INTRODUCTION

Credit Card/400 is a product that processes credit card transactions on an AS/400. It allows user-written applications to communicate via a TCP/IP network to Banks or to remote Gateways (which communicate with Banks). Fully functional sample programs and their source are provided.

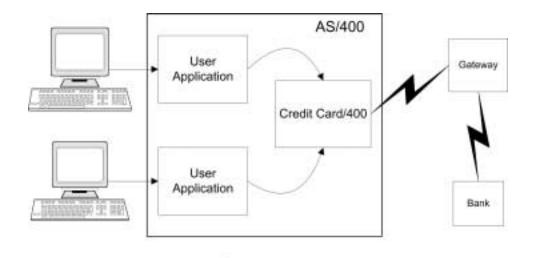


Figure 1-1. User Application using Credit Card/400

Developers write programs to call Credit Card/400 Application Program Interfaces (APIs), which perform the desired function.

Credit Card/400 provides all of the functions needed to support credit card processing, including:

- SSL (Secure Socket Layer)
- Authorizations
 - + Authorizations Requests
 - + Reversals
- Data Collection (Settlement) Batches
- Credits
- Cards Accepted
 - + Visa
 - + MasterCard
 - + American Express
 - + Discover
 - + Others

Some of the features of Credit Card/400 are:

Interleaved transactions. If the Gateway supports them, Credit Card/400 can send and receive multiple transactions concurrently.

Direct Marketing (MOTO/ECI). Industry standard options for Direct Marketing, Mail

CREDIT CARD/400TM

Order/Telephone Order and Electronic Commerce are supported.

Logging. The Credit Card/400 log contains a record of all transactions and errors received by Remote Host Tasks. It is useful for statistics tracking or problem determination.

Full Function Examples. Example application programs and the source code are provided, easily demonstrating the interface to Credit Card functions