

# Online Commerce Suite™ Reseller Guide



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Pay-Me-Now 1751 South Pacific Coast Highway Laguna Beach, CA 92651

## Online Commerce Suite $^{\mathsf{TM}}$ Batch Processing Guide

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## **Overview**

The Online Commerce Suite is a payment transaction gateway that allows merchants to securely accept Online Charge™ and Online Check™ payments over the Internet. The Online Merchant Center interfaces merchant web sites with credit card authorization networks and the Federal Reserve Bank's Automated Clearinghouse (ACH) network.

In addition to secure payment features, the Online Merchant Center helps merchants manage their e-business using the comprehensive set of online and downloadable transaction management and accounting reports.

## What's In This Guide

This guide is intended for partners who will be reselling the Online Commerce Suite services to merchants and supporting them in their use of

Other documentation available includes:

- Online Commerce Suite Getting Started Guide
- Online Commerce Suite Integration Guide
- Mobile Merchant Center WAP User Guide
- Online Commerce Suite Membership Guide

## **How to Comment on This Guide**

Every effort has been made to produce an accurate and easy to understand the Reseller Guide.

## **Contact Information**

For more information about Online Commerce Suite, refer to the following:

## **Customer Service**

If you have problems with this document, or find that the instructions are incorrect, incomplete, or inadequate, please let us know.

Send your comments to <a href="mailto:customerservice@pay-me-now.com">customerservice@pay-me-now.com</a>

Phone: (800) 223-1247

#### **Documentation**

Web Site URL: <a href="http://www.paymenow.com/html/user\_manuals.html">http://www.paymenow.com/html/user\_manuals.html</a>

## **Certified Networks**

Web Site URL: <a href="http://www.paymenow.com/html/networks.html">http://www.paymenow.com/html/networks.html</a>

## **Hardware Compatible List**

Web Site URL: <a href="http://www.paymenow.com/html/equipment.html">http://www.paymenow.com/html/equipment.html</a>

## **Reseller Activities**

The Online Merchant Center (OMC) Reseller Manager is a set of tools that enables you to register and manage your payment gateway merchant accounts.

## **Register New Merchants**

Use the Merchant Add menu to manually register merchants into the Online Commerce Suite. Registration is a simple four-part form, after which your new merchant will automatically be sent a welcome email with all of the information they need to start processing transactions immediately.

## Manage your Reseller Account

Use the Reseller Manager menu to view and edit your reseller information, such as your name, contact information, and email address.

## **Create and Edit Pricing Plans**

Also available in the Reseller Manager are flexible tools for you to create and maintain one or more pricing plans. Pricing plans give you the flexibility of offering several different payment gateway solutions to your merchants.

## **View Reports**

A variety of reports are available for you to analyze merchant activity and view your commission on sales:

- Merchant Report: Displays the number of new merchants registered.
- Commission Report: Displays commission totals to be paid to your account.
- **Volume Report**: Displays transaction processing activity for your merchants.

## **Using the Online Merchant Center**

To access the Online Merchant Center, point your browser to Online Merchant Center URL provided to you in your welcome email. The Online Merchant Center Login screen will be displayed. Click the Help Files hyperlink to access the online documentation.

To login to the Online Merchant Center for the first time:

1. Type your User ID, and Password in the corresponding fields. Customer Service will provide your User ID and password to you via e-mail.

Leave the Account ID field blank.

2. Click Submit and the Change Your Password screen appears.

## **Change Your Password**

Enter a new password. Re-enter it in the Confirm box. Then click the Update button

Password Change				
User ID:	Admin			
New Password (min 4 characters):				
Confirm Password:				
Confirm Password:  Update				

3. Type a new password (at least four characters) in the **New Password** field. Type it again in the **Confirm Password:** field. Click **Update.** The *Password Updated* message appears. Write your password down and keep in a secure place. Change your password often to maintain security and prevent unauthorized use of your account.

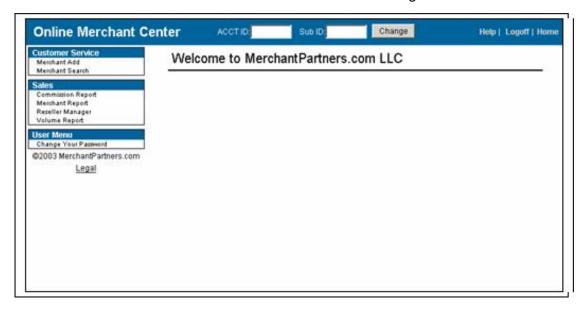
After the first login, you do not have to change your password for subsequent sessions. In the future, click the **Change Password** hyperlink at the bottom of the left frame and follow the instructions.

After login, the Online Merchant Center Welcome screen appears.

Click **Logout** to log out of the system.

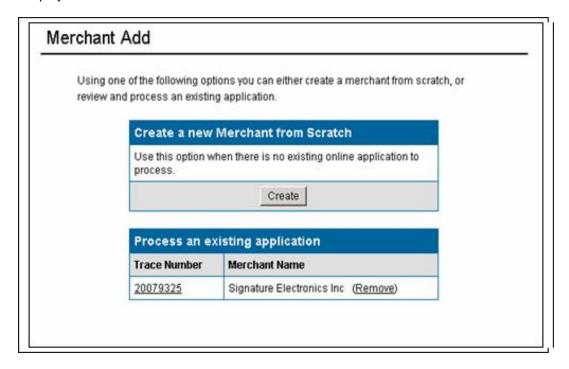
## **Frames**

- 1. The left hand frame lists the Online Merchant Center menu items and hyperlinks. You have to scroll down to see all entries. Your view may differ depending on browser and configuration.
- 2. The top horizontal frame displays the User ID and Sub ID currently being used. You change the current Sub ID here or exit the Online Merchant Center.
- 3. The large central frame provides the workspace for messages, configuration options and reports, and database and transaction information modifications.



## **Registering New Merchants**

To set up a new merchant for the Online Commerce Suite, click the <u>Merchant Add</u> hyperlink. A screen similar to the following will be displayed:



To begin a new merchant registration, click on the Create button.

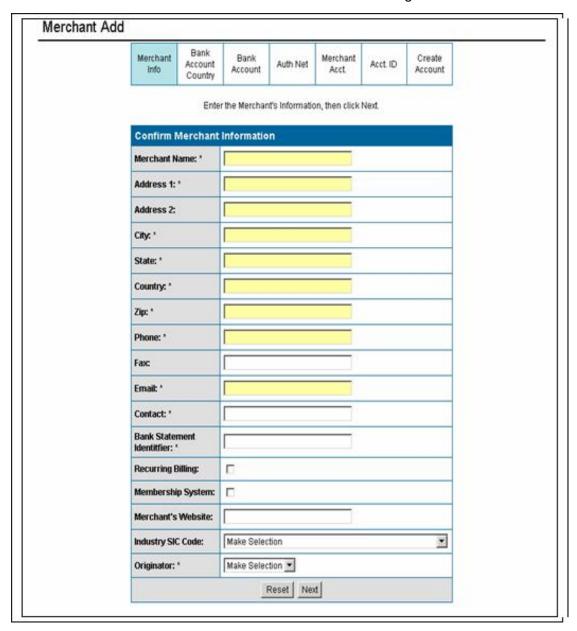
To continue processing an unfinished application, or to finalize an application that was submitted via the online registration form, click on the Trace number next to the merchant application you would like to complete.

**Trace Number:** Each time you start a new merchant registration, the application in process is assigned a unique trace number. This allows you to resume registration in the cases where you find you don't have all of the information necessary to completed process a registration, without having to key all of the information in again.

The following screens will be displayed during the merchant registration process:

- Merchant Info: Company and Contact information fields
- Merchant Bank Country: Select the country where the merchant's bank resides.
- Merchant Bank Account: Enter the bank name and account number of the merchant's bank account. This is the account from which merchant fees will be drawn and ACH transaction deposits will be made.
- Authorizing Network: Select the authorizing network through which the merchant will process credit card transactions.
- Merchant Account Information: Enter the merchant's credit card merchant account information (MID, TID, etc.)
- Account ID: generate a unique Online Commerce Suite account ID for the merchant.
- Create Account: Review merchant information and submit complete the registration.

## Merchant Information

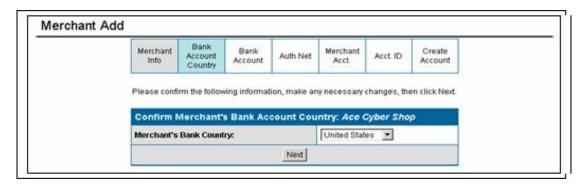


Field	Description
Company Name	Merchant's company name.
Mailing Address	Company address, city, state, zip, and country.
Phone	Primary merchant contact phone number
Fax	Merchant's fax number.
Email	Merchant's primary email address.
Contact	Name of primary contact person with the Merchant's company.
Bank Statement Identifier	Name which will appear on consumer's bank statement for ACH transactions. 16 characters maximum.
Recurring Billing	Select whether Recurring billing services will be included in the payment gateway account.
Membership System	Select whether Membership services will be included in the payment gateway account.

Contact	Name of primary contact person with the Merchant's company.		
Merchant's Web Site	Primary URL that customers use to view the merchant's web site.		
Industry SIC Code	SIC classification of the merchant's company. If the precise code is not known, select the closest approximate industry.		
Originator	Pricing plan (fee structure) to assign to the merchant.		

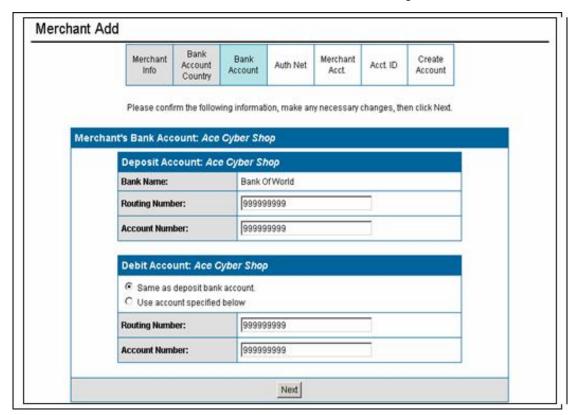
## **Bank Account Country**

Enter the country in which the merchant's bank resides.



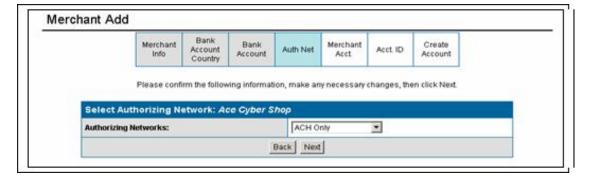
## **Bank Account**

Enter the bank name and account number of the merchant's bank account. This is the account from which merchant fees will be debited from and ACH transaction deposits will be made. If a different account will be used for debits, enter that account in the second box.



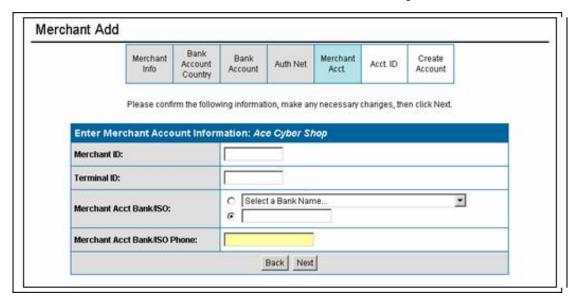
## **Authorizing Network**

Select the authorizing network through which the merchant will process credit card transactions. If the merchant does not have a merchant account and will only be processing ACH transactions, select ACH Only



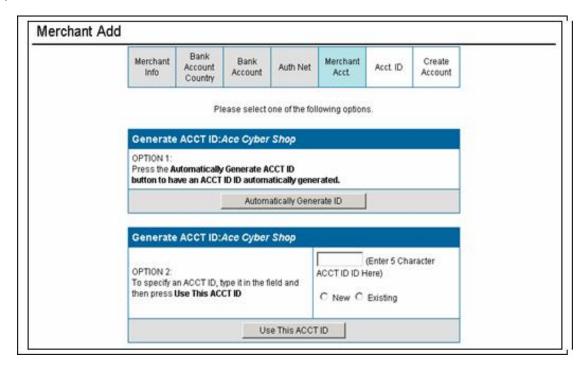
## **Credit Card Merchant Account**

Enter the merchant's credit card merchant account information (MID, TID, etc.) The information required varies depending on the authorizing network selected.



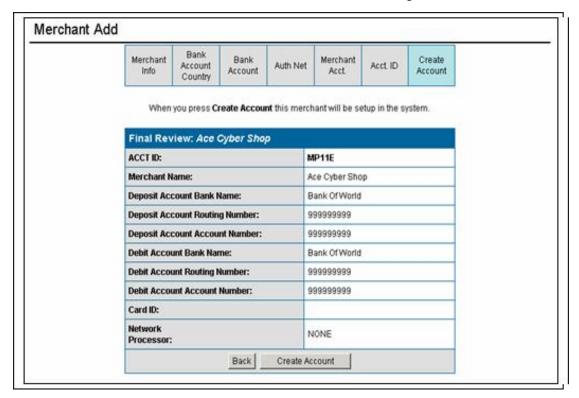
## **Generate Account ID**

Generate a unique Account ID for the merchant. The default option is to have the system automatically generate an account for you.



## **Create Account**

Review the new merchant account information and press the Create Account button to create the account.



After the account is successfully created, the following screen is displayed:



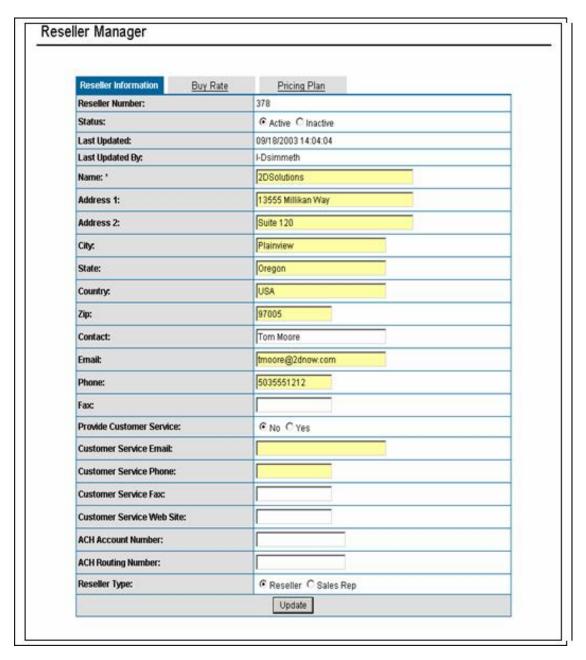
When a new merchant is registered, a welcome email is automatically sent to them containing the following information:

- Online Merchant Center URL
- The merchant's unique five character Account ID
- UserID and Password
- Online documentation URL
- Customer service contact information

# **Manage your Reseller Account**

Use the Reseller Manager menu to manage your Reseller account information. Click on the Reseller Manager link. The following screen will be displayed:

## **Reseller Information**



Field	Description			
Mombor Accoss LIRI	Enter the URL for your server's password-protected Members Only .html or .cgi document. Point to the virtual path, not the physical path. Do not change this setting unless you are an experienced System Administrator. Technical Support enters the correct information dur—ing installation.			
Username Size	Enter the maximum and minimum length for Username			

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Password Size	Enter the maximum and minimum length for Password
Use Email for Password	Check <b>No</b> or <b>Yes</b> .
Generate Random Passwords	Check <b>Yes</b> ( <b>Display on Screen</b> ) to display the random password on the screen. Check <b>Yes</b> ( <b>Email to User</b> ) to send the random password to the customer in an e-mail message after the signup transaction is successfully completed.
Htaccess Script URL	Enter the URL for the server location of the r_manage password manage-ment script. Point to the virtual path, not the physical path. Do <b>not</b> change this setting unless you are an experienced System Administrator. Technical Support enters the correct information during instal-lation.
Required Fields	If you check the <b>Address</b> , <b>E-mail</b> , <b>Phone</b> boxes, no subscription is accepted without information in the corresponding fields on Sign Up forms.

# **Buy Rate**

The Buy Rate tab displays your reseller buy rate for all Online Commerce Suite services.

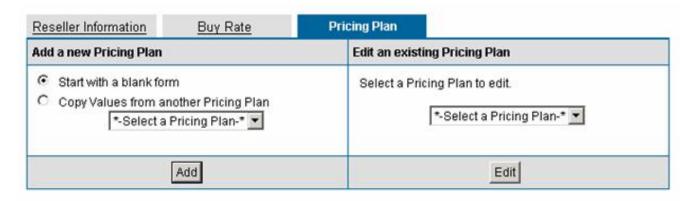
Reseller Information Buy	Rate Pricing	g Plan		
Fee Name	Amount	Percentage	Minimum	Gateway % above Buy Rate
	One time / Mor	nthly Fees		
Membership Monthly Fee	\$5.00	0.00%	\$0.00	25.00%
Monthly Service Fee	\$10.00	0.00%	\$0.00	25.00%
	Transaction	n Fees		
Check Pre-Auth Fee	\$0.10	0.00%	\$0.00	0.00%
Check Return Fee	\$0.50	0.01%	\$0.03	0.00%
Pre-Auth Only Fee	\$0.05	0.00%	\$0.00	0.00%
Credit Back Fee	\$0.50	0.00%	\$0.01	0.00%
Check Refund Fee	\$1.00	0.03%	\$0.00	0.00%
ACH NOC Fee	\$0.50	0.00%	\$0.00	0.00%
ACH Credit/Payment Auth Fee	\$0.50	0.00%	\$0.03	0.00%
Sale Fee	\$0.05	0.00%	\$0.00	0.00%
AVS Sale Fee	\$0.03	0.00%	\$0.00	0.00%
Check Late Return Fee	\$0.50	0.00%	\$0.00	0.00%
AVS Pre-Auth Fee	\$0.05	0.03%	\$0.00	0.00%

Field	Description
Amount	Dollar buy rate amount for monthly fees, or buy rate per transaction dollar amount for transaction fees.
Percentage	Buy rate is calculated as a percentage of the transaction dollar value.
	Minimum dollar amount for a buy rate. Usually used in conjunction with a percentage buy rate to ensure that a minimum fee is charged.

Gateway % above Buy Rate	Percentage of the reseller's margin retained by the gateway.
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## **Pricing Plan**

Use this tab to create and maintain retail pricing plans to offer to your merchants.



Two main options are available: create a new pricing plan either from scratch or by copying an existing plan, or edit an existing plan.

After pressing either Add or Edit, the following page is displayed:

## Reseller Manager

Reseller Information	Buy R	ate	Pric	ing Plan				
	PI			all of the follo required fields				
Pricing Plan Info	rmation							
Name (No space					_			
Description: *								
Status:		(° A	ctive C Inc	active				
Benediction	200 0	N 50 G100	102 1022	iningson on	15505 0	5		1
-	Uset	the form belo	w to set the	retail prices fo	r each fee t	ype		
Fee Schedule		110000000	-	20.000.000			7	
eleeso.	Reseller	mount	Per	centage	Mini	mum Fee	Gateway % above	Maximum
Fee Type	Buy Rate	Retail	Buy Rate	Retail	Buy Rate	Retail	Buy Rate	Fee
			ne time / M	onthly Fees				
Membership Monthly Fee	\$5.00	\$ 5.00	0.00%	0.00	\$0.00	\$ 0.00	25.00%	\$
Monthly Service Fee	\$10.00	\$10.00	0.00%	0.00 9	\$0.00	\$ 0.00	25.00%	\$
		233	Transaction	on Fees			1	
Check Pre-Auth Fee	\$0.10	\$0.10	0.00%	0.00 9	\$0.00	\$ 0.00	0.00%	s
Check Return Fee	\$0.50	\$ 0.50	0.01%	0.01 9	\$0.03	\$ 0.03	0.00%	\$
Pre-Auth Only Fee	\$0.05	\$ 0.05	0.00%	0.00 9	\$0.00	\$ 0.00	0.00%	\$
Credit Back Fee	\$0.50	\$ 0.50	0.00%	0.00 9	\$0.01	\$ 0.01	0.00%	\$
Check Refund Fee	\$1,00	\$1.00	0.03%	0.03 9	\$0.00	\$ 0.00	0.00%	\$
ACH NOC Fee	\$0.50	\$ 0.50	0.00%	0.00 9	\$0.00	\$ 0.00	0.00%	\$
ACH Credit/Payment Auth Fee	\$0.50	\$ 0.50	0.00%	0.00	\$0.03	\$ 0.03	0.00%	\$
Sale Fee	\$0.05	\$ 0.05	0.00%	0.00 9	\$0.00	\$ 0.00	0.00%	\$
AVS Sale Fee	\$0.03	\$ 0.03	0.00%	0.00	\$0.00	\$ 0.00	0.00%	s
Check Late Return Fee	\$0.50	\$ 0.50	0.00%	0.00	\$0.00	\$ 0.00	0.00%	\$
AVS Pre-Auth Fee	\$0.05	\$ 0.05	0.03%	0.03	\$0.00	\$0.00	0.00%	\$
Online Signup Fo	rm Forma	ting Ontions	9					
Company Name:		ting Options	1		_			
Company Name					=			1
Company Harrie						-	1	
Footer:							1	
Logo Image:				Browse		_	-	1
Background Col	or:							
Background URL								
Table Color:								
Font Color:								

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## **Pricing Plan Information**

Field	Description
Name	Unique name to reference this pricing plan. (20 characters maximum, no spaces).
Description	Description of the pricing plan
ISTATUS	Current status of the pricing plan. Inactive plans will not display in the drop list in the merchant setup forms.

## **Fee Schedule**

Field	Description
Amount	Retail dollar amount to be charged for each service.
Percentage	Calculate the retail price as a percentage of the transaction value.
Minimum	Minimum dollar amount to charge for a service.
Maximum	Maximum dollar amount to charge for a service.

## **Online Signup Form Options**

These fields control the format and display of the online signup form. The online signup form allows merchants to self-register for a gateway merchant account.

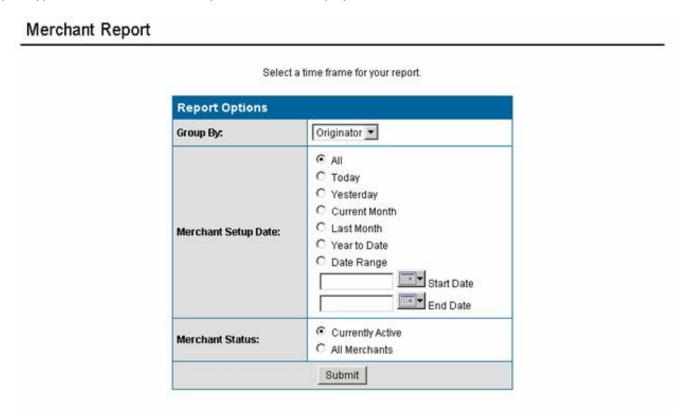
Field	Description			
Company Name	Reseller company name to be displayed at the top of the merchant signup web page			
Company Name URL	Reseller URL to display on the signup page.			
Footer	Text to display at the bottom of each signup page.			
Logo Image	Reseller company logo to display at the top of each signup page.			
Background URL	URL of the background image to display on each page (optional).			
Table Color	Table background color.			
Font Color	Text font color			
Signup URL	URL of the signup page (auto generated)			

Press Add Pricing Plan to create a new pricing plan. A confirmation screen will be displayed.

## Reports

## **Merchant Report**

The Merchant Report will display quantities of merchants registered over a specified time period. Click the <u>Merchant Report</u> hyperlink and the Merchant Report form will be displayed:



Select the Setup date range you would like to include in the report, then press the Submit button. A screen similar to the following will be displayed:

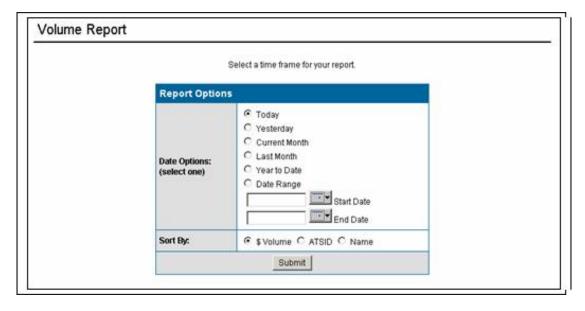
Merchant Setup Report (by Originator)									
Originator	Today	Yesterday	MTD	Last Month	YTD	Total			
<u>ASAYLOR</u>	1	0	1	0	9	14			
ASAYLOR50	0	0	0	0	1	1			
Total:	1	0	1	0	10	15			

To view a list of merchants, click on an originator name. A screen similar to the following will be displayed:

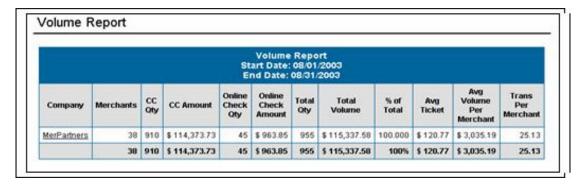


## **Volume Report**

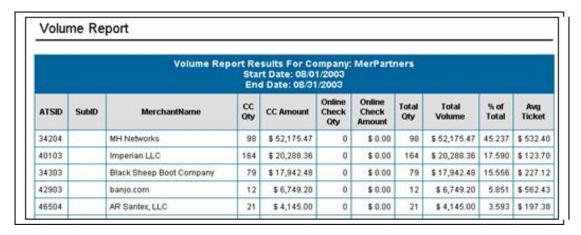
The Merchant Report will display transaction activity for your merchants over a specified time period. Click the <u>Volume Report</u> hyperlink and the Volume Report form will be displayed:



Select the transaction date range you would like to include in the report, then press the Submit button. A screen similar to the following will be displayed:

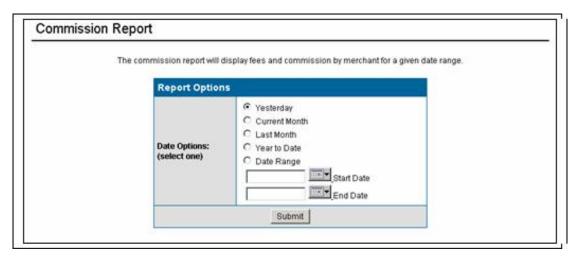


To view additional detail, click on the company name. A screen similar to the following will be displayed:



## **Commission Report**

The Commission Report will display reseller commissions over a specified time period. Click the <u>Commission Report</u> hyperlink and the Commission Report form will be displayed:



Select the commission date range you would like to include in the report, then press the Submit button. A screen similar to the following will be displayed:

AcctID	Merchant Name	Fee Description	Fee Date	Qty	Merchant Charge	Commission Rate	Commission	
43506	YAP Club	Setup Fee	05/07/2003	1	\$ 99.00	50%	\$ 49.50	
44006	Inmart.biz	Setup Fee	05/09/2003	1	\$ 99.00	50%	\$ 49.50	
46504	AR Santex, LLC	Setup Fee	05/28/2003	1	\$ 99.00	50%	\$ 49.50	
MP001	http://www.GoToTheBoat.com	Setup Fee	06/26/2003	1	\$ 99.00	50%	\$ 49.50	
MP002	David J. Ores, MD, P.C.	Setup Fee	06/30/2003	1	\$ 99.00	50%	\$ 49.50	
MP112	Hughesware Computer Services LLC	Setup Fee	07/15/2003	1	\$ 99.00	50%	\$ 49.50	
	Total:							

## Glossary

The following terms are commonly used in payment processing:

### **ABA**

(American Banking Association) See Routing Number.

### Accounting Reports menu

Online Merchant Center menu with options to view online check stats and fees.

#### **Account Number**

Unique number assigned to a cardholder account or bank account.

## ACH (Automated Clearing House)

Network that processes paper and electronic checks

### **ACH Operator**

Financial institution that owns or manages an automated clearinghouse. The most well known ACH Operator is the Federal Reserve Bank.

#### Activation

Process of releasing a financial account such as a credit card account for the accountholder to use.

### Acquiring bank

Financial institution that purchases credit card receivables from merchants and collects outstanding balances from the credit card issuing financial institution. In the U.S., acquiring banks by brand are:

- ♦ VISA: VISA USA Member Financial Member Institutions
- ♦ MasterCard: Master Card International Member Institutions
- ♦ American Express: American Express Centurion Bank
- ◊ Diners Club: Citibank (South Dakota), NA
- ♦ Discover/NOVUS: Greenwood Trust Company, New Castle, DE
- ◊ JCB: JCB Bank, NA

## Address Verification Service (AVS)

Service provided by credit card networks to provide authorization recommendations based on matching cardholder name and address on file to information submitted. It was designed to combat fraud in card not present transactions. Used only in the United States.

## Aggregator

Service bureau that consolidates electronic billing transactions for re-distribution to companies providing bill presentment applications to end consumers.

#### Approval

Code issued by card issuing bank to allow a sale to be charged against a cardholder's account. An approval implies the amount is within the limit and the card has not been reported lost or stolen. Requested via an authorization.

#### Authorization

Process of validating that a consumer's credit card is valid for the amount of the transaction at the point of purchase. Authorization must be settled to charge the account.

### Authorization code

Numeric or alphanumeric code sent from the card issuer to verify that a sales transaction has been authorized.

### **Authorization Network**

See Credit Card Processor.

#### **Auth Only**

Transaction where a Merchant does not immediately capture funds. The Merchant will deliver an ordered item but wants to ensure the consumer can cover the order.

## Automated Clearing House (ACH)

Service bureau operated by one or more participating bank(s) that receive and settle demand deposit transactions among participating member institutions.

#### **AVS**

See Address Verification Service.

#### Bank Card

Bank Credit Cards See VISA and MasterCard.

Bank Identification Number

(BIN) credit card digits to identify the issuing bank, sometimes the first 6 digits.

#### Batch

Collection of transactions submitted at one time.

#### **Batch Processing**

Data processing where multiple transactions are transmitted at one time for processing.

#### **Batch Settlement**

Procedure that causes all funds from captured transactions to be routed at the same time to the Merchant's acquiring bank for deposit.

## Book and Ship

Process where a Merchant books an order for a consumer but needs pre-approval prior to the shipment of the goods. This is ideal for a Merchant who manufactures or deals with specialty items manufactured after the order is placed.

### Capture

Action where an electronic credit card transaction is submitted for financial settlement.

#### Cardholder Verification Value 2 (CVV2)

Cryptographically calculated number only on a Visa brand credit or check card used to validate the consumer possesses the card.

## Cardholder Validation Code (CVC)

Cryptographically calculated number only on a MasterCard brand credit or debit card used to validate the consumer possesses the card.

## Card ID

Four-digit assigned number present only on an American Express brand credit or debit card used to validate the consumer has the card in his or her possession.

#### Card Not Present

Classification of credit card transactions where a sale is made without the Merchant having physical access to the consumer's credit card.

#### Certificate Authority

Trusted third-party organization that issues digital certificates used to create digital signatures and public-private key pairs. The CA's role is to guarantee the individual granted the unique certificate is, in fact, who he or she claims to be. Usually the CA has an arrangement with a financial institution like a credit card company that provides it with information to confirm an individual's claimed identity. CAs are critical in data security and electronic commerce because they guarantee that the two parties exchanging information are really who they claim to be.

### CGI

See Common Gateway Interface.

## Chargeback

Act of taking back funds paid to a merchant for a disputed or improper credit card transaction.

#### Clearinghouse

Institution where mutual claims are settled between accounts of member depository institutions. Clearinghouses among banks have traditionally been organized for check-clearing purposes, but more recently have cleared other types of settlements including electronic fund transfers.

## Client/Server

Software that operates on multiple platforms or machines. Clients request services from other computers called servers. For example, Web browsers request pages from Web servers on the Internet.

## Common Gateway Interface

(also CGI or CGI Scripts) Interface that enables an Internet server to run external programs. Generally written in a programming language like C or PERL, CGI scripts execute programs, format results of forms, fill out and submit forms, or add interactivity to a Web page.

#### Consumer

Any person or entity that purchases or uses goods and services from another person or entity.

### Credit

Return of funds to cardholder's account for a sale already authorized and settled.

## Credit Card Brand

Credit card company identified by name. Best-known brands are American Express/Optima, Diners Club, Discover/NOVUS, JCB, Master Card and VISA.

### Credit Card Processor

Company that provides service bureau processing to client financial institutions to issues credit cards and authorize and settle credit card transactions. The largest Credit Card processor in the United States is First Data Corporation and its subsidiaries: First Data Resources (card issuing services), First Data Merchant Services (transaction processing) and Paymentech USA (transaction processing).

### Custom Payment Service (CPS)

Special interchange rate classification provided by VISA USA to merchants who perform certain steps for transactions to reduce fraud risk.

## Demand Deposit Account (DDA)

Type of deposit account with a financial institution that allows negotiable orders of withdrawal such as checks or drafts to be presented against the account.

#### Database

Collection of information organized so a computer program can quickly select desired pieces of data. Think of a database as an electronic filing system.

#### Decline

Response to a transaction request meaning the issuing bank will not authorize the credit card transaction.

### Digital Certificate

Attachment to an electronic message used for security purposes. The most common use is to verify that a user sending a message is who he or she claims to be, and to provide the receiver with the means to encode a reply.

### Disbursement Menu

Online Merchant Center menu with options to manage and view the disbursement of transactions.

## Digital Signature

Digital code that can be attached to an electronically transmitted message to uniquely identify the sender. Like a written signature, the purpose is to guarantee that the individual sending the message really is who he or she claims to be.

## Domain Name

The unique name of an Internet Web site.

#### Download

To copy data from a main source to a peripheral device. The term often describes the process of copying a file from an online service to one's own computer.

## Dynamic HTML

Enables dynamic multimedia content, style, and positioning effects for Web page design. Along with Cascading Style Sheets (CSS) technology, Dynamic HTML allows Web page authors to design pages once and reuse the content in other Web pages. Users can read or interact with the page while further downloading is progressing. Microsoft and Netscape each have different concepts for using DHTML and creating cross-browser supported Web sites is very challenging.

### E-commerce

Electronic Commerce is different things to different people. Originally, the term meant selling things online and evolved to mean conducting business online which can include customer service, sales, marketing, PR, advertising, and more.

## E-commerce Server

Web software that runs some of the main functions of an online storefront such as product display, online ordering, and inventory management. The software works with online payment systems to process payments.

## Electronic Bill Presentment and Payment (EBPP)

Method by which companies electronically deliver account statements to their customers and collect payments. The newest and fastest growing access method is the Internet.

#### Electronic Data Interchange (EDI)

Computer-to-computer exchange of normal business transactions including payments, information exchange and purchase order requests. The most basic EDI line is a computer-to-computer link. The second level incorporates an application-to-application design where individual companies link at least one in-house system to the EDI interface. The most elaborate version of EDI actually transforms the way business procedures are executed to gain optimal productivity.

## Electronic Draft Capture

Submission of credit card receivables payment instruments (drafts) using a software application often hosted on a point of sale terminal device.

#### Electronic Funds Transfer (EFT)

Process of transferring funds from one bank account to another without use of a paper payment instrument.

### Encryption

Coding or scrambling of information in a file so that it can only be decoded and read by someone who has the correct decoding key. Encryption is commonly used in e-mail and other data transfer so that if someone were to intercept the message or data it would not be readable.

Federal Reserve Bank (FRB)

Central Bank of the United States of America. "The Fed"

Federal Reserve Routing Number

Four-digit number printed as the top half of a fraction in the upper right corner of a check. Identifies the Federal Reserve District to which the Financial Institution belongs.

Firewall

Combination of specialized hardware and software set up to monitor traffic between an internal network and an external network like the Internet. Its primary purpose is for security and is designed to keep unauthorized outsiders from tampering with or accessing information on a networked computer system.

**Forms** 

Browser pages that accept information in text-entry fields that can be customized to receive company sales data and orders, expense reports or other information.

**FTP** 

(File Transfer Protocol) Set of standard codes for transferring files over the Internet. FTP is usually used for retrieving large files or files that cannot be displayed through a browser. Windows FTP and Fetch are examples of FTP software.

Gateway

Combination of hardware and software that links two different types of networks. A gateway may also be any device that passes packets from one network to another network across the Internet. For example, many commercial services have e-mail gateways for sending messages to Internet addresses. In a company network, a proxy server acts as a gateway between the internal network and the Internet.

GUI

(Graphical User Interface) Pronounced "gooey", not "gwi" or "gwee". A GUI allows computer users to interact with their system by using a mouse instead of by typing in text at a command line. Windows and the Mac OS are GUI-based.

Header

Specific segment of a message (text) that, in simplest terms, tells the receiving computer where an individual message starts.

HTML

(Hyper Text Mark Up Language) Coded format used to create Web documents. HTML commands control how a piece of text will appear in a browser.

**HTTP** 

(Hypertext Transfer Protocol) Protocol with the ability to transfer Web pages, graphics, and any other type of media used on the Web to the Web Browser.

HTTPS

(Secure Hypertext Transfer Protocol) Extension to HTTP that provides a number of security features, such as Client/Server Authentication, Spontaneous Encryption, Request/Response Nonrepudiation.

Interface

Shared boundary where two or more systems meet, or the means by which communication is achieved at this boundary. An interface can be between hardware and software, software and software, human and computer such as a mouse or keyboard.

IΡ

(Internet Protocol Address) Unique number to represent every computer in a network. All the computers on the Internet have a unique IP address. To the Internet, a specific server's IP address is all numbers and dots in the format 000.000.000.0. Humans are not as good as computers at remembering numbers so IP numeric addresses also have a textual representation. The usual format is:

[machine name].[sponsoring organization].[type of organization]

**ISP** 

(Internet Service Provider) Company that supplies a connection to the Internet.

Issuing bank

Financial institution that grants credit and issues branded credit cards to consumers. In the U.S., issuing banks by brand are:

- ◊ VISA: VISA USA Member Financial Member Institutions
- ♦ MasterCard: Master Card International Member Institutions
- ♦ American Express: American Express Centurion Bank
- ♦ Diners Club: Citibank (South Dakota), NA
- ♦ Discover/NOVUS: Greenwood Trust Company, New Castle, DE
- ♦ JCB: JCB Bank, NA

#### Issuer

Bank that provides credit cards to consumers.

#### Java

Popular computer programming language developed by Sun Microsystems. The syntax is a lot like C or C++, but structured around classes instead of functions. It is often used for programming applets (small programs that can be embedded in Web sites.). Sun Microsystems describe Java as a "simple, object-oriented, distributed, interpreted, robust, secure, architecture-neutral, portable, high-performance, multithreaded, dynamic, buzzword-compliant, general-purpose programming language."

### Java Script

Programming language designed by Sun Microsystems and Netscape which can be integrated into standard HTML pages. It is based on the Java programming language, but is used mainly to create interactive Web pages. Because of the usefulness of JavaScript, many professional Web sites incorporate it into their Web page HTML to make them more dynamic and interactive.

### Login

(also Logon) Procedure for user access to a system involving identification, access control, and exchange of information between the user and system.

### Login ID

Identification code used when logging on to a system, which permits the system to recognize the user. May be associated with varying levels of security.

#### Membership

In the Online Commerce Suite, the way to process or submit recurring charges on a regular basis where the consumer subscribes to a service or a newsletter.

### Membership Menu

Online Merchant Center menu with options to manage and edit membership information.

#### Merchant

Retailer

### Merchant Configuration Menu

Online Merchant Center menu with options to manage or edit an Online Merchant Center Merchant account.

## Merchant Bank

Financial institution entered into an agreement with a Merchant to process credit card transactions as payment for goods and services sold.

#### Merit

Special interchange rate classifications provided by VISA USA or Master Card for Merchants who perform certain steps for transactions to reduce fraud risk. Merit III has the highest discount rate, then II, I and then standard.

## National Automated Clearing House Association (NACHA)

Governing association that sets rules, guidelines and policy for the operation of automated clearinghouses for the twenty-eight ACH operators in the U.S.

### Originating Depository Financial Institution (ODFI)

Financial institution which originally submitted the ACH entry for processing to the ACH Operator. Except in rare cases, this is always the biller's deposit financial institution.

### Payment Gateway

Intermediary or service bureau that provides a single point of access to various payment networks.

## Payee Bank

Financial institution to whom a demand deposit instrument such as a check or share draft was endorsed for payment by the Payee name in the instrument.

### **PERL**

General-purpose programming language invented in 1987 by Larry Wall. With many users worldwide, it is the language of choice for Web development, text processing, Internet services, mail filtering, graphical programming,

and systems administration.

#### Pre-Auth

See Auth Only.

#### Profile Editor

Online Merchant Center Membership System menu option for setting up subscription and duration parameters.

#### **Protocols**

Set of procedures and customs that aid in communication and relationships between people.

#### Public Key

Encryption system that uses two keys, a public key for encrypting messages and a private key for decrypting messages, to enable users to verify each other's messages without exchanging secret keys.

#### Real Time Processing

Verification and processing of credit card transactions immediately following a purchase. Real-time verification on the Web usually takes less than five minutes. Real-time verification is especially important for Web sites that sell products and services that a consumer expects immediately, such as memberships to the site or software downloads.

### Receiving Depository Financial Institution (RDFI)

Financial institution to which the payment instruction is sent for execution. For EBPP, it is the consumer's financial institution.

## Recurring Transaction

Transaction in which the account holder has given permission to the Merchant to periodically debit or charge his or her account.

### Routing Number

(ABA Routing Number) Unique number that identifies the bank and branch of a bank account. It precedes the account number at the bottom of a check and is usually printed in magnetic ink.

#### Secure Server

Web server or other computer connected to the Internet capable of establishing encrypted communication with clients, generally using SSL.

#### Server

A computer or series of computers that shares its resources with other computers. An Internet Service Provider is a "server" for other computers to the Internet.

#### Settlement

Process where an electronic sale transaction is settled financially between the Merchant, the acquiring financial institution and the consumer and their bankcard issuing financial institution. The Merchant acquiring financial institution credits the Merchant's account for the credit card sale and the sale is posted to the consumer's bankcard account.

## **Shopping Cart**

The way most companies online keep record of what you have picked while browsing in their online store. Just as in a physical store you can put in and take items out of your online store before you actually buy it.

#### Secure Socket Laver (SSL)

Secure encryption method that provides security between a server and a browser. Netscape designed SSL for e-commerce transactions involving confidential information such as credit card numbers. SSL uses a system of public and private key authentication combined with other schemes to verify electronic signatures.

### Settlement

Process where an electronic sale transaction is settled financially between the Merchant, the acquiring financial institution and the consumer and their bankcard issuing financial institution. The merchant acquiring financial institution credits the merchant's account for the credit card sale and the sale is posted to the consumer's bankcard account.

### Tag

Basic HTML component that describes to the Web browser how to display information or instructions. A pair of chevrons < > always surrounds the command.

## TCP/IP

(Transmission Control Protocol/Internet Protocol). In the Internet's early days, the U.S. military developed these two protocols to allow computers to communicate over long distance networks. IP refers to the moving of data packets between nodes. TCP has to do with the verifying packet delivery. TCP/IP is often described as the foundation of the Internet. Because it is an integral part of Internet access, TCP/IP is built into all major operating systems like UNIX, Windows, and Mac OS.

### Third-Party Processors

See Credit Card processors.

### Transaction

Action between an account holder and a Merchant resulting in financial activity between the Merchant and the account holder.

#### Transaction Fee

Fee charged to a Merchant by the Online Commerce Suite for processing and documenting a transaction.

### Transaction Menu

Online Merchant Center menu that provides options to manage transaction and order information.

### TRANSIT/ABA Routing Number

9-digit number assigned to a financial institution. Consists of the 4-digit Federal Reserve Routing Number followed by the 4-digit ABA Member Bank number followed by a check digit.

## Upload

To transmit data from a computer to a server, mainframe, or network. For example, if you use a personal computer to log on to a network and you want to send files across the network, you must upload the files from your PC to the network.

### **URL**

(Uniform Resource Locator) A World Wide Web address that specifies a specific site, page, graphic, or document on the Internet. (For example: https://www.pay-me-now.com/)

#### Void

The reversal of a current transaction that has been authorized but not settled. Settled transactions require a credit to be reversed.

#### Web Master

Person(s) responsible for the development and maintenance of one or more Web servers and/or some or all of the Web pages at a Web site. The Web Master is often also the designer of some or all of the site's pages.

#### Web Host

Web hosting company (usually an ISP) that leases server space and Web services to companies and individuals who wish to present a Web or e-commerce presence without maintaining their own servers. The servers are connected to the same fast Internet backbone as the ISP. Cost structures are determined by the amount and complexity of services offered such as scripting tools, credit card processing, etc.

### WWW

Abbreviation for World Wide Web. What most users think of when you say Internet.

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