reach out to one of our sales consultants and we will get you the answers you are looking for.

At IntelliPay, we pride ourselves on the integrated partners that we have. We know you have a business to run and we are honored when you choose us as you partner.

IntelliPay believes that by providing you with an easy to integrate process and multiple "fee-based" strategies, your company will have the tools necessary to bring on many new clients.

We look forward to helping your company grow and providing your customers with a pleasant payment experience.

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About IntelliPay

Founded in 2011, Convenient Payments LLC d/b/a IntelliPay is a leader in end-to-end payment solutions.

IntelliPay is disrupting the payments processing industry with our intelligent cloud-based payment platform and alternative payment models. We offer the most complete payment processing solution for industries wanting to accept credit/debit card and ACH/eCheck transactions in person, over the phone, online, mobile or through our automated recurring payment module.

Our vast experience in payment processing makes it easy to quickly customize a massively scalable PCI-DSS Level 1 payment acceptance solution that integrates with your application.

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