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## eCommerce Options in the Polaris ILS

Ohio PUG - 2014

the library is
open

# Agenda

- Polaris Third Party eCommerce options
  - Redirect and Postback vendors
    - PayPal's Payflow Link
    - Payments gateway
  - Integrated eCommerce vendors
    - Comprise Smartpay
    - Envisionware

- Feature Comparison

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# Redirect and Post back options

# PayPal's Payflow Link

- Available as of Polaris 4.1.548
- Full details located in a release doclet under 4.1 documentation now located in the Supportal

- Available from Polaris PowerPAC and Mobile PAC
- Much of the responsibility of PCI compliance falls to the gateway, which handles authorization requirements, rather than the library
- No credit card information is stored in the Polaris database when payment is made through the Payflow Link hosted payments site

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# PayPal's Payflow Link

- The logged-on PAC user selects the charges to pay and clicks **Pay Fines Now**.

- The Payflow Link hosted checkout page opens.

- After the credit card payment transaction has been set up and finalized, the user clicks a link to return to the Fines & Fees page in the Polaris patron account.

- Payflow Link sends an e-mail receipt for the payment to the user's e-mail address specified on the Hosted Checkout page. Similar processing is available for donations

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# Payments Gateway

- Available as of Polaris 4.1.544
- Full details located in a release doclet under 4.1 documentation now located in the Supportal


- Available from Polaris PowerPAC and Mobile PAC.
- Much of the responsibility of PCI compliance falls to the gateway, which handles authorization requirements, rather than the library.
- No credit card information is stored in the Polaris database when payment is made through the Payments Gateway hosted payments site.

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# Payments Gateway

- The logged-on PAC user can select individual charges to pay or opt to pay all charges, but partial payments are not supported.

- When the user clicks **Pay Fines Now**, the Payments Gateway Hosted Checkout page opens.

- After the credit card payment transaction has been set up and finalized, the user clicks a link to return to the Fines & Fees page in the Polaris patron account or another library-specified page.

- Payments Gateway sends an e-mail receipt for the payment to the user's e-mail address specified on the Hosted Checkout page. Similar processing is available for donations.

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# Integrated eCommerce

# Comprise SmartPAY

- Available as of Polaris 4.1.548

- Polaris now supports e-commerce with Comprise SmartPAY Merchant Service Program (MSP)

- SmartPAY PCI-compliant payment solution suitable for both Polaris Virtual Private Cloud (Hosted) and Polaris ILS turnkey customers in the United States and Canada.

- Integration uses the Comprise API

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# Comprise SmartPay

- Comprise SmartPAY, which handles authorization requirements, is responsible for PCI compliance. Polaris stores only the last four digits of the credit card number and the store order when payment is made through Comprise SmartPAY.

- The library can accept credit card and debit card payments made from the Polaris staff client, Polaris ExpressCheck, Polaris PowerPAC, and Mobile PAC.

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# Comprise SmartPAY

- Comprise SmartPAY uses a single SmartServer linked with your library's Polaris database, and the library will have a single Comprise account for all payment portals.

- Each staff client and ExpressCheck workstation that will accept credit card payments must have a Comprise SmartTerminal (the SmartPAY card reader device) connected to it.

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# Comprise SmartPAY

- A single Polaris license is required to enable SmartPAY in the staff client, PowerPAC, Mobile PAC, and Polaris ExpressCheck.

- If both SmartPAY and some other e-commerce solution are used in a single system, both Polaris licenses are required.

- Detailed documentation available in the What's New in 4.1R2

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# EnvisionWare

- Not yet generally available
- Functionality is being beta tested by Phoenix Public

- The library can accept credit card and debit card payments made from the staff client, PowerPAC, and Mobile PAC
- Utilizes EnvisionWare's  Staff Register product from the Polaris Staff Client
- Utilizes EnvisionWare's eCommerce Services Self Service application from the PACs.
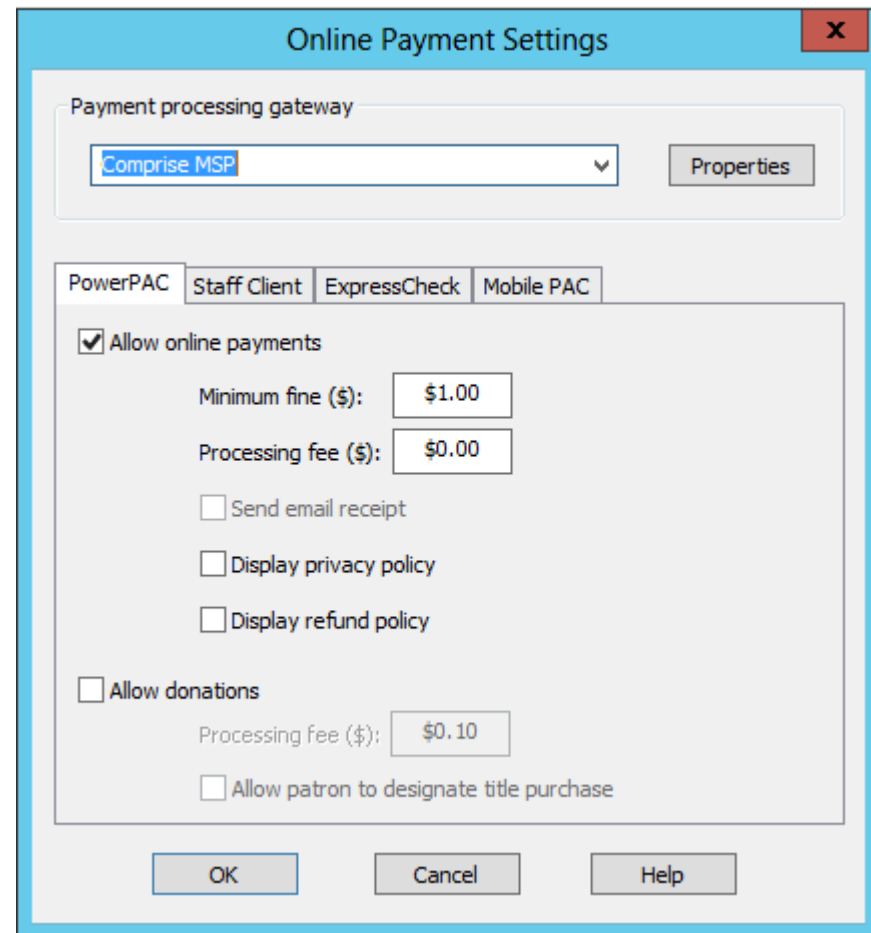- ExpressCheck functionality is tbd

# EnvsionWare

- EnvisionWare eCommerce Services Staff Register application requires SIP
- EnvisionWare eCommerce Services Self Service application requires the Polaris API (PAPI).
- If your library wants to support payments from PAC with a credit balance, both PAPI and SIP are required

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# EnvisionWare

- To ensure that payments are made using the EnvisionWare application, staff should not have the permission, **Fines: Pay fines at circ.**

- Without this permission, staff members cannot make payments from these other areas of Polaris:
    - The Patron Status workform, Account or Items Out view
    - Declare Lost
    - The Patron Registration workform, Pay Registration Fee
    - The Item Record workform
    - Check In workform, Pay Overdue Find
    - Check in or Check Out, Resolve Billed or Lost Item

# Polaris Admin Setup

- SA setting: Exclude Local workstations for web based payments
- Online payments Dialog



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# Feature Requirements

| Feature | Payflow Link | Payments Gateway | Comprise SmartPay | Envisionware |
|---|---|---|---|---|
| Release | 4.1.548 | 4.1.544 | 4.1R2 | In testing |
| Polaris License | Yes | Yes | Yes | Yes |
| Additional hardware | No | No | SmartServer SmartTerminals | Yes - STS |
| PCI Compliance | Bulk of PCI Compliance shifts to the vendor | | | |
| Supported Interfaces | Power PAC Mobile PAC | Power PAC Mobile PAC | Staff client Power PAC Mobile PAC ExpressCheck | Staff Client Power PAC Mobile PAC |
| Works in Hosted | Yes | No | Yes | No |
| SSL required | Yes | Yes | Yes | Yes |
| SIP | No | No | No | Yes |
| PAPI | No | No | No | Yes |

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# Feature Comparison

| Feature | Payflow Link | Payments Gateway | Comprise SmartPay | Envisionware |
|---|---|---|---|---|
| Transactions occur in | Payflow Link | Payments Gateway | Comprise | Envisionware |
| Accepts Debit | No | No | Yes | Yes |
| Partial Payments | No | No | Staff client only | Yes |
| Integrated Refunds | No | No | Yes - Some | No |
| Donations | Yes | Yes | Yes | No |
| Deposit Acct | No | No | No | Yes |
| Non-ils charges | Yes | Yes | Yes | Yes |
| Receipt Source | Payflow | Gateway | Polaris / Comprise | Envisionware |
| Polaris Reports | Yes | Yes | Yes | No |

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