

# gTalk® PBX Service

## User manual

### Over-the-Phone Secure Credit Card Payment Processing System

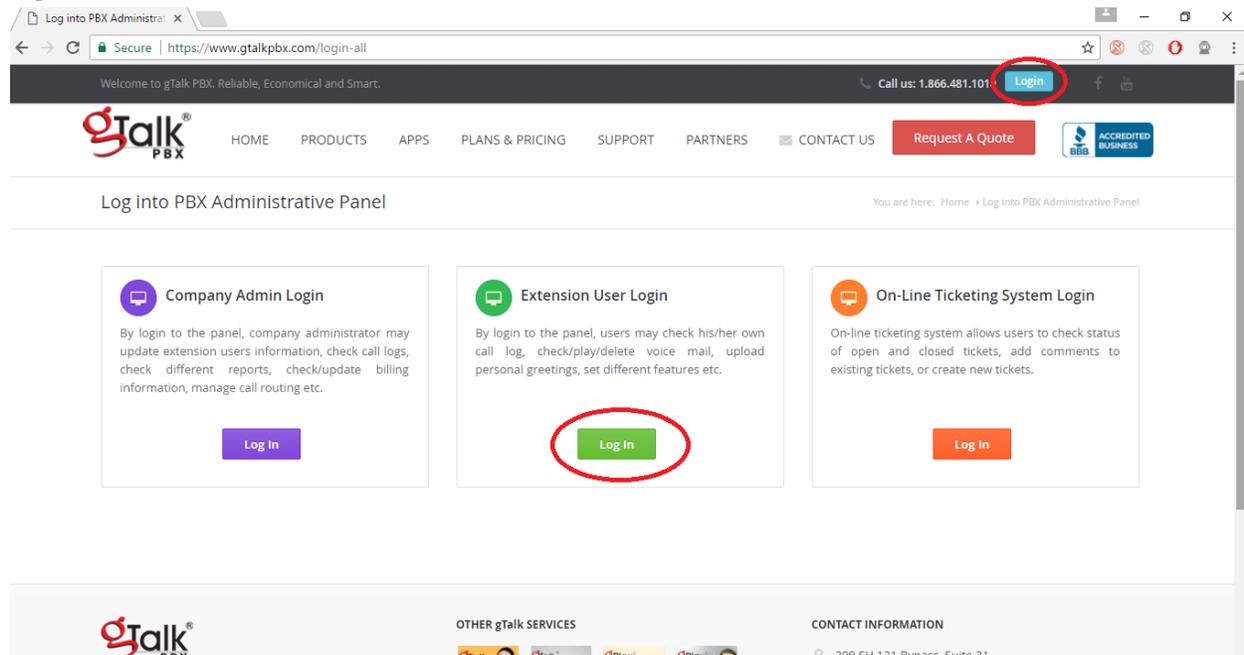
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**Introduction:** gTalk® PBX service includes, as an optional add-on service, a PSI-DSS compliant over the phone credit card payment processing system. It allows a caller to enter sensitive credit card information for payments using phone keypad without having to disclose it verbally to the agent of the party accepting the payment. The instruction to use the system is provided below:

#### Login to PBX User Panel

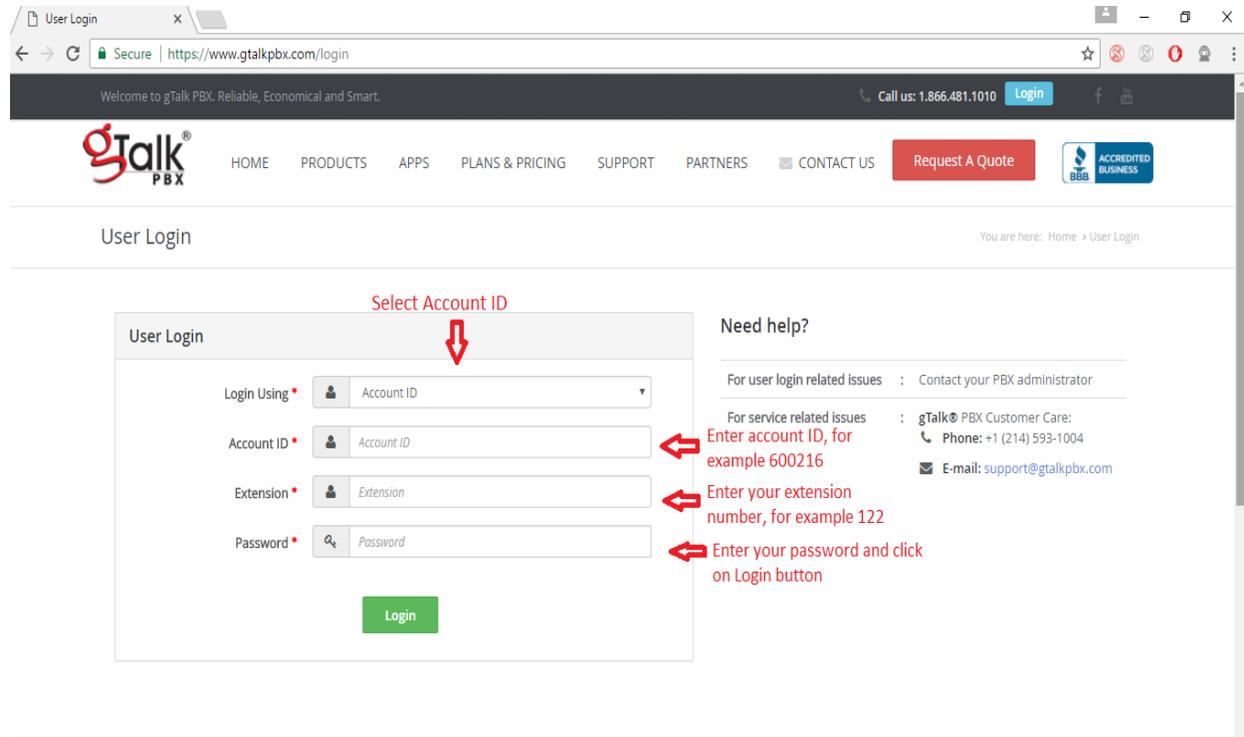
Go to [www.gtalkpbx.com](http://www.gtalkpbx.com). Click on **Login** (top right corner) to open the below window:

Fig. 1



In the **Extension User Login** box click on the Green button **Log In** (Fig. 1) which will open a new window as shown below (Fig 2):

Fig 2.

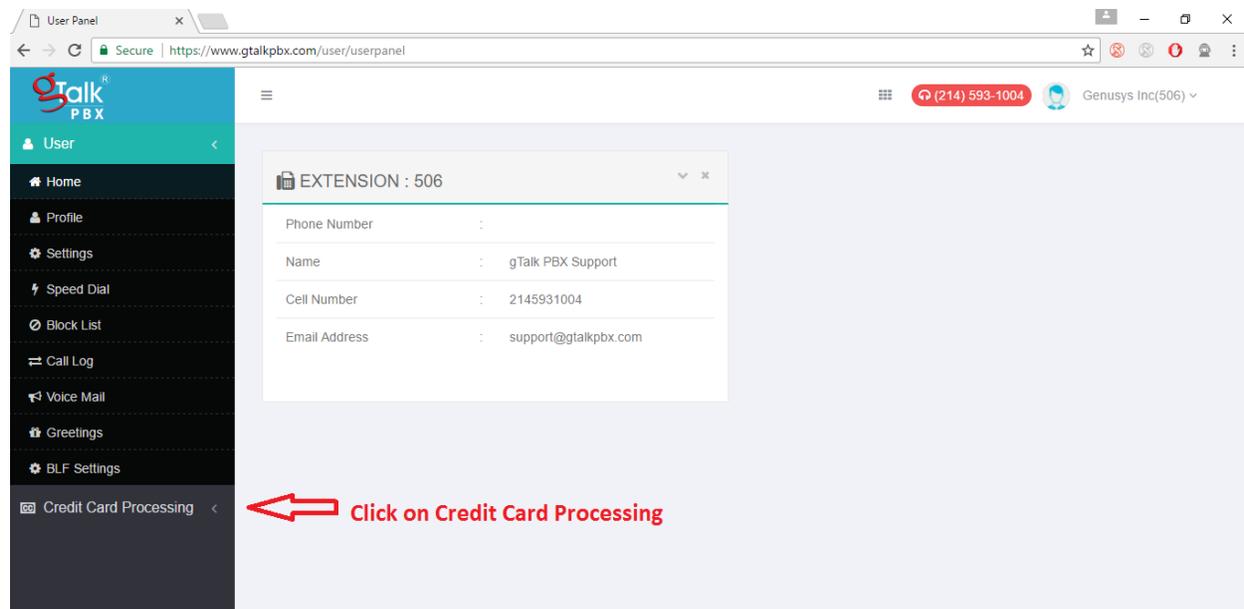


Enter your login credentials & press the **Login** button (see above). This will open up the below window:

### How to process a payment?

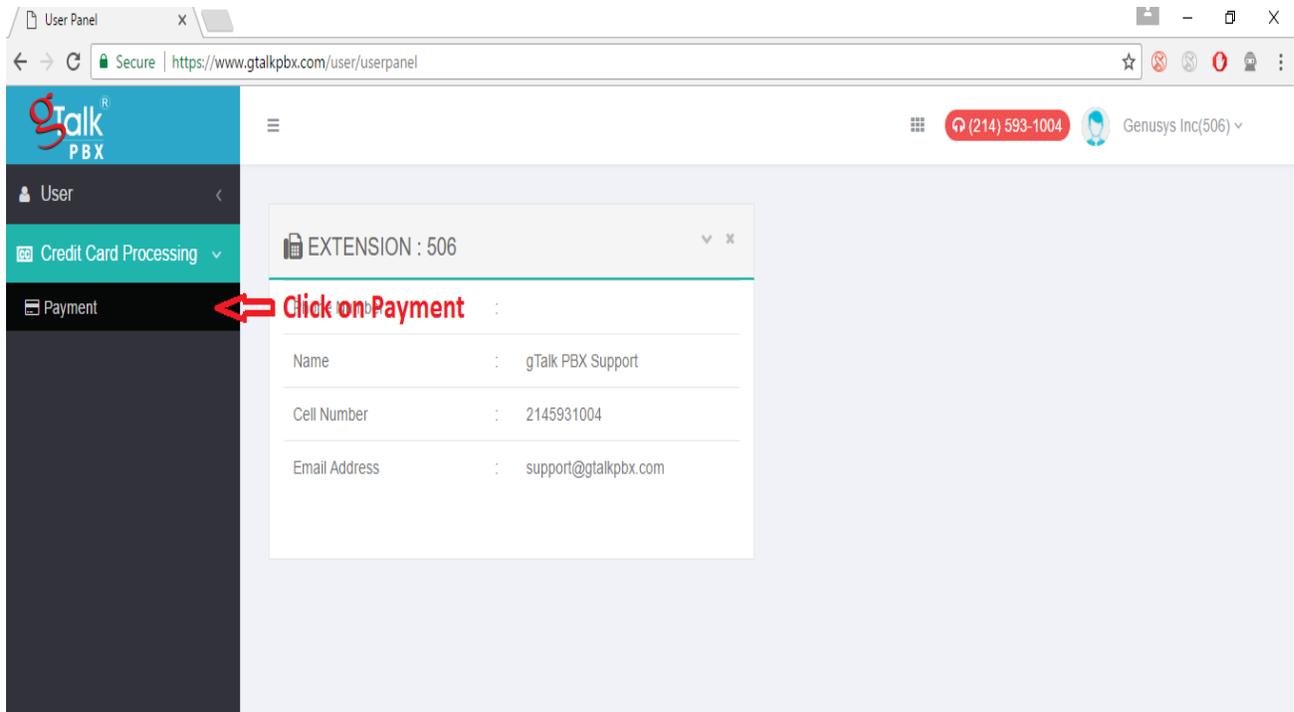
**Step 1:** Click on **Credit Card Processing** in the menu bar on the left:

Fig 3.



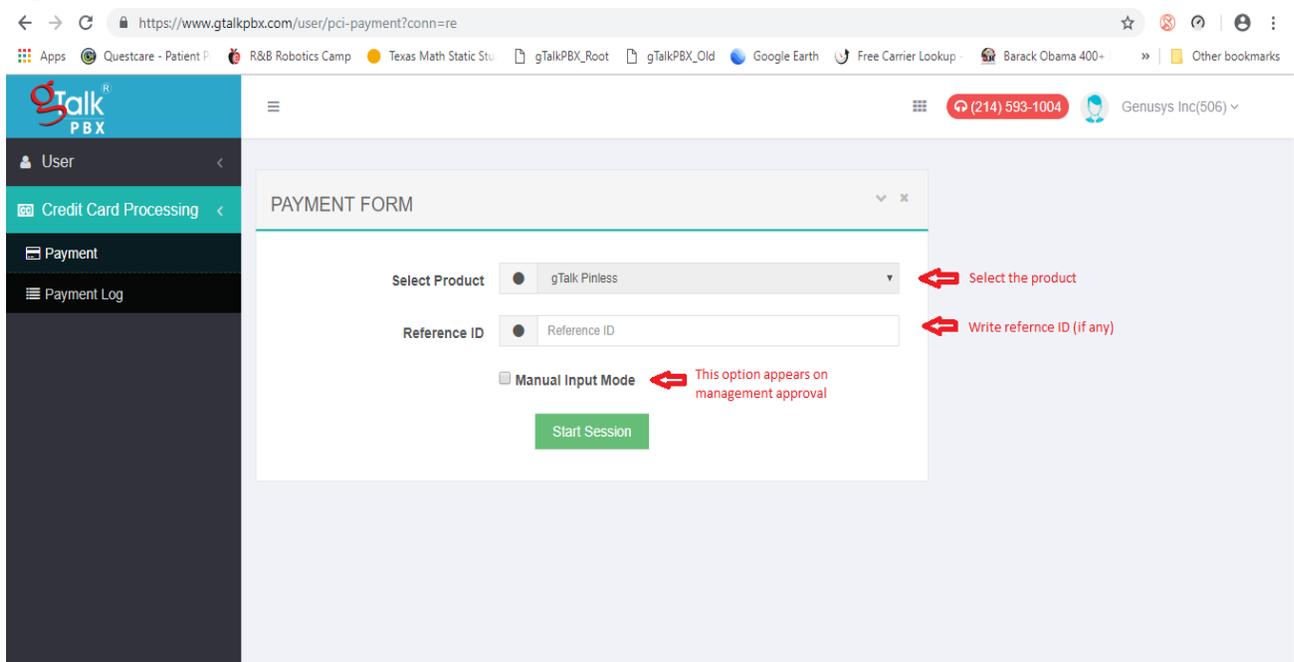
**Step 2:** Click on the **Payment** link in the menu bar on the left (Fig 4).

Fig 4.



**Step 3:** Select product and reference ID, if any (Fig 5)

Fig. 5



**Step 4:**

(a) Enter card holder's name.

(b) Ask the caller to key-in the credit card number. As the card number is being entered the Agent will only see the first two digits, \*\*\*\*\* and the last four digits e.g. 54\*\*\*\*\*3455. The gTalk system checks the validity of the card number entered. If:

(i) **Entered Card Number is Valid:** the system will be ready to accept CVV code indicated by the appearance of a circular blue spot on the LHS of the CVV window.

(ii) **Entered card Number is Invalid:** It will be indicated by appearance of Red warning signs ( A Red Arrow pointing the window, the words **Card Number\*** turning red , and the card number window assuming a Red outline (Fig 7). In such a case click **Reset** button or RHS of the window and ask the caller to reenter card number.

(c) On entry of valid card number, ask the caller to enter the card's CVV code.

(d) Ask caller for card expiration date, zip code, and amount. Enter those in the designated slots.

(e) Click on the button **Process Payment**. If all information entered is correct and the card is not topped up, the payment will be processed and confirmation of that will be made through a pop up window.

Fig 6.

The screenshot shows a web browser window with the URL <https://www.gtalkpbx.com/user/pci-payment?conn=re>. The page title is "PAYMENT FORM". The form contains the following fields and controls:

- Select Product:** A dropdown menu with "gTalk Pinless" selected.
- Reference ID:** A text input field containing "5677".
- Name:** A text input field with a person icon, labeled "Name".
- Card Number:** A text input field with a credit card icon, labeled "Credit Card", and a "Reset" button.
- Security Code (CVC):** A text input field with a lock icon, labeled "CVC", and a "Reset" button.
- Expiration:** Two dropdown menus, both labeled "Select".
- Zip:** A text input field with a location pin icon, labeled "Zip".
- Amount:** A text input field with a dollar sign icon, labeled "Amount".

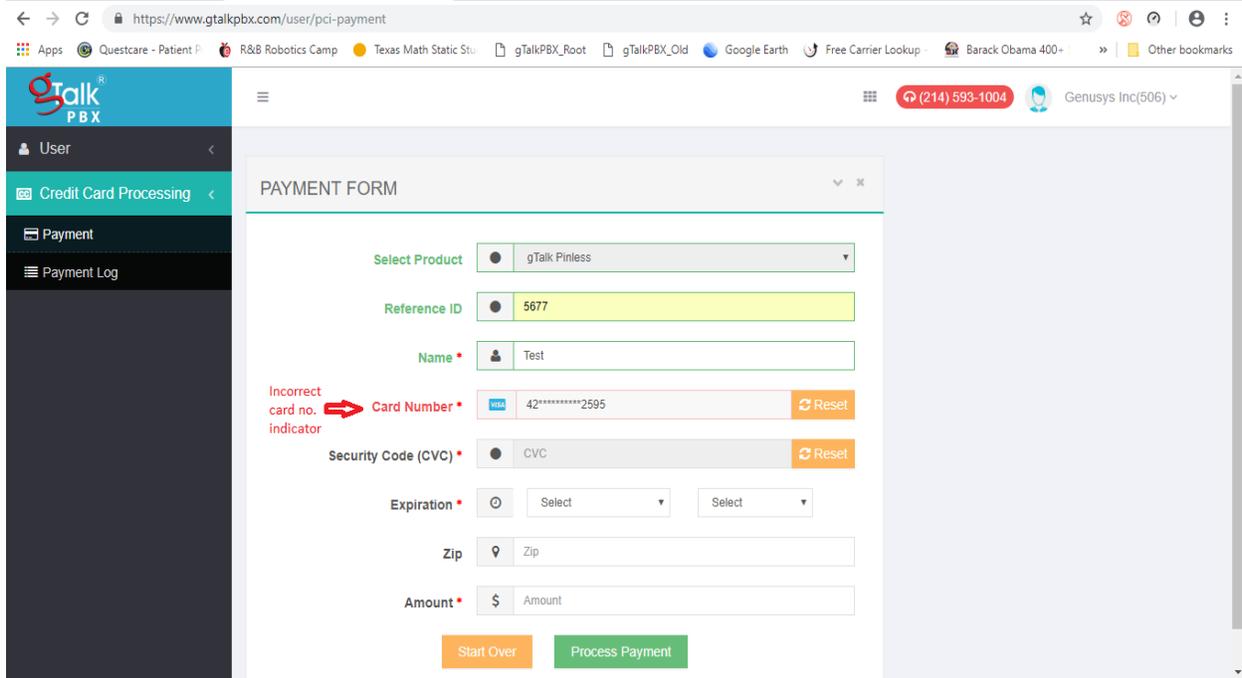
At the bottom of the form, there are two buttons: "Start Over" (orange) and "Process Payment" (green). Red arrows point to these buttons with the following annotations:

- A red arrow points to the "Start Over" button with the text: "Click to cancel payment session."
- A red arrow points to the "Process Payment" button with the text: "Once data entries are complete press this button. Wait for the authorization window."

On the right side of the form, there are four red arrows pointing to specific fields with the following annotations:

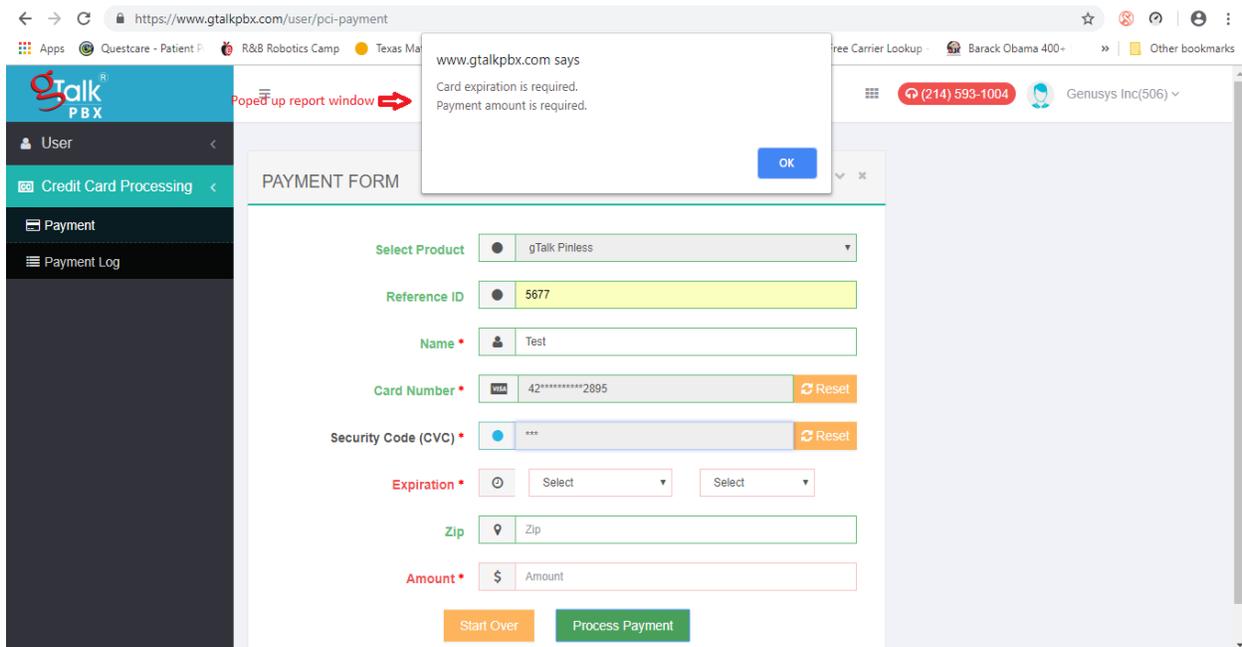
- A red arrow points to the "Name" field with the text: "Name of the card holder"
- A red arrow points to the "Card Number" field with the text: "Customer to key in card no, using phone keypad. Confirm last 4-digit."
- A red arrow points to the "Security Code (CVC)" field with the text: "Customer to key in card CVC code using phone keypad"
- A red arrow points to the "Expiration" fields with the text: "Ask customer for and you enter expiration date, zip code, and amount."

**Fig 7.**



**Step 4 a:** In case of incorrect entry of card information, on clicking **Process Payment** button a popup window will appear with that the payment authorization has been declined along with the reason for such decline. Also the window containing incorrect data will have a Red outline appearing (Fig 8). Reenter the incorrect data and press Process Payment.

**Fig 8.**



#### 4 b. Manual Entry of Card Number:

Some customers may find it difficult or make repeated mistakes in keying in their credit card information using phone keypad. In such cases credit card information may be entered by the agent manually ONLY if the agent has been granted such privilege by his/her manager. Ask your manager to grant such privilege, if needed.

#### 4. c. Manual Card Information Collection Process

- (i) If you are on a payment session then click **Start Over** button to revert back to new payment session opening page.
- (ii) In the payment session opening page click on the '**Manual Input button**' and then click **Start Session** (Fig. 9).
- (iii) To **STOP** Voice Recording: Enter **#9 (within 2 seconds)** on Agents IP phone set
- (iv) Ask for card information, enter into the windows and process payment.
- (v) Once payment is processed **RESUME** Voice Recording by entering **#7 (within 2 seconds)** on IP phone set.

Fig. 9

The screenshot shows a web browser window with the URL <https://www.gtalkpbx.com/user/pci-payment?conn=re>. The page features a dark sidebar on the left with navigation options: User, Credit Card Processing (selected), Payment, and Payment Log. The main content area displays a 'PAYMENT FORM' with the following elements:

- Select Product:** A dropdown menu currently showing 'gTalk Pinless'. A red arrow points to it with the text 'Select the product'.
- Reference ID:** A text input field containing 'Reference ID'. A red arrow points to it with the text 'Write reference ID (if any)'.
- Manual Input Mode:** A checkbox that is currently unchecked. A red arrow points to it with the text 'This option appears on management approval'.
- Start Session:** A green button located at the bottom of the form.

## Step 5:

In the authorization window enter your notes on the payment (if any) and then press **Submit** button.

**Fig 10.**

The screenshot shows a web browser window with the URL <https://www.gtalkpbx.com/user/pci-payment-success?code=92757610>. The page title is "PCI Payment". The gTalk PBX logo is in the top left. The user is logged in as "Genusys Inc(506)". The main content area displays a "PAYMENT SUCCESSFUL : 92757610" notification. Below this, a table lists transaction details:

Transaction ID	:	40144718639
Approval Code	:	06549G
Amount	:	1.00
Card	:	42*****2895
Message	:	This transaction has been approved.
Date Time	:	06/13/2017 10:25 PM
Note	:	<input type="text" value="This is a test payment using PCI DSS secured payment system   - gTalk Support"/>

A green "Submit" button is located at the bottom of the form. A red arrow points to the "Note" field, and a red text annotation reads "If required you may write your won notes here." with a red arrow pointing down to the note field.

## Payment log

From time-to-time PBX admin may check payment/transaction login by login to the admin panel. To do so click the link **PCI Payment Log** under the **Report** section (see below).

**Fig 11** Secure payment /transaction log

The screenshot shows the gTalk PBX admin interface. The sidebar on the left has a red circle around the 'PCI Payment Log' option. The main content area is titled 'CALL LOG' and features a search bar with a date range from 2017-05-13 00:00 to 2017-06-13 23:59 and an input type set to 'ALL'. Below the search bar is a table with 7 rows of transaction data.

	User	Date Time*	Amount	Input	Card	Transaction ID	Approval Code	Ref. ID	Call ID	File
1	506	Jun 13, 2017, 22:25:52	1.00	DTMF	42*****2895	40144718639	06549G	789	1497392686218393716	-
2	506	Jun 13, 2017, 21:38:12	1.00	Manual	42*****2895	40144657129	04336G	456	1497389834209944222	-
3	506	Jun 13, 2017, 20:37:21	1.00	DTMF	42*****2895	40144572558	01610G	456	1497385998202742786	-
4	506	Jun 13, 2017, 20:35:14	1.00	Manual	42*****2895	40144569562	05415G	456	1497385998202742786	-
5	505	Jun 07, 2017, 00:36:48	8.00	Manual	34*****163	0	000000	2017-06-06-0002	1496795468210186795	-
6	505	Jun 07, 2017, 00:36:47	8.00	Manual	34*****163	0	000000	2017-06-06-0002	1496795468210186795	-
7	505	Jun 07, 2017, 00:32:11	8.00	Manual	34*****163	0	000000	2017-06-06-0002	1496795468210186795	-

**Customer Support:**

- (i) **For End Users/Retail Agents:** Please direct your questions to your respective system admin.
- (ii) **For System Admins:** Only System Admins may contact gTalk® PBX Customer Support Center at 214-593-1004 for clarification on any point related to the payment processing system, if any.