

## WORLDPAY INTELLIDEALER INTEGRATION

### **IS (WHERE IS) A SIGNATURE CAPTURED AND RETAINED FOR FUTURE REFERENCE?**

IntelliDealer retains CAPTURED signatures (from authorized/certified Worldpay provided hardware), tied to the transactional (invoice) level document in IntelliDealer for on-screen future reference. Printing of signature (on invoice) is NOT available at this time.

### **HOW ARE SURCHARGES HANDLED AND CAN THEY BE HIDDEN FROM THE TRANSACTION?**

"Card/Transaction/Provider fees" may be re-couped by the dealer a number of ways. Typically, these are shown as "convenience fees" on the invoice (Miscellaneous Charges on work orders can be automatically configured/calculated). Care must be taken to abide by local legislation that may dictate how/if fees must be shown, and (for example fees in some jurisdictions cannot vary by payment type (ie in some geographies you cannot DISCOUNT for cash transactions for example).

### **HOW ARE MULTIPLE PAYMENT METHODS OR MULTIPLE CREDIT CARDS HANDLED ON A SINGLE INVOICE?**

On the invoice the CashCode drives where the payment is applied. Typically, a single cash code (ie C) is for CREDIT CARD transactions. You can SPLIT the invoice (using a second invoice) for a second credit card payment method. A single invoice can only use a single CREDIT CARD to pay all or part of it. (A single invoice may be partly paid by i) credit card ii) cash iii) in-house AR each of which would use a unique cashcode on each line item on the invoice.

### **IS THE TEXT TO PAY FUNCTIONALITY IN INTELLIDEALER UNIQUE/EXCLUSIVE TO WORLDPAY AND INTELLITEXT/TEXT CONNECT?**

Yes

### **HOW DOES TEXT TO PAY MITIGATE FRAUD RISK ON A TRANSACTION?**

Pay by text requires dealership staff to TEXT a certain number to the customer. The customer then clicks the LINK texted to them, which opens a URL where they can securely enter their card info. It is the responsibility of the dealer to ensure the correct number is being texted. Best practice would be to send a preliminary TEXT and have customer verbally confirm they RECEIVED the preliminary text, confirming text was sent to the right number/customer. Then and ONLY THEN should the payment link be sent to that same number. Another best practice is to always have the customer's CELL/TEXT number on their permanent CONTACT record in customer profile. This will help dealership staff avoid mis-typing the phone number in a hurry and making typo errors.

### **MYDEALER - CAN CUSTOMERS PAY BILL BY ACH?**

No - this will be a future enhancement.

### **MYDEALER - CAN CUSTOMERS PAY BILLS BY CREDIT CARD?**

No - future plan for ACH bill pay through MyDealer (not credit card). However, you can always sell the customer part# ROA on MyDealer for the OWING amount, which will process a parts sale of Part# ROA for the owing amount - to settle customers outstanding balance with the dealership via MyDealer.

### **I AM A KUBOTA DEALER, I UNDERSTAND ONLY VERSAPAY IS K-COMMERCE CERTIFIED. WILL, AND WHEN WILL WORLDPAY BE KUBOTA/KCOMMERCE CERTIFIED?**

In early 2024

### **DOES/HOW DOES THE SYSTEM SAVE THE CREDIT CARD# FOR EXPEDIENCY OF FUTURE TRANSACTIONS?**

Saved Card#'s are saved at the processors end in an encrypted manner. Any number of saved cards can exist. On subsequent transactions, dealership staff simply reads from a list of (masked) saved card#'s and reads the customer the last 4 digits of the previously saved card# to confirm which card# the customer wishes to use on TODAY'S transaction.

### **HOW OFTEN (ON WHAT CADENCE) ARE WORLDPAY RE-IMBURSEMENT BATCHES PROCESSED/PAID? WHAT ARE THE EXACT TIMELINES. TRANSACTIONS UP UNTIL \_\_\_ PM MONDAY ARE PAID BY \_\_\_ PM (TUESDAY ETC?) FOR EXAMPLE - WHAT ARE THE WORLDPAY STANDARD REIMBURSEMENT TIMELINES? DAILY? WEEKLY? WHEN ARE FEES CHARGED (AT PERIOD END, IN EACH BATCH, ETC)?**

Next Day Funding-Auto Batch Complete by 9:05 PM EST  
Standard Funding-Auto Batch Complete by 4:00 AM EST

### **I AM A CNH DEALER AND WILL LIKELY USE FREEDOM PAY "PROMO CODES" WITH THE CNH GROW PROGRAM (HEAVILY DESIRED BY CNH). HOW DOES THIS DIFFER FROM AND/OR COMPLEMENT THE WORLDPAY SOLUTION?**

Communication will be available to our dealers in Qtr 1 2024.

## **WHY ARE CUSTOMER FUNDS TEMPORARILY HELD ON DECLINED TRANSACTIONS.**

When a credit card is authorized, whether it is approved or declined, there is a temporary hold on funds. This is determined by the card issuing bank. The bank determines if and when funds may be held.

## **WHERE CAN I GET PCI COMPLIANCE HELP RELATED TO THE HIGHLY TECHNICAL NETWORK ENVIRONMENT QUESTIONS?**

We work with third party "SaferPayments" to assist With PCI compliance. SaferPayments will need to Assist with any and all PCI related questions – You can call the SaferPayments help desk at 866-493-8756 from 7:00 AM to 10:00 PM EST or reach out via Email at [support@yoursecure-journey.com](mailto:support@yoursecure-journey.com)

You can also visit: <https://saferpaymentsUS.worldpay.com/information>

## **WHAT IF WE EXPERIENCE ISSUES SUCH AS:**

- 1. PERIODIC IQ LOGIN PROBLEMS RELATED TO SECURITY PASSCODES NOT GENERATING**
- 2. CARD INFORMATION FROM INTEGRATED PAYMENT TRANSACTIONS DO NOT APPEAR ON THE IQ APPLICATION.**

1. Worldpay can reset the security code device for any of the users if needed.
2. IQ will only display the information that is sent to us by the point of the sale software.

## **CAN SIGNATURES BE USED/CAPTURED FOR NON-CREDIT CARD TRANSACTIONS? AND IF SO, HOW/WHERE IS THE SIGNATURE STORED FOR FUTURE/HISTORICAL REFERENCE.**

Yes, signature may be captured with any invoice, and signature graphic is tied/linked to the specific invoice#/date/time for historical lookup purposes (on the screen). Again, a future enhancement will be to PRINT the signatures on this invoice (not available today).

## **IS CHIP (EMV) / TAP, APPLE PAY, GOOGLE PAY ALLOWED?**

Yes, APPLE PAY and GOOGLE PAY tap experience work exactly like tapping a physical card.

## **FOR A DEALER USING VERSAPAY TODAY, TO MIGRATE TO WORLDPAY, IS THERE ANY FINANCIAL CONSIDERATION GIVEN FOR THE DEALERS MAGTEK HARDWARE INVESTMENT?**

Worldpay is providing the hardware terminals, and there is a possibility that Worldpay would provide some financial amnesty towards newer hardware to offset the dealer's investment in Magteks historically.

## **IF USING THE TEXT TO PAY FUNCTION, ARE SIG PAD/PAYMENT TERMINALS REQUIRED?**

Yes, you need one terminal until we have the Worldpay Portal (Hosted Payment Solution) completed. Timeline will be approx. end of February 2024.

## **HOW ARE MONTHLY CREDIT CARD CHARGES (IE. RENTAL CONTRACTS) REFERENCED ON THE INVOICE?**

There is a time stamp associated with an id. It's tied to the contract.

## **IS TEXT CONNECT REQUIRED FOR THE WORLDPAY/INTELLIDEALER PAY BY TEXT FUNCTION?**

Yes, this solution exclusively uses Text Connect and IntelliText to seamlessly provide instant payment that is tied to the originating transaction in IntelliDealer.

## **HOW ARE HARDWARE FAILURES (OF THE PAYMENT TERMINALS/SIG PADS) HANDLED WITH WORLDPAY?**

Worldpay offers coverage on the hardware. Failed hardware would be replaced by Worldpay in that event.

## **HOW ARE REFUNDS HANDLED FOR TRANSACTIONS PREVIOUSLY PROCESSED THROUGH PAY BY TEXT?**

As we are still developing the product there are still Use Cases we need to review. In theory it should handle the refund for a parts invoice, or a work order the same way we would today since we are putting on a deposit invoice. We will be testing this theory to make sure we are refunding the same items with the original invoice number.

## **ARE WORLDPAY MERCHANT FEES COMPETITIVE?**

Yes, in addition to the compelling value of an integrated solution with pay by text, merchant and overall fees generally should be on par with, and competitive with other providers in the marketplace - all costs being considered (including administrative costs of balancing transactions for stand-alone credit card solutions).

## **HOW WOULD A PRE-PAID DEPOSIT (UP TO 100% OF THE INVOICE) BE HANDLED, IN THE CASE WHERE A CUSTOMER WANTS TO PAY FOR THE EQUIPMENT TODAY BUT THE EQUIPMENT INVOICE HAS NOT BEEN FINISHED/PROCESSED YET AND WON'T BE FOR A COUPLE OF DAYS?**

This would need to be handled as an EQUIPMENT DEPOSIT (either a) SEPARATELY on a parts invoice or b) on a finalized EQUIPMENT invoice).

## **IF A CUSTOMER USES CREDIT CARD A FOR PARTS TRANSACTIONS, AND CREDIT CARD B FOR RENTAL TRANSACTIONS FOR EXAMPLE, HOW DOES THE SYSTEM DIFFERENTIATE AND/OR DEFAULT TO THE CORRECT CARD IN EACH CASE?**

Saved Card numbers would be the best way to handle this, then on the subsequent transaction use the desired SAVED card (you may need a MEMO in the system to document which card is desired for which type of transaction).

## **WHY ARE CUSTOMER FUNDS TEMPORARILY HELD ON DECLINED TRANSACTIONS?**

When a credit card is authorized, whether it is approved or declined, there is a temporary hold on funds. This is determined by the card issuing bank. The bank determines if and when funds may be held.

### **CAN CREDIT CARD TERMINALS ONLY BE USED FOR OPEN INTERFACED TRANSACTIONS?**

Yes, signature pads can only be used if authorization is being triggered by IntelliDealer activity.

### **CAN PAYMENT ON ACCOUNTS (EXISTING OPEN RECEIVABLES) BE PERFORMED USING THE WEB PORTAL?**

You can run the credit card on a Parts Counter ticket using the special part number 'ROA' and authorize that to WorldPay.

### **CAN CREDIT CARD INFORMATION BE STORED FOR FUTURE PAYMENT PROCESSING?**

Yes, IntelliDealer users can save credit card information if they check the box 'Save Card' and add 'Card Alias' before authorizing the transaction. That information is encrypted and stored on the IQ server.

### **WHAT HAPPENS IF THE INTELLIDEALER WORLDPAY INTERFACE IS DOWN?**

Confirm if this is just the terminal you are connected to or are all terminals not working. If a customer is at the counter, confirm if they can pay with an alternative payment option – eg. PowerPlan, IBS, Cash, Check.

### **CAN YOU DELAY THE PROCESSING OF THE CARD UNTIL WORLDPAY INTERFACE IS BACK UP?**

Each location will keep at least one old credit card swipe device that could be used if it is still working to process the payment.

*Note: You must have a device assigned to your user and location to process Worldpay interface transactions.*

### **WILL THE SIGNATURE BE PRINTED AT THE TIME OF THE INVOICE?**

No, INTELLIDEALER does not currently offer this option, but it is something we are working on. The signature will show in the invoice history screen only. INTELLIDEALER does not allow a print with the invoice option. We can let the customer know we have a signature on file for this transaction. On the Workorder preview there is an option to show signature even before the billing runs. Otherwise, signatures that are captured will show in invoice history after the billing run for the day.

### **IF THE CUSTOMER IS AT THE DEALER LOCATION, SHOULD WE ALWAYS HAVE THEM ENTER THEIR CARD INFORMATION?**

For dealers to get the best credit card rates it is best to have the customer insert or swipe their

card if they have it versus using the Worldpay Stored card process. Once the chip card is inserted, depending on the bank credit card it will show Debit or Credit if this is available on the card. The Verifone device also supports tap, and Apple pays, if the card or customer has this option.

## HOW ARE WE TO MANAGE CUSTOMER CREDIT CARD DETAILS?

The only option is to use the Worldpay stored secured card option so that we are compliant and so we protect customer credit card details. When the customer says they want to use their credit card, you should access the Customer profile>Agency>C-Credit Card charge and click on the icon (under the second column of the screen) and it will show what cards are securely stored. The Worldpay stored cards will show the last 4 digits of the card and an alias name associated with the card

If you want to store a card in Worldpay you need to have an amount to be invoiced. Eg. Parts Invoicing - If you have no parts to invoice yet, you are better to use the deposit option or you could use a Miscellaneous part e.g. can FRT IN for at least a .01, then you could use the ARAGENCY to pre-auth and store the card as part of that process. You can then remove the miscellaneous FRT IN from the parts invoicing screen. This .01 option will incur credit card fees, so we recommend using the deposit option. For customers without an account, and we use the CASH or miscellaneous customer# you cannot store a card since this customer# is used by many customers. As per the pre-auth details found in this document, pre-auth is only good for up to 7-10 days so you may want to consider using the INTELLIDEALER Deposit process so that we capture the money upfront.

*Note: Please use the magnifying glass to the right of the Use stored credit card to confirm what has been already added as a stored card. If you select the Save Credit card, make sure you add an Alias name to the Alias field otherwise it will not save the card. Save Card can also be done for manual card entries.*

## HOW DO I REFERENCE WHAT CREDIT CARD THE CUSTOMER WANTS TO USE FOR A PARTICULAR INTELLIDEALER TRANSACTION?

It is not Credit Card compliant to store full credit card details, expiration date, CVV, or any other data related to the credit card. THE DEALER can only use the secured Worldpay stored card process for the storage of card details. If you want to reference which card, the customer wants us to use for a particular transaction you can store in IntelliDealer only the last four digits of the card# and this does meet credit card compliance rules. No other credit card data should be stored in IntelliDealer. It is a violation of the Payment Card Industry Data Security Standard (PCI DSS) to send unmasked primary account numbers (PANs), the unique card numbers of debit, credit or gift cards, through email. THE DEALER continues to monitor the usage of IntelliDealer screens for credit card details and we will communicate with any employee and their managers of any non-compliance entry of credit card data and the data once identified will be removed immediately.

## CAN I DELETE A WORLDPAY STORED CARD(S) FROM A CUSTOMER PROFILE?

Accounting/Managers/Parts counter/Service Admins/Rental – have authority to do this. Navigate to the customer AR Agency by clicking on the “i” next to AR Agency code C, Select and delete the

specific cards that the customer wants removed. Expired cards will still need to be deleted manually using this same process.

## **CAN I SET UP A CUSTOMER ACCOUNT TO NOT STORE CREDIT CARDS?**

Yes – navigate to the “i” on the customer profile, AR Agency tab and at the C – Credit Card level, select “Save or do not Save Card” – Accounting/Admins have this authority. This will be used if the customer does not want credit cards stored. Credit cards are stored in a secured, partial format at Worldpay.

*Note: If you select not to store credit cards for a customer, please make sure you remove any saved cards.*

## **IS THE CVV NEEDED TO STORE CARDS?**

CVV is not needed for stored cards, and it is not compliant to store CVV anywhere.

## **CAN I CHECK TO SEE IF THE CUSTOMER HAS ENOUGH CREDIT FOR A LARGE JOB BEFORE I PROCEED WITH THE WORK?**

The authorize option will check if the card currently has credit for the amount requested. The Authorization is only good for up to 10 days and after that we will need to do another authorization or invoice. Equipment invoicing, rental and general invoicing will always perform an authorization followed by a capture. The capture will occur during the billing run process. Parts invoicing and work orders will allow the authorization process if you go to the A/R Agency tab and authorize prior to invoicing. For Parts you need to have parts allocated before you can do the authorize. Another option to consider is to have the customer put a deposit on the parts invoice so that we receive the funds versus just using the authorization option that just reserves the funds for up to 10 days.

## **WHAT IS THE DIFFERENCE BETWEEN INVOICE AND AUTHORIZE?**

For example, with parts you can just select the invoice button without having to go to the A/R AGENCY authorize screen. The Authorize button is a way to authorize your card for a specific amount prior to the invoice. If we want to secure some money for parts or work orders, we should consider using the Deposit option so that we secure the money versus just authorizing. Once an invoice is completed(captured) you can no longer go back in and edit that parts invoice/workorder as it is locked based on the capture. Parts Invoicing and work orders will allow the user to perform Sale type transactions, if you attempt to close the invoice without going to the A/R Agency tab. If you go to the A/R Agency tab prior to invoicing, the system will perform an authorization, and will attempt a capture during invoicing. Equipment invoicing, rental and general invoicing will always perform an authorization followed by a capture. The capture will always happen as part of the nightly billing run process. Parts invoicing and work orders will follow this same process if you go to the A/R Agency tab prior to invoicing.

*Note: Never select the X on any IntelliDealer screens as the screen should eventually return or show appropriate messages. A few people have done this on deposits, and this causes the customers credit card to be processed but does not complete the deposit process. After doing a deposit you should see*

*the deposit button highlighted on the screen.*

## **CAN WE PROCESS CREDIT TO A PREVIOUS CREDIT CARD TRANSACTION?**

Yes, this can be done up to 45 days from the original transaction based on Worldpay standards. The IntelliDealer screen will offer options when a credit invoice is processed to credit the original amount, refund a portion, or allow the credit to go to another card. Use previous invoice only works for invoices that have been processed by a billing run. THE DEALER typically runs billing runs each night. The person doing the credit still needs to determine what is being returned/-credited from the original invoice and the use previous invoice is just trying to show you the original amount of the previous invoice. The previous invoice is the most cost effective for THE DEALER as it reduces our credit card fees and uses the previous card for the credit. The previous invoice option will also not ask for a signature.

## **HOW DO I ENTER A FOREIGN ZIP CODE?**

For example, a Canadian customer does not have a zip code as they use postal codes. Please enter the zip code from your dealer location you are in eg. Grand Rapids would be 49548.

## **WHAT DO I DO IF THE WORLDPAY TERMINAL SHOWS SYNCHRONIZING WITH XPI APP?**

Unplug the power on the unit for 5 seconds and then re-plug it in. If it still does not come up to the Welcome IntelliDealer screen, then open a ticket with THE DEALER helpdesk. In the interim, you can report to another Verifone terminal.

## **DOES THIS WORLDPAY INTERFACE WORK WITH CANADIAN CUSTOMERS?**

Yes, Canadian cards have been tested and confirmed that they work with the INTELLIDEALER Worldpay interface.

## **WHAT DOES WORLDPAY HOST ERROR MEAN?**

TriPOS which is the service that Worldpay uses to authorize the credit cards may be down. This could be caused by a TriPOS issue and all terminals were not working. Worldpay resolved this within an hour. The suggested workaround would be to use the old credit card terminals with the MCC part number in the interim.

## **WHAT DOES ERROR WHILE PROCESSING YOUR REQUEST: HTTP STATUS 422: WORLDPAY: WORLDPAY EXCEPTION:403 FORBIDDEN, MEAN?**

This message indicates that the device cannot connect to the WorldPay TriPOS server. Please try powering off the Verifone credit card unit for at least 10 seconds and then retry once the Welcome IntelliDealer message comes back up on the Verifone screen, and then retry the transaction. If that still does not help, then try pointing to another Verifone device. Contact THE DEALER IT Helpdesk. Otherwise use the MCC part number process and old credit card, if you need to process a customer charge immediately.

## **WHAT DOES ERROR WHILE PROCESSING YOUR REQUEST: HTTP STATUS: 500 GENERAL INTER-**

## **NAL FAILURE HAS OCCURRED, MEAN?**

Please check the INTELLIDEALER PO# on this transaction. We have found that special characters or words are not accepted by Worldpay, and this gets rejected at their end. Eg. PO# loaded with? has in some cases caused this issue. If you Copy the PO# down and then remove it, then retry the Worldpay interface again. Once it works you can then go ahead and add the PO# back in on the transaction. We are working with Worldpay and INTELLIDEALER on a fix for this.

## **WHAT DOES "THE GIVEN KEY WAS NOT PRESENT IN THE DICTIONARY" MEAN?**

Try another terminal then reboot terminal.

"Appears that the device interpreted the card data as being "not encrypted", which caused an issue parsing out the information and caused the system to return the exception "The given key was not present in the dictionary".

If the error is continuously occurring, it's likely caused by a device issue and would need to be replaced. If this was just a one-time error, it may indicate there's a potential issue with the device, but it can still be used until a replacement is deemed necessary."

## **WHAT DOES THE MESSAGE ON THE INTELLIDEALER SCREEN – WORLDPAY: REQUESTED VALUE 'NOT ALLOWED' WAS NOT FOUND MEAN?**

We have seen this, and it shows a decline on the card on the Worldpay IQ portal. Try contacting the customer to see if they have another form of payment or if they can check with the card provider on why the transaction is not allowed.

## **WHAT IF THE INTELLIDEAER SCREEN COMES BACK WITHOUT AUTHORIZATION?**

From time to time the Worldpay/Triplos service may be busy, and it may take time for the authorization to be processed. If the transaction is processed but does not print the last 4 digits of the credit card on the invoice, please contact the support.

## **CAN US DEBIT CARDS BE USED AS PART OF THE INTELLIDEALER/WORLDPAY INTERFACE?**

Yes, they can but it may take a bit longer depending on the bank card to show up in the IQ Worldpay portal. We had an example of one taking a few days and it eventually showed the auth and settlement.

## **HOW COME I DON'T SEE THE ABILITY TO PROCESS CREDIT CARDS-USE STORED CREDIT CARD OR AUTHORIZE ON THE INTELLIDEALER INVOICE SCREENS?**

If you have never used the Worldpay Credit card interface before, make sure you have selected a Point-of-Sale device for your location and department from the Print parameters screen from the parts invoicing or parts requisition screen. Once you have selected a point-of-sale device you should now see the ability to process the credit card.