



Online Commerce Suite™ Getting Started Guide



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Pay-Me-Now
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Welcome to the Online Commerce Suite™

Thank you for choosing the Pay-Me-Now Payment Gateway as your payment processing system. We hope it will be a superior and robust asset to your e-commerce enterprise.

The Online Commerce Suite is a payment transaction gateway that allows you to securely accept Online Charge™ and Online Check™ payments over the Internet. The Online Merchant Center interfaces your Web site 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 you to manage your e-business using the comprehensive set of online and downloadable transaction management and accounting reports.

About this document

This guide is an introduction to basic e-commerce concepts and the Online Merchant Center features for business owners and Webmasters. If you are new to e-commerce or have not used a Web-based payment processing system before, please read this document carefully. For more information about the Online Merchant Center, refer to the Help files within the Administrative user interface. Other documentation on the site includes:

- *Online Merchant Center Integration Guide*
- *Online Commerce Suite Distribution Package (zipped)*
- *Mobile Merchant Center WAP User Guide*
- *Membership Guide*

How to Comment on This Guide

Every effort has been made to produce an accurate and easy to understand the Getting Started 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 customerservice@pay-me-now.com

Phone: (800) 223-1247

Documentation

Web Site URL: http://www.paymenow.com/html/user_manuals.html

Certified Networks

Web Site URL: <http://www.paymenow.com/html/networks.html>

Hardware Compatible List

Web Site URL: <http://www.paymenow.com/html/equipment.html>

Payment Processing Introduction

Merchant Account

A Merchant Account is a bank account that allows you to accept credit cards from your customers. Most established businesses already have a Merchant Account but you need to check with your bank to make sure it can handle Internet transactions. If you do not have a Merchant Account, our Customer Service representatives may be able to help you establish one. Contact Customer Service for more information.

You do not need a Merchant Account to process Online Check (ACH) payments.

Payment Gateway

You need a way to provide real time Online Charge processing and to accept Online Check checks from your customer. You chose the Online Commerce Suite, premier provider since 1996!

Virtual Terminal (or Virtual POS)

The Online Merchant Center Virtual Terminal is an easy to use solution that allows you to process credit or electronic check transactions from any computer that has a web browser and Internet connection. This option is ideal for businesses that process orders via mail order or telephone order (MOTO). No integration is required just login to the Online Merchant Center web site using the login provided in the setup email you received when your account was activated.

Web Store E-commerce basics

With the amazing growth of the Internet, it seems that everyone has a Web site these days. From the smallest Mom-and-Pop businesses to industry giants, the Internet allows everyone to compete. And yet, setting up a professional business Web site is not so easy. How you establish your Internet presence determines if your e-business succeeds or fails.

We believe you should treat your e-business like a traditional brick-and-mortar business. Have a solid business plan and budget. Develop a marketing plan to attract and retain customers. Keep track of your orders, ship items and perform customer service. Recognize that setting up and running a business Web site costs money. Understand that you will need the services of a competent Web developer.

Describing the skills required to run a business are beyond the scope of this document but there are elements specific to doing business on the Internet.

Web site

Before taking Internet orders, you need a Web site. There is no shortage of experts who will help you design and put up a site. Many computer literate individuals choose to do all the work themselves. Be aware that building a functional Web site that can accept orders requires expertise in HTML (Hypertext Markup Language) page design and CGI (Common Gateway Interface) scripting as a *minimum*. If you don't possess these skills, find someone who does!

Consider establishing your own domain name (like **www.yourcompany.com**) if you are serious about e-commerce. There are many free Web sites available but you will probably have to display advertisements. You will be perceived as more credible with your own site than a site obviously hosted on a free Web service.

Secure server connection

There is a lot of concern about security on the Internet. To make sure your customer's transactions are safe, follow established conventions in Internet security, which means using a secure server for Online Charge and Online Check transactions.

A secure server runs software that establishes a secure connection with your customer's Internet browser using SSL (Secure Socket Layer) technology to encrypt transmitted information. You know you are on a secure server when your browser shows `https://` on the browser address bar and a lock icon on the status bar.

If you do not have your customers securely send order information such as credit card or bank account numbers, the information could be intercepted by a computer hacker.

You can usually find an Internet Service Provider with a secure server to host your Web site. If you cannot or choose not to use a secure server to host your site, you can use the secure server via the Web Link Integration Method.

Shopping Cart

You will want to present your products, prices, size and color options, calculate sales tax and shipping costs and collect credit card or electronic check information. You need a product catalog and purchase order form so your customers can place orders on your Web site. It sounds simple but is a complicated piece of software.

Putting this capability into your Web pages requires a lot more than just HTML code. Many shopping cart programs are available to take care of these tasks for you. Contact Technical Support for current information regarding which shopping cart programs work with the Online Commerce Suite. You also have the option of using the hosted shopping cart built into the Online Commerce Suite if you prefer not to host your own cart.

Being able to send the required information from your order form or shopping cart to the Online Merchant Center is a major part of the integration effort and described in detail in the [Online Commerce Suite Integration Guide](#).

Online Charge 101

Your Merchant Bank determines what credit card types you can accept; contact them for information regarding credit card regulations.

In credit card terminology, a consumer receives a credit card from an **issuing bank** and your Merchant Bank is an **acquiring bank**.

After a consumer purchases an item from your Web site using a credit card, the following sequence of events usually occurs:

Authorization

Authorization is where the transaction is accepted or denied. An encrypted message sent from the Online Merchant Center or from the Merchant's secure server through the Online Merchant Center to the credit card authorization network and on to the card issuing financial institution for transaction approval. The credit card issuing bank returns one of these responses to the authorization request:

- Approval transaction was approved
- Decline transaction was declined
- Referral response pending more information, call card issuer for assistance

For an approved transaction, the authorization code is returned to the Online Merchant Center and the available credit in the cardholder's account reduced by the transaction amount. Depending on the issuing bank, the authorization code is held for 30 days before expiration and then the funds are released into the cardholder's account.

Capture

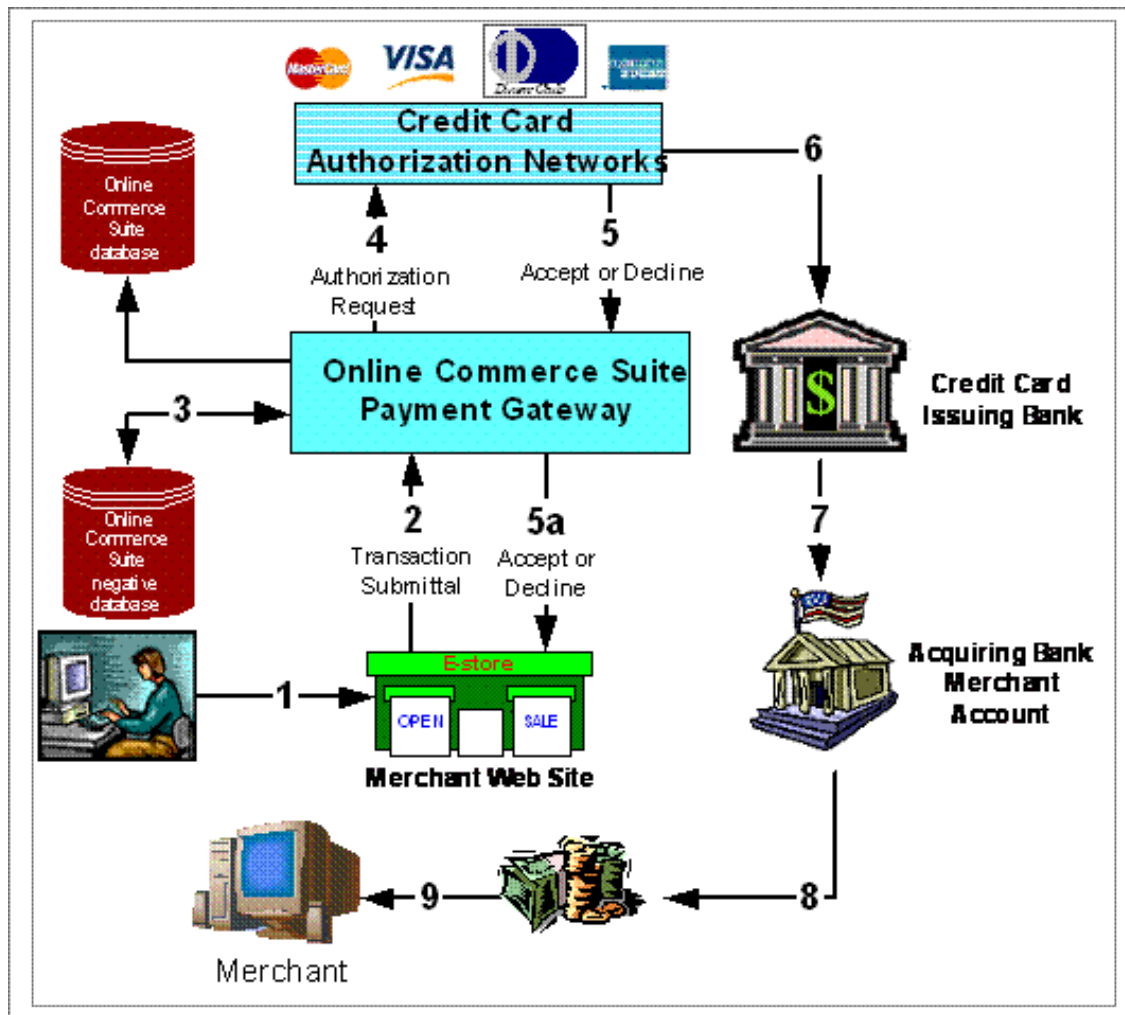
After a credit card sale is approved, the Merchant has a guarantee of payment. For the funds to move from the card-issuing bank to the acquiring bank, a **capture**, which submits a request to settle a credit card sale, is made. For most Internet sales, the capture is immediate and transparent to both the consumer and the Merchant.

If an item cannot be shipped within the time frame required by credit card regulations (usually 24 hours), the Book and Ship option allows the Merchant to initiate the capture at a later date.

Settlement

Settlement is the process where an electronic sale transaction is settled financially between the Merchant, the acquiring bank and the consumer and the credit card issuing bank. The Merchant acquiring bank credits the Merchant's account for the credit card sale and the sales amount is posted to the consumer's credit card account.

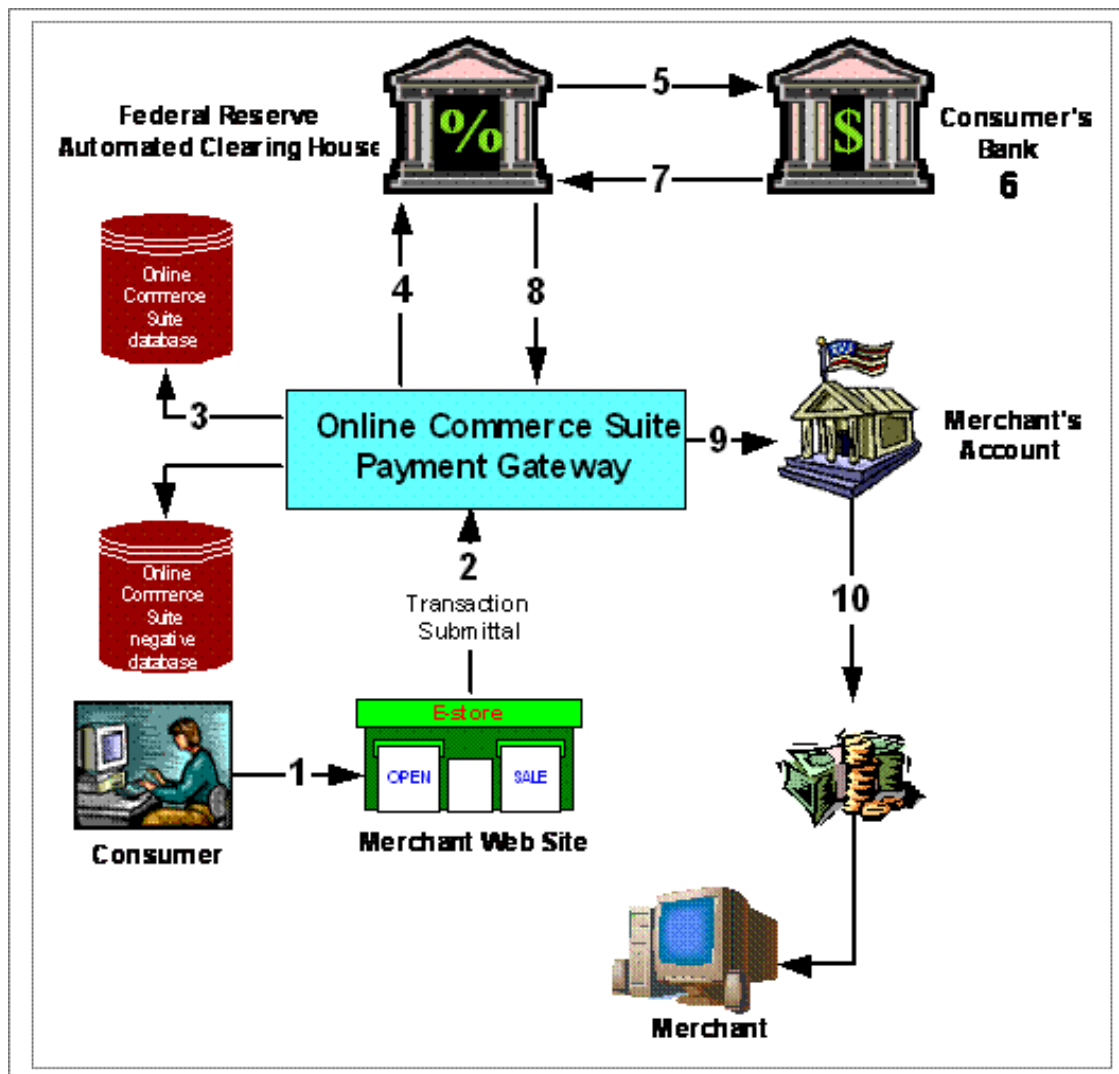
Settlement occurs automatically and funds from accepted Online Charge transactions deposited into your Merchant bank account, typically within 48-72 hours. Funds from accepted Online Check transactions are deposited into the merchant's bank account within six business days. You can accept payment from the credit cards your Merchant Bank supports.



1. Consumer visits Merchant Web site and submits order.
2. Online Charge transaction is submitted to the Online Commerce Suite Payment gateway.
3. Card number is checked against negative database.
4. Transaction sent to credit card authorizing network.
5. An Accept or Decline notification is sent to the Online Commerce Suite Payment gateway.
6. Online Commerce Suite gateway returns authorization to Merchant.
7. Credit card issuing bank settles transaction.
8. Credit card issuing bank debits consumer credit card account.
9. Card issuing bank credits Merchant account at Acquiring bank.
10. Merchant gets money.

Online Checks 101

You can accept payment from consumer checking or saving accounts using electronic funds transfer through the Federal Reserve Automated Clearing House (ACH) network. The Online Commerce Suite payment gateway performs a comprehensive authentication routine to check for invalid routing numbers and scrubs each transaction through a negative database to deter fraud.



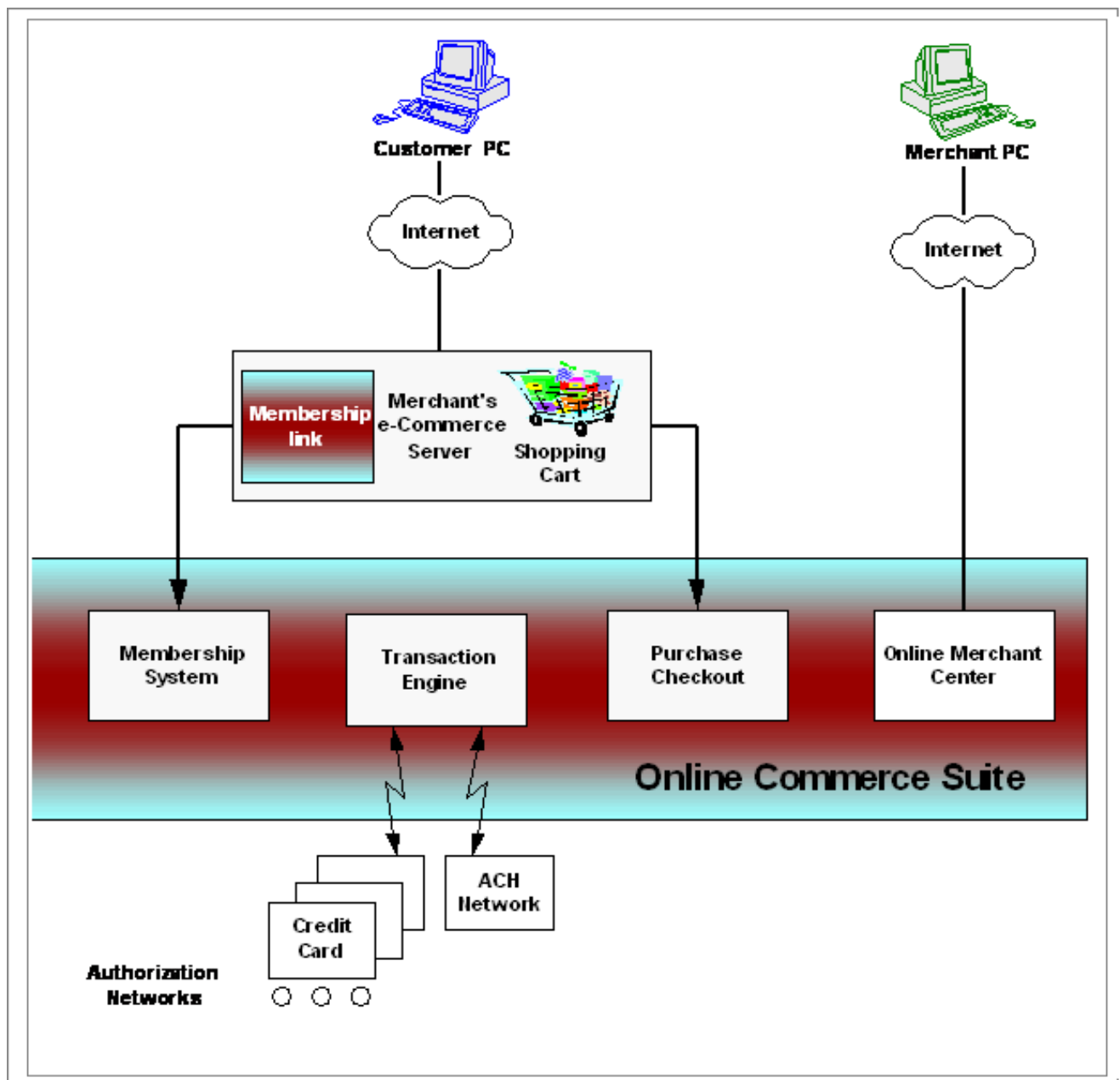
1. Consumer visits Merchant Web site and submits order.
2. Online Check transaction is submitted to gateway.
3. Online Commerce Suite Gateway validates ABA (American Banking Association) number.
4. Online Commerce Suite Gateway sends ACH batch transactions to Federal Reserve.
5. Federal Reserve Fed sends electronic debit transmittal to consumer's bank.
6. Consumer's bank debits consumer's checking account.
7. Consumer's bank sends ACH confirmation and funds to the Federal Reserve.
8. The Fed ACH sends the transaction confirmation and funds back to gateway.
9. Gateway sends transaction to Merchant bank for settlement into Merchant account.
10. Merchant gets money.

Introduction to the Online Commerce Suite

The Online Commerce Suite is a payment transaction gateway that allows you to accept secure Online Charge and Online Check payments for goods and services sold over the Internet. The Online Commerce Suite processes both Online Charge and Online Check payments, interfacing with credit card authorization networks and the Federal Reserve Automated Clearinghouse (ACH) network, reports the results back to you and your consumer, and maintains a database of all transactions for reporting and accounting purposes.

You can customize the Online Commerce Suite to use fraud prevention options with the FRISK™ module, set up subscription systems using the Membership module or automatically bill customers using the Recurring Billing module.

This diagram shows the basic components of the Online Commerce Suite system.



Online Commerce Suite Components

Customer PC

Using Microsoft Internet Explorer, Netscape Navigator or another frame-enabled browser version, a consumer accesses your Web site and selects items or services for purchase, provides Online Charge or Online Check information and a billing and mailing address. Depending on the Online Merchant Center configuration, shipping and tax information is calculated and the consumer is given an approval. It's up to you to ship the goods or provide the services!

Merchant e-Commerce Server

The Merchant e-Commerce Server supports the purchasing experience. You may choose to implement a Shopping Cart program to display items for sale and collect consumer payment information and then integrate with the Online Merchant Center to use the Transaction Engine for payment processing.

Shopping Cart

A Shopping Cart program, typically third-party software, resides on the Merchant e-Commerce Server. The Shopping Cart provides catalogs, displays Merchant pricing information and collects consumer payment information.

Merchant PC

From a Web browser, the Merchant accesses the Online Merchant Center web site to configure their account, submit transactions from the Virtual Terminal, and run transaction, accounting and customer information reports.

Online Commerce Suite Functions

Web Link collects payment information from shopping activities using defined parameters like price, appropriate tax rate, item weight and shipping options to calculate the total amount due. The calculated charge is passed back to the consumer, as a bill for approval. The approved bill activates the Transaction Engine to secure payment authorization through the appropriate authorization network.

Membership System enrolls consumers for Web sites that require membership to access content. It issues user logins and passwords so consumers can enter protected areas on the Merchant's server. For example, you want to charge consumers to see your electronic newspaper. You can protect the directory where the Web site is located and only allow access to consumers who have paid for the month or consumers who pay monthly by a recurring charge.

Transaction Engine processes online, batch and recurring payment authorization requests. Transaction authorization is processed immediately, in real time. Within seconds, consumers receive an approval or decline notification.

Online Merchant Center provides report and administrative utilities that enable you to view and manipulate vital information concerning your daily transactions.

- **Virtual Terminal** enables manual billing.
- **Order Manager** lets you quickly find and view customer orders.
- **Transaction Search** helps you find detailed order information.

Linking Your System to the Online Commerce Suite

Before you can accept orders and receive payments from the Internet, you need to decide what your e-commerce goals are.

- Will you sell products or offer services?
- Will you offer products or services on a recurring basis?
- Do you want to enroll customers in an online membership system?

Your goals determine which Online Commerce Suite transaction processing method to use. Depending on the method, linking your system to the Online Commerce Suite may require a sophisticated understanding of HTML coding and/or Web programming. With the Online Commerce Suite, you use one of these transaction-processing methods:

- Web Link
- Quicksale Method
 - ◆ Web form
 - ◆ Socket Connection
 - ◆ Secure Post Object (Microsoft technology only)
- Batch Processing via FTP or e-mail
- Membership

Web Link

The Web Link method is for Merchants **without a secure server**. Consumers select items from your Web site using a custom-designed Web order form or a Shopping Cart program. The consumer submits the order and is redirected to the Online Commerce Suite secure server that collects sensitive consumer information like credit card or bank account numbers. Information you provide to the Online Merchant Center is used to calculate tax, shipping charges and total amount due.

The Online Merchant Center submits the payment information to the appropriate credit card processing network or to the ACH network. The transaction result (accept or decline) is displayed to the customer on a Web page you specify, usually on your Web site. Receipts can be automatically mailed to the customer.

The Online Merchant Center stores all transaction details on the Online Merchant Center database available for your review at any time through the administrative interface. You can receive transaction information by e-mail or download to your Web site to include in a database you maintain.

Web Link features:

- Easiest to integrate.
- No Merchant requirement for a secure server.
- Used for sales of any goods.
- Uses a standard template screen with ability to customize title bar, header, footer and background color.
- Pre-written Customer Information and Payment pages.
- Merchant-provided price and shipping weight for each item for sale in HTML hidden fields.
- Optional Online Merchant Center basic tax and shipping calculations.
- Configurable to send e-mail receipts with line item purchase detail to Merchant and Customer, or none.
- Transaction result references merchant's accept and decline url pages
- No book and ship

Quicksale Method

The Quicksale method is for Merchants **with a secure server**. Customers select items from your Web site using a custom-designed Web order form or a Shopping Cart program. Your program must total the sale amount, calculate tax

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and shipping charges and provide a total amount due to the Online Commerce Suite. You must also collect and submit the consumer's name, credit card number and expiration date or checking account number and ABA routing number. This information is only secure if your server is secure.

The Online Commerce Suite submits the payment information you provide to the appropriate credit card processing network or ACH network. The transaction result (accept or decline) is displayed to the customer on a Web page you specify, usually on your Web site. Receipts can be automatically mailed to the customer.

The Online Commerce Suite stores all transaction details on the Online Commerce Suite database available for review any time through the administrative interface. You can receive transaction information by e-mail or passed by a CGI script to your Web server to include in a database you maintain. The Quicksale method features are:

- Secure server requirement.
- Complete Merchant customization in creating own Web pages Merchant calculates tax and shipping.
- Requires merchant to submit one total to the Online Commerce Suite for transaction processing.
- Optional usepost tag to write hidden field values to Merchant database.
- Configurable to send e-mail receipts to Merchant and customer or none.
- Book and ship allowed

Socket

A socket connection gives you total control over what consumers see. You drive all Online Commerce Suite server interactions and the Online Commerce Suite URL never appears on the consumer's browser.

You must have a secure server to interact with the Online Commerce Suite using a direct socket connection. Your system submits a single transaction from the customer and gets an immediate transaction result back from the Online Commerce Suite. You telnet to port 80 for HTTP and port 443 for HTTPS (Secure Socket layer).

Batch Processing

With batch processing, your system accumulates transaction requests and then submits a single file containing multiple transactions to the Online Commerce Suite for processing. A corresponding return batch of transaction results is generated.

You can use either FTP or e-mail the batch of transactions. To ensure secure transfer, submit the batch files encrypted with PGP (Pretty Good Privacy).

Characteristics are:

- Useful for transactions not initiated by consumer.
- Provides no immediate feedback for accept/decline.
- Excellent way to process a large number of recurring billings at month-end.

Membership

Membership is a turnkey solution for managing password protected subscription or Web membership sites. Consumers join to access your Member Only areas. Online Commerce Suite allows you to set up charges on a recurring basis. Technical Support remotely installs necessary software on you server and your programmers provide a few links to appropriate pages on your Web site. For more information about using the Membership system, see the *Membership Guide*, or contact Customer Service.

For more information about choosing a transaction processing method and integrating your e-Commerce system with the Online Commerce Suite, see the *Online Commerce Suite Integration Guide*. Contact Customer Service for more details.

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 ACCT ID, User ID, and Password in the corresponding fields. Customer Service will provide your ACCT ID and password to you via e-mail. The User ID is Admin. Be sure to enter the password in lower-case letters.
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):	<input type="text"/>
Confirm Password:	<input type="text"/>
<input type="button" value="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.

If you have no Sub ID, or you are authorized to view account aggregate information, leave the Sub ID field blank. For more information, see the [Child Update Options](#) section. If you have a Sub ID, type the Sub ID into the **Sub ID:** field in the top frame and click **Change**. Click **Logout** to log out of the system.

Frames

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.

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.

The large central frame provides the workspace for messages, configuration options and reports, and database and transaction information modifications.

Online Merchant Center ACCT ID: DEMO01 Sub ID: [Help](#) | [Logout](#) | [Home](#)

Accounting Menu

- Online Check Batches
- Online Check Pending
- Online Check Settlements
- Fee Schedule
- Invoice/Fee Report

Disbursement Menu

- Accounts
- Report
- Rules

FISIK(TM) Management

- Configure Options
- FISIK(TM) Report

Login Admin Menu

- Group Access
- Groups
- Users

Membership Menu

- Member Manager
- Password Manager
- Profile Editor
- Recurring Export
- Retention Report
- Template Editor

Merchant Configuration Menu

- Acct Edit/Delete
- Merchant Export
- Shipping Manager
- Sub ID Add
- Tax Manager

Transaction Menu

- Order Manager
- Transaction Report
- Transaction Search
- Transaction Summary

User Menu

- Change Your Password

Transaction Details Report

Use the options below to select what you would like to view on the transaction report, then press the Submit button.

Report Options	
Date Options: (select one)	<input checked="" type="radio"/> Today <input type="radio"/> Yesterday <input type="radio"/> Current Month <input type="radio"/> Last Month <input type="radio"/> Year to Date <input type="radio"/> Date Range <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div> <input type="text" value="2"/> <input type="text" value="20"/> <input type="text" value="2003"/> </div> <div>Begin:</div> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div> <input type="text" value="2"/> <input type="text" value="20"/> <input type="text" value="2003"/> </div> <div>End:</div> </div>
Display Options:	<input type="checkbox"/> Transaction Details <input checked="" type="checkbox"/> Child Sub IDs <input type="checkbox"/> Subtotal by Child Sub IDs
Transaction Options:	<input checked="" type="checkbox"/> Online Charge <input checked="" type="checkbox"/> Online Check <input checked="" type="checkbox"/> Sales <input checked="" type="checkbox"/> Refunds/Returns <input checked="" type="checkbox"/> Pre-Authorizations <input checked="" type="checkbox"/> Approved <input checked="" type="checkbox"/> Declined

Account Profile Page

You input or verify information on the [Account Profile](#) page to configure the Online Commerce Suite interactions with your Merchant e-Commerce Server.

To edit or delete Account information, click the [Account Profile](#) hyperlink and the Administrative Information portion of the screen appears. To see the rest of the screen, you must scroll down.

Acct Edit/Delete

Edit the following account fields, then press the update button.

Administrative Information	
Merchant Parameters	
Status:	Active
Merchant:	Store Front Designs Demo Account, Inc.
Contact:	Mr. McAfee
Address Line 1:	242 Camden Street
Address Line 2:	Test
City:	Slidell
State:	LA
Country:	USA
Zip:	70461
Customer Service Phone:	555-555-4444
Internal Contact Phone:	
Fax:	555-555-2222

The **Status** entry at the top of the screen indicates the account is active. Other states are Deleted, Inactive, and Testing.

Input or verify the Administrative Information, which was populated by initial signup application. Make sure you enter information in the mandatory fields (denoted by an asterisk) or you get an error message.

Now scroll to the second portion of the Account Profile screen. Confirm that the URL, Customer Service URL and e-mail addresses are correct.

URL:	www.acmestore.com
Customer Service URL:	www.csacmestore.com
Contact Email:	test101@atsbank.com
Technical Email:	test101@atsbank.com
Reporting Email:	test101@atsbank.com
Customer Service Email:	test101@atsbank.com
Receipts Email:	test101@atsbank.com

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When a transaction takes place an email receipt is generated. You may select different options of where you would like the receipt sent. If you do not wish for any receipt to be sent choose **No Receipt**.

Continue to scroll down the screen. If your Bank Statement Identifier is incorrect, contact Customer Service.

Bank Statement Identifier (Online Check):	<input type="text" value="123456789"/>
Bank Statement Phone (Online Check):	<input type="text" value="333-333-3333"/>
Multiple Transactions:	<input type="checkbox"/> Prevent from the same IP address within 1 hour
Display Membership/Recurring Menus:	<input type="radio"/> Neither <input type="radio"/> Recurring Only <input checked="" type="radio"/> Recurring & Membership

The **Multiple Transactions** option is to prevent consumers from accidentally double billing themselves. If you check **Prevent from the same IP address within 1 hour**, the Online Commerce Suite rejects transaction requests from the same IP address received within one-hour. An ISP assigns most consumers a different IP address each time they dial up so a consumer could make two purchases within the same hour. The advent of Digital Subscriber (DSL) and cable modem DSL and other technologies that provide a static IP address for consumers may raise the risk that consumer would be rejected if they submitted two transactions within one hour. The benefit of preventing IP cramming, where a hacker attempts to cycle through credit card numbers from a single IP address, may outweigh this risk.

For **Display Membership/Recurring Menus**: check **Neither** if you do not use recurring billing or you do not use the Membership System. See the Membership section of the *Online Commerce Suite Membership Guide* for more information regarding Membership

Membership Options

Now scroll to the Membership Options section. Ignore it if you do not use the Membership system.

Membership Options	
*** Warning *** - Changing membership options can cause your membership to stop working	
Member Access URL:	<input type="text" value="www.democompany.com/member/index.f"/>
Username Size:	<input type="text" value="4"/> Min <input type="text" value="8"/> Max
Password Size:	<input type="text" value="4"/> Min <input type="text" value="8"/> Max
Use Email for Username:	<input type="radio"/> No <input checked="" type="radio"/> Yes
Generate Random Passwords:	<input type="radio"/> No <input checked="" type="radio"/> Yes
Htaccess Script URL:	<input type="text" value="www.democompany.com/member/cgi-bin"/>
Required Fields:	<input type="checkbox"/> Address <input checked="" type="checkbox"/> Email <input type="checkbox"/> Phone

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Member Access URL

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 during installation.

Username Size

Enter the maximum and minimum length for Usernames

Password Size

Enter the maximum and minimum length for Passwords

Use Email for Username

Check **No** or **Yes**.

Generate Random Passwords

Check **Yes (Display on Screen)** to display the random password on the screen. Check **Yes (Email to User)** 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 management script. 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 during installation.

Required Fields

If you check the **Address**, **E-mail**, **Phone** boxes, no subscription is accepted without information in the corresponding fields on Sign Up forms.

See the *Membership Guide* for more information regarding Membership

Scroll to the Recurring Options section. If you do not use recurring billing, ignore it.

Recurring Options

Recurring Options	
Decline Retry Interval:	<input type="text" value="7"/> Days
Number Retries for Declines:	<input type="text" value="99000"/>
Delete Users:	<input type="radio"/> On first decline <input checked="" type="radio"/> After last retry
Email Receipt when Debiting Consumers:	<input type="checkbox"/>

Decline Retry Interval

Enter number of days the system waits before attempting to charge a declined recurring transaction.

Number Retries for Declines

Enter number of retries after a declined transaction before the transaction is deleted from the system.

Delete Users

Select when to delete a subscriber.

Scroll to Payment Options.

Payment Options

Accepted Payment Types: select the credit cards that you accept. If you accept Online Checks, check Electronic Check.

Payment Options	
Accepted Payment Types:	<input checked="" type="checkbox"/> Visa Card
	<input checked="" type="checkbox"/> Master Card
	<input checked="" type="checkbox"/> American Express
	<input checked="" type="checkbox"/> Discover Card
	<input checked="" type="checkbox"/> Diner's Club
	<input type="checkbox"/> JCB
	<input checked="" type="checkbox"/> Electronic Check
Fraud Control and Address Verification options can now be updated using Configure Options under the FRISK Management Menu. Click here to view them.	

Call Center Decline Options

Continue scrolling down and you will see the Call Center Decline Options, which is used for Voice Authorizations. A credit card authorization network may produce a declined transaction with a response indicating that a call to the credit card company is required for approval. Capturing Voice Authorization allows merchants to get an authorization code from the Call Center, and process the transaction. If the credit card processor you are using supports this feature you will see the menu below. You may choose from the following options as to how you would like to complete the transaction when using a Voice Authorization.

Call Center Decline Options	
In this section you can set up your options when voice authorization is required to complete a transaction	
Consumer Decline Message: Choose the message that you would like to display to your customers when Voice Authorization is required to finish the transaction	<input checked="" type="radio"/> No Voice Auth Message -- Normal Decline <input type="radio"/> "Your order was unsuccessful! Please contact our Customer Service for assistance" - <input type="text"/> <input type="radio"/> Display your own Decline Message (maximum 128 characters) <input type="text"/> <input type="radio"/> "Your order was unsuccessful! Please contact your credit card issuer for assistance"
Merchant E-mail Notification Choose Yes if you would like your Customer Service Department to be notified via E-mail at the E-mail address listed under Customer Service E-mail above	Option for additional Email Notification: <input checked="" type="radio"/> No <input type="radio"/> Yes

Consumer Decline Message:

No Voice Auth Message

This option will cause the default message returned from the credit card processor to be displayed.

Your order was unsuccessful! Please contact our Customer Service for assistance

This allows you to list your Customer Service phone number so your customers will be able to contact your company to initiate the voice authorization.

Display your own Decline Message

Display a message of your choice up to 128 characters long.

Your order was unsuccessful! Please contact your credit card issuer for assistance

This requires the customer to call the phone number on the back of their credit card for further assistance.

Additional Email Notification

Select **Yes** if you would like for your Customer Service department to receive an email notification that a Voice Authorization is required. Or you may choose **No** if you do not wish to be notified.

User Password Options

The next section you will see is the User Password Options. Administrators can choose to require password changes for their users in 30, 60 or 90 day increments. Or you may choose not to require any password changes.

User Password Options	
In this section you can set up your options to determine how often users should change their passwords.	
Modify the Expiration Timeframe	<input type="text" value="Never"/>

Child Update Options

Scroll to the bottom of the page to **Child Update Options**.

Be careful in the propagation of your changes to the child SubIDs. If you make a mistake, you cannot revert to the previous settings. Click **Update** if you are sure.

Child Update Options	
This merchant has SubIDs. You have the option of having the information on this page update information for these child SubIDs.	
Propagation: *	<input type="radio"/> All fields to child SubIDs <input checked="" type="radio"/> No changes to child SubIDs

Using SubIDs is a way to group transactions for accounting purposes. You can set up specific SubIDs to fit your account categories or to match departments or divisions within your enterprise. Then you can assign users to specific SubIDs for transaction and report viewing.

With Sub IDs, you control access to sensitive customer or internal information. You can group transactions for reporting and viewing purposes; dividing your parent account into subordinate groups called Child SubIDs anyway you chose. You can create a grandchild subordinate to a child or a great grandchild subordinate to a grandchild Sub ID.

Alternative Sub ID configurations can also be used as part of your internal security scheme. The transaction fees for Sub ID accounts are included in the charges assessed to the parent Online Merchant Center account.

How to create a Sub ID

1. To add a Sub ID, click the [Sub ID Add](#) hyperlink from the **Merchant Configuration Menu** and the Sub ID Add screen appears.

Sub ID Add

To add a new Sub ID, you must first select a Parent Sub ID. To do this you can:

- Select the Parent Sub ID from a list of all Sub ID's.
- Select the Parent Sub ID from a list of Sub ID's under a given Sub ID.
- Enter the Parent Sub ID directly into the form.

Select a Parent Sub ID	
All Sub ID's	<input type="button" value="Display All Sub ID's"/>
Parent ID111: <input type="text"/>	<input type="button" value="Display Child ID's for this Parent"/>
Parent ID222: <input type="text"/>	<input type="button" value="Use this Parent Sub ID"/>

2. Click **Display All Sub ID s** to display all Sub IDs for the active Parent.

Sub ID Add

Step 1: Select a parent for this new Sub ID from the list below

ACME1

- 00000
- 00012
- 44444
 - 12345
 - 98765
 - 43444
- 45454
- 54545
- 55555
- 99999
- NCENT

3. Click the Parent hyperlink beneath the selected Parent ID (we used 44444). The system will display Step 2 of the Sub ID Add sequence.

Sub ID Add

Step 2: Enter a 5 character ID for this new Sub ID	
Parent ID333:	ABCDE
New Sub ID:	<input type="text"/>
<input type="button" value="Add SubID"/>	

4. Type five alpha or numeric characters into the **New Sub ID:** field. If you deleted a Sub ID in the past, you cannot reuse it.
5. Click **Add Sub ID** and a **Sub ID Add** message indicates the Sub ID was added.

Sub ID Add

Successful	
Sub ID ABCDF has been added.	
Click Here to transfer you to Acct Edit/delete information Page.	
Return	Add another SubID

6. Click the [Click Here](#) hyperlink to get to the [Account Profile](#) screen.

Global Configuration

To see information about your Online Merchant Center account, click the Global Configuration hyperlink and the Global Configuration screen appears. Contact Customer Service if any information needs to be changed.

Global Configuration

Edit the following account fields, then press the update button. If you have any questions about these parameters, please call customer service at (866) 932-5656.

Configuration Options	
Online Check Parameters	
ACH Deposit Routing Number:	999999999
ACH Deposit Account Number:	1212121212
Minimum ACH Amount:	\$ 0.50
Maximum ACH Amount:	\$ 200.00
Invoice Parameters	
Number of Transactions Inc. in Monthly Fee:	100
Routing Number:	999999999
Account Number:	1212121212
Invoice Debit Signatory:	Stacey Hart

Virtual Terminal

Use the Virtual Terminal to manually enter Online Charge transactions or Online Check (Electronic Check) transactions for billing or refunds.

You might use the Virtual Terminal screens if you get customer information in a report, by phone or e-mail. For example, the consumer calls your Customer Support Center to order a product. The Customer Support Representative enters the transaction in the Process Online Check or Process Online Charge screen.

You can issue refunds to consumers to correct billing errors, return unearned membership or subscription fees, or issue refunds as the result of returned merchandise. If you need to tie the refund to the original charge, use the Order Manager menu instead of Virtual Terminal.

Exactly how transactions process depends on how you configure Account IDs and Sub IDs in the Merchant Account Edit/Delete menu. You can configure:

- Duplicate and Multiple transaction processing
- Address for Recipient of e-mail messages. When you manually enter a transaction bill or a refund, the Online Merchant Center sends e-mail with the bill amount or refund amount to the e-mail address specified in Acct Edit/Delete screen in the Receipts email field and to the customer.
- Fraud Control by credit card. You determine how and whether to use Address Verification System (AVS) checks, by specific Credit Card.

Process Online Charge

To process an online credit card transaction, do the following:

1. From the **Virtual Terminal Menu**, click the [Process Online Charge](#) hyperlink. The following screen will be displayed:
2. Enter the cardholder information and dollar amount to be processed. The following are required fields:
 - ◆ Amount
 - ◆ Cardholder Name
 - ◆ Card Number
 - ◆ Expiration Date
3. If you would like to set up recurring billing as well as process a one time transaction, select "Yes" in the Create Recurring Transaction option, and enter the following information:
 - ◆ Billing Cycle: Select how frequently you would like the billing to occur (weekly, monthly, quarterly, etc.)
 - ◆ Max Billings: Select the max number of billings to process (ex. 12 times, or No Limit).
 - ◆ Next Billing Date: Select when you would like the first recurring billing to begin. This is typically the next billing cycle (for example, one month from today if the cycle is Monthly. However, you can set a date if you would like billing to begin on a certain day and then proceed forward from that date. For example, if you would like billing to begin on the first of the following month you could enter that date.
 - ◆ Recurring Price: Enter the amount that will be billed each billing cycle. This defaults to the same amount that you entered in the one-time amount field, but can be changed to a different amount.
4. Press the Process Credit Card button to submit the transaction.

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Process Online Charge

Use the form below to submit a credit card charge.
Fields marked with an * are required.

Customer Information									
Name:	<input type="text"/>								
Address:	<input type="text"/>								
City, State, Zip:	<input type="text"/> <input type="text"/> <input type="text"/>								
Country:	<input type="text"/>								
Phone:	<input type="text"/>								
Email:	<input type="text"/>								
Transaction Information									
Amount:*	<input type="text"/>								
Type:	<input type="radio"/> Book/Pre-Auth <input checked="" type="radio"/> Sale								
Description:	<input type="text"/>								
Cardholder's Name:*	<input type="text"/>								
Card Number:*	<input type="text"/> CVV2 <input type="text"/>								
Expiration Date:*	<input type="text"/> January <input type="text"/> 2002 <input type="text"/>								
Merchant Order Number:	<input type="text"/>								
Override AVS	<small>(IMPORTANT NOTICE - Overriding AVS will result in a higher discount rate on this transaction. You will not receive the AVS discount rate unless the customer address information is provided above. Please contact customer service for more information.)</small> <input type="checkbox"/>								
Recurring Information									
Create Recurring Transaction:	<input checked="" type="radio"/> No <input type="radio"/> Yes								
Recurring Information:	<table border="1"> <tr> <td>Billing Cycle:*</td> <td><input type="text"/></td> </tr> <tr> <td>Max Billings:</td> <td> <input checked="" type="radio"/> No Limit <input type="radio"/> Enter Value: <input type="text"/> </td> </tr> <tr> <td>First Recurring Date:</td> <td> <input checked="" type="radio"/> Next billing cycle <input type="radio"/> On this date: <input type="text"/> <input type="text"/> </td> </tr> <tr> <td>Recurring Price:</td> <td><input type="text"/></td> </tr> </table>	Billing Cycle:*	<input type="text"/>	Max Billings:	<input checked="" type="radio"/> No Limit <input type="radio"/> Enter Value: <input type="text"/>	First Recurring Date:	<input checked="" type="radio"/> Next billing cycle <input type="radio"/> On this date: <input type="text"/> <input type="text"/>	Recurring Price:	<input type="text"/>
	Billing Cycle:*	<input type="text"/>							
	Max Billings:	<input checked="" type="radio"/> No Limit <input type="radio"/> Enter Value: <input type="text"/>							
	First Recurring Date:	<input checked="" type="radio"/> Next billing cycle <input type="radio"/> On this date: <input type="text"/> <input type="text"/>							
Recurring Price:	<input type="text"/>								
<input type="button" value="Process Credit Card"/>									

Process Online Check

To process an online check (ACH) transaction, do the following:

1. From the **Virtual Terminal Menu**, click the [Process Online Check](#) hyperlink. The following screen will be displayed:
2. Enter the cardholder information and dollar amount to be processed. The following are required fields:
 - ◆ Amount
 - ◆ Name on Checking Account
 - ◆ Account Number
 - ◆ Routing Number
 - ◆ Consumer email address
3. If you would like to set up recurring billing as well as process a one time transaction, select "Yes" in the Create Recurring Transaction option, and enter the following information:
 - ◆ Billing Cycle: Select how frequently you would like the billing to occur (weekly, monthly, quarterly, etc.)
 - ◆ Max Billings: Select the max number of billings to process (ex. 12 times, or No Limit).
 - ◆ Next Billing Date: Select when you would like the first recurring billing to begin. This is typically the next billing cycle (for example, one month from today if the cycle is Monthly. However, you can set a date if you would like billing to begin on a certain day and then proceed forward from that date. For example, if you would like billing to begin on the first of the following month you could enter that date.
 - ◆ Recurring Price: Enter the amount that will be billed each billing cycle. This defaults to the same amount that you entered in the one-time amount field, but can be changed to a different amount.
4. Press the Process Check button to submit the transaction.

Process Online Check

Use the form below to submit an online check.
Fields marked with an * are required.

Customer Information									
Name:	<input type="text"/>								
Address:	<input type="text"/>								
City, State, Zip:	<input type="text"/> <input type="text"/> <input type="text"/>								
Country:	<input type="text"/>								
Phone:	<input type="text"/>								
Email receipt to consumer:*	<input checked="" type="radio"/> Yes: Email Address: <input type="text"/> <input type="radio"/> No: I will print the receipt and mail it to the consumer.								
Transaction Information									
Amount:*	<input type="text"/>								
Description:	<input type="text"/>								
Exact Name on Checking Account:*	<input type="text"/>								
Account Number:*	<input type="text"/> <input checked="" type="radio"/> Checking <input type="radio"/> Savings								
Routing Number:*	<input type="text"/>								
Merchant Order Number:	<input type="text"/>								
Override Fraud Control	<input type="checkbox"/>								
Recurring Information									
Create Recurring Transaction:	<input checked="" type="radio"/> No <input type="radio"/> Yes								
Recurring Information:	<table border="1"> <tr> <td>Billing Cycle:*</td> <td><input type="text"/></td> </tr> <tr> <td>Max Billings:</td> <td> <input checked="" type="radio"/> No Limit <input type="radio"/> Enter Value: <input type="text"/> </td> </tr> <tr> <td>First Recurring Date:</td> <td> <input checked="" type="radio"/> Next billing cycle <input type="radio"/> On this date: <input type="text"/> <input type="button" value="Go"/> </td> </tr> <tr> <td>Recurring Price:</td> <td><input type="text"/></td> </tr> </table>	Billing Cycle:*	<input type="text"/>	Max Billings:	<input checked="" type="radio"/> No Limit <input type="radio"/> Enter Value: <input type="text"/>	First Recurring Date:	<input checked="" type="radio"/> Next billing cycle <input type="radio"/> On this date: <input type="text"/> <input type="button" value="Go"/>	Recurring Price:	<input type="text"/>
	Billing Cycle:*	<input type="text"/>							
	Max Billings:	<input checked="" type="radio"/> No Limit <input type="radio"/> Enter Value: <input type="text"/>							
	First Recurring Date:	<input checked="" type="radio"/> Next billing cycle <input type="radio"/> On this date: <input type="text"/> <input type="button" value="Go"/>							
Recurring Price:	<input type="text"/>								
<input type="button" value="Process Check"/>									

Reports

How to find a transaction

You use **Transaction Search** to find an individual transaction or a group of transactions covering either a specific date or a date range when you know some transaction details. Enter Order Id, Account, Customer Name or Customer e-mail address.

1. From the **Transaction Menu**, click the [Transaction Search](#) hyperlink and the **Transaction Search** screen.
2. Type as much information as possible about the transaction to isolate. Make sure that you enter a date range.

Transaction Search

Enter your search criteria in the fields below.
(You must enter information in at least one of the following: name, account number or dollar range.)

Search Options	
Name:	<input type="text" value="botany stoto"/>
Email:	<input type="text" value="botscott@hotmail.com"/>
Account Nbr:	<input type="text"/>
Order Nbr:	<input type="text"/>
Dollar Range:	<input type="text"/> From <input type="text"/> To
Date Range:	<input type="text"/> <input type="text"/> <input type="text"/> Begin <input type="text"/> <input type="text"/> <input type="text"/> End
Include Child SubID's:	<input checked="" type="checkbox"/> Yes
<input type="button" value="Search"/>	

3. Click **Search**. You can view a transaction in the Online Merchant Center immediately after it was processed. The Online Merchant Center system is tuned to process transactions as its first priority.

Transaction Search

To get up to the second data click on an individual transaction.

Transaction Result 9 Records Found					
Nbr.	Amount	OrderID	Consumer	Type	Card Nbr / Exp. Date or Routing Nbr.
	SubID	UserID	Account	Date/Time	Result/Message
1	\$1.00	0001948150	Botany Stoto	MasterCard Pre-Auth Only	5454545454545454 01/03
			Botany Stoto	FEB-02-2000 09:28AM	Approved : Receipt : TEST
2	\$19.95	0001948150	Botany Stoto	MasterCard Sale	5454545454545454 01/03
			Botany Stoto	MAR-02-2000 12:08AM	Approved : : TEST



How to create a Transaction report for a range of transactions

You use the **Transaction Report** to produce reports to view on screen or to download as comma delimited files for input to spreadsheet or database programs.

From the **Transaction Menu**, click the [Transaction Report](#) hyperlink and the **Transaction Report** screen appears.

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Use the options below to select what you would like to view on the transaction report, then press the Submit button.

Report Options							
Date Options: (select one)	<p><input checked="" type="radio"/> Today</p> <p><input type="radio"/> Yesterday</p> <p><input type="radio"/> Current Month</p> <p><input type="radio"/> Last Month</p> <p><input type="radio"/> Year to Date</p> <p><input type="radio"/> Date Range</p> <p><input type="text"/>  Start Date</p> <p><input type="text"/>  End Date</p>						
Display Options:	<p><input checked="" type="radio"/> Transaction Summary</p> <p><input type="radio"/> Transaction Details</p> <table><tr><td>Rows per page:</td><td><input type="text" value="25"/></td></tr><tr><td>Wide table format:</td><td><input checked="" type="radio"/> No <input type="radio"/> Yes</td></tr><tr><td>Write to Excel:</td><td><input checked="" type="radio"/> No <input type="radio"/> Yes</td></tr></table> <p><input checked="" type="checkbox"/> Child Sub IDs</p> <p><input type="checkbox"/> Subtotal by Child Sub IDs</p>	Rows per page:	<input type="text" value="25"/>	Wide table format:	<input checked="" type="radio"/> No <input type="radio"/> Yes	Write to Excel:	<input checked="" type="radio"/> No <input type="radio"/> Yes
Rows per page:	<input type="text" value="25"/>						
Wide table format:	<input checked="" type="radio"/> No <input type="radio"/> Yes						
Write to Excel:	<input checked="" type="radio"/> No <input type="radio"/> Yes						
Payment Types:	<p><input checked="" type="checkbox"/> Credit Card Transactions</p> <p><input checked="" type="checkbox"/> Pre-Auths</p> <p><input checked="" type="checkbox"/> Post-Auths / Sales</p> <p><input checked="" type="checkbox"/> Voids</p> <p><input checked="" type="checkbox"/> Refunds</p> <p><input checked="" type="checkbox"/> ACH Transactions</p> <p><input checked="" type="checkbox"/> Pre-Auths</p> <p><input checked="" type="checkbox"/> Settlements</p> <p><input checked="" type="checkbox"/> Credits / Payments / Refunds</p> <p><input checked="" type="checkbox"/> Returns</p> <p><input checked="" type="checkbox"/> NOCs</p> <p><input checked="" type="checkbox"/> Voids</p> <p><input checked="" type="checkbox"/> Debit Transactions</p> <p><input checked="" type="checkbox"/> Sales</p> <p><input checked="" type="checkbox"/> Refunds</p> <p><input checked="" type="checkbox"/> Recurring Transactions</p> <p><input checked="" type="checkbox"/> Initial Sales</p> <p><input checked="" type="checkbox"/> Recurring Sales</p> <p><input checked="" type="checkbox"/> Recurring Sales Retries</p>						
Result Types:	<p><input checked="" type="radio"/> All</p> <p><input type="radio"/> Approved Only</p> <p><input type="radio"/> Declined Only</p>						
Transaction Types:	<p><input type="radio"/> All Transactions</p> <p><input checked="" type="radio"/> Live Transactions Only</p> <p><input type="radio"/> Test Transactions Only</p>						
Graph Options:	<p>Credit Card Activity:</p> <p><input checked="" type="radio"/> Line Graph <input type="radio"/> Bar Graph</p> <p><input type="checkbox"/> Dollar Amount Per Day</p> <p><input type="checkbox"/> Transactions Per Day</p> <p>Check Activity:</p> <p><input checked="" type="radio"/> Line Graph <input type="radio"/> Bar Graph</p> <p><input type="checkbox"/> Dollar Amount Per Day</p> <p><input type="checkbox"/> Transactions Per Day</p>						
<input type="button" value="Submit"/>							

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If you select the **Transaction Summary** option, the system displays transaction Qty and Dollar totals by transaction type. If you select the Transaction Detail option, the system displays individual transactions with detail such as the account name, date, dollar amount, response code, etc.

If you select the **View as Report** option, the system displays all transactions meeting your screening criteria.

If you select **Write to File**, the system downloads a comma-delimited file that you can import into an Excel spreadsheet or into a database application.

Sample Summary Report:

Online Charge		
Description	Number	Total
Pre-Auths	0	\$ 0.00
Post-Auths/Sales*	101	\$ 3,704.95
Voids*	2	(\$ 59.90)
Refunds*	1	(\$ 29.95)
Sales Declines	19	
Net Online Charge Activity (excludes pre-auths)		\$ 3,615.10

Online Check		
Description	Number	Total
Pre-Auths	5	\$ 149.75
Settlements*	15	\$ 449.25
Credit / Payments / Refunds*	0	(\$ 0.00)
Pre-Auth Returns	0	(\$ 0.00)
Returns*	1	(\$ 29.95)
Voids	6	(\$ 89.85)
Pre-Auth Declines	0	(\$ 0.00)
NOCs	0	
Net Online Check Activity (excludes pre-auths)		\$ 419.30

Transactions marked with an * are included in the net activity.
The recurring totals listed below are included in the transaction totals listed above.

Recurring Online Charge		
Description	Number	Total
Sales	27	\$ 968.65
Retry Sales	11	\$ 409.45
Refunds	0	(\$ 0.00)
Total Sales		\$ 1,378.10

Recurring Online Check		
Description	Number	Total
Pre-Auths	2	\$ 59.90
Settlements	11	\$ 329.45
Total Sales (excludes pre-auths)		\$ 329.45


Initial (one-time) Transactions		
Description	Number	Total
Online Check Pre-Auths	3	\$ 89.85
Online Charge Sales	63	\$ 2,326.85
Total		\$ 2,416.70

Sample Transaction Detail Report:

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32 records found. (26 - 50 displayed) [Printable format](#) [Export to Excel](#)

[Prev](#) [1](#) [2](#)

Transaction Detail: 01/30/2004					
Nbr.	Amount	OrderID	Consumer	Type	Card Nbr / Exp. Date or Acct Nbr / Routing Nbr.
	SubID	Merchant Nbr : UserID	Account	Date / Time	Result / Message 
26	\$10.00	29096420	Ford Zeng	MasterCard Pre-Auth Only	XXXXXXXXXXXX5454 01/2004
		102514520040130	Ford Zeng	Jan 30 2004 11:31AM	Approved : Receipt : TEST
27	\$1.02	29096482	DAVID	Visa Sale	XXXXXXXXXXXX7777 12/2005
	LARRY		DAVID	Jan 30 2004 11:39AM	Declined : DECLINED:072510009:SERV NOT ALLOWED
28	\$1.03	29096489	MASTERCARD	Visa Sale	XXXXXXXXXXXX7777 12/2005
	LARRY		MASTERCARD	Jan 30 2004 11:40AM	Declined : DECLINED:072510009:SERV NOT ALLOWED
29	\$9.95	29096745	jim morrison	MasterCard Sale	XXXXXXXXXXXX5454 02/2007
			jim morrison	Jan 30 2004 12:17PM	Approved : Receipt : TEST
30	\$12.00	29096875	Cardholder name	MasterCard Sale	XXXXXXXXXXXX5454 01/04
		:l-Dsimmeth	Cardholder name	Jan 30 2004 12:30PM	Approved : Receipt : TEST::35825948::
31	\$1.00	29097015	Jay Morrison	MasterCard Sale	XXXXXXXXXXXX5454 02/2005
			Jay Morrison	Jan 30 2004 12:51PM	Approved : Receipt : TEST
32	\$10.00	29097613	fndhfd Ford	MasterCard Pre-Auth Only	XXXXXXXXXXXX5454 01/2004
		102514920040130	fndhfd Ford	Jan 30 2004 02:02PM	Approved : Receipt : TEST

[Change Format \(Wide\)](#)

[Prev](#) [1](#) [2](#)

From the transaction detail report you can click on the Order Number of the transaction to view additional transaction detail or to submit a follow-on transaction such as a post-auth or refund. Clicking on the OrderID displays the Order Manager screen. For information on using the Order Manager screen, see the Order Manager section of this document.

Order Manager

The Order Manager menu allows you to process follow-up transactions against an existing transaction without having to re-key the consumers payment information. For example, you can issue a Post Auth (capture) transaction against a pre-auth, or issue a refund against a previous sale.

Sample Order Manager Screen:

Order Manager

Order Number: 29097015	
Date Placed	01/30/2004 12:51:30 (MAIN)
Date Last Modified	01/30/2004 12:51:30 (MAIN)
Status	Completed
Total Amount	\$1.00
Comments...	<div style="border: 1px solid black; height: 60px;"></div>
<div> <input checked="" type="radio"/> Update Comments Only <input type="radio"/> Issue Void Transaction * </div> <div> <input type="radio"/> Change Order Status to Completed <input type="radio"/> Issue Credit/Refund for <input type="text" value="1.00"/> * </div> <div> <input type="radio"/> Issue New Charge <input type="radio"/> Record Charge Back for <input type="text" value="0.00"/> * </div> <div> <input type="radio"/> Issue Post Transaction (credit card only) * <input type="radio"/> Voice Authorization Capture * </div>	
* Requires selection of a transaction detail from the list below.	
<div style="border: 1px solid black; padding: 2px;">Update Order</div>	

Transaction History					
Nbr.	Amount	OrderID	Consumer	Type	Card Nbr / Exp. Date or Acct Nbr / Routing Nbr.
	SubID	Merchant Nbr : UserID	Account	Date / Time	Result / Message 
1	\$1.00 	<u>29097015</u>	<u>Jay Morrison</u>	MasterCard Sale	XXXXXXXXXXXX5454 02/2005
			Jay Morrison	Jan 30 2004 12:51PM	Approved : <u>Receipt</u> : TEST

You can display the Order Manager screen by either clicking on the Order Manager menu, or by selecting the Order ID of a transaction in the Transaction Report or Transaction Search menu.

In the Online Merchant Center, an Order refers to one or more transactions that were processed to fulfill a consumers order. For example, a pre-auth transaction may be issued when the product is ordered, and then a corresponding post-auth (capture) transaction issued when the product is shipped. Later, a refund transaction may be issued if the product is returned. All three transactions are listed under a single order.

Order Manager Search

The easiest way to find a particular order is to search by OrderID. The OrderID is included in the transaction response and in the transaction receipt email.

Select the Order Manager menu, then key in the OrderID of the transaction you are looking for. If you do not have the OrderID, use the date range options to narrow your search, or use the Transaction Search menu.

Order Manager Search Screen:

Order Manager

Use the following options to generate a list of orders

Report Options	
Order Types	<input checked="" type="radio"/> Show All Orders <input type="radio"/> Show Only Open Orders <input type="radio"/> Show Only Completed Orders
Date Range	<input type="radio"/> Show All Orders <input checked="" type="radio"/> Show Today's Orders <input type="radio"/> Show Yesterday's Orders <input type="radio"/> Show Orders for 1 30 2004 From 1 30 2004 To
Order Number	<input type="text"/>
Include Child Sub ID's	<input checked="" type="checkbox"/> Yes
<input type="button" value="View"/>	

Order Manager Search Results:

Order ID	Date	Status	Amount
<u>29093831</u>	01/30/2004 06:50:10	Booked	\$75.00
<u>29093832</u>	01/30/2004 06:50:13	Booked	\$1.00
<u>29093889</u>	01/30/2004 06:57:54	Booked	\$50.00
<u>29094098</u>	01/30/2004 07:30:47	Booked	\$75.00
<u>29094099</u>	01/30/2004 07:30:50	Booked	\$1.00
<u>29094102</u>	01/30/2004 07:30:59	Booked	\$75.00
<u>29094103</u>	01/30/2004 07:31:04	Booked	\$1.00
<u>29094269</u>	01/30/2004 07:51:02	Completed	\$10.00
<u>29094285</u>	01/30/2004 07:53:07	Completed	\$10.01
<u>29095417</u>	01/30/2004 09:38:46	Completed	\$1.67
<u>29095426</u>	01/30/2004 09:39:13	Completed	\$1.67
<u>29095437</u>	01/30/2004 09:40:14	Completed	\$1.67
<u>29095481</u>	01/30/2004 09:45:49	Completed	\$1.67
<u>29095500</u>	01/30/2004 09:48:45	Completed	\$1.00

Select the OrderID of the order you would like to process. The Order Manager screen will be displayed.

From the Order Manager screen, you can do the following:

- ◆ **Updated Order Comments** add additional comments to the order description and press the Update Order button. The comments will be saved with the Order. No transaction processing is performed.
- ◆ **Change Order Status to Completed** this option is for documenting the fact that the order was completed without issuing a post-auth (capture). No transaction processing is performed.
- ◆ **Issue New Charge** - process an additional payment on this order. When the Update Order button is pressed, the Virtual Terminal screen will be displayed allowing you to process a new transaction. The consumers payment information will be auto-filled.
- ◆ **Issue Post Transaction** - capture a pre-auth credit card transaction and complete the order. Funds will be settled into your account when the post-auth is performed. The number of days that an authorization remains valid varies by card issuing bank. Contact your issuing bank if you have questions regarding the status of an authorization.
- ◆ **Issue Void Transaction** void a transaction sale prior to settlement. This may only be performed if the transaction has not settled and if your authorizing network supports this type of transaction. You can determine if the transaction in question has settled by locating it in your Batch Settlement Report. Transactions in Open batches can be voided.
- ◆ **Issue Credit/Refund** issue a refund against a previous sale. The refund dollar amount must be less than or equal to the original transaction amount. Refunds can only be issued against Sale or Post-Auth transactions (not pre-auths). For ACH, refunds can be issued against the settlement transaction.
- ◆ **Record Charge Back** if a previous transaction was charged back to your account by the consumer, you can note that fact by entering a charge back into the Online Merchant Center. This is for documentation purposes only -- no transaction processing is performed.
- ◆ **Voice Authorization Capture** --- issue a post auth (capture) transaction on a pre-auth where voice authorization was required.

Login Administration

You use the Login Administration menu to customize user access to transaction, consumer, and accounting information to support internal security procedures. This is a two-part process that involves creating groups and designating the available types of information for each group.

Groups

You must create a group before you can configure group access. From the **Login Admin Menu**, click the [Groups](#) hyperlink and the Groups screen appears.

Groups

Use the options below to either edit an existing group or add a new group.

Edit an Existing Group	
Name	Description
Accounting:	
Customer Service:	the helpers
Marketing:	Sales and Marketing
Product Sales:	
Support:	Tech Support
System Administrator:	Network Support

Add New Group	
Group Name: *	<input type="text"/>
Group Description:	<input type="text"/>
<input type="button" value="Create Group"/>	

* required fields.

Type a **Group Name** (required) and **Group Description**. Click **Create Group** and you see a message **Group Marketing Created**, which contains an [Add Another Group](#) hyperlink.

Groups

Completed
Group Marketing Created
<input type="button" value="Add Another Group"/>

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Continue to add groups. Each time you return to the Add Group screen, your current group list appears.

To change Group Name or Group Description, click the hyperlink in the Existing Groups list and a screen appears. Make the changes and click **Update**.

Users

You must assign a user to a group in order to access the Online Merchant Center.

From the Login Admin Menu, click the Users hyperlink and the **Add New User** screen appears.

Users

View Existing Users	
SubID:	<input checked="" type="radio"/> All <input type="radio"/> Only this SubID: <input type="text"/>
<input type="button" value="View"/>	

Add a New User	
User ID: *	<input type="text"/>
Password (min. 4 characters): *	<input type="password"/>
Sub ID (must be valid ID or blank):	<input type="text"/>
Assign to User Group: *	<input type="text" value="Choose One"/>
User Must Change Password at Next Login: *	<input type="radio"/> Yes <input checked="" type="radio"/> No
View Sensitive Data:	<input type="radio"/> Yes <input checked="" type="radio"/> No
<input type="button" value="Add User"/>	

* required fields

Complete the **User ID:**, **Password:**, and **Assign to User Group:** fields. Enter the **Sub ID** or leave the field blank. Determine if you want to require the User to change the password on the first login. The password is case sensitive.

Click **Add User** and a message that the user was added displays with an Add Another User hyperlink so you can continue to add new users.

Users

User System1 Added
<input type="button" value="Add Another User"/>

Add all users and make group assignments. For security considerations, avoid using generic User IDs and passwords.

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To view the existing users with User Group and Sub ID Access level information:

1. From the Login Admin Menu, click the [Users](#) hyperlink and the **Add New User** screen appears.
2. Click **Display All Users** and the **Existing Users** list appears.

Users

The following users have access to your site's information.
To update a user's information, click on their User ID.

Existing Users		
User ID	User Group	Sub ID Access Level
ChiefAccount	Accounting	All Sub ID's
Acme1	Administrator	All Sub ID's
Admin	Administrator	All Sub ID's
Botany	Customer Service	All Sub ID's
Collections2	Customer Service	45454
DaySupCC	Customer Service	54545
Goofy	Customer Service	All Sub ID's
NiteSupCC	Customer Service	45454
NiteTeleOp	Customer Service	45454
NiteTeleOp2	Customer Service	45454
TeleOp1 Super	Customer Service	All Sub ID's
Collections1	Product Sales	54545
Salesman1	Product Sales	All Sub ID's
System1	System Administrator	All Sub ID's

To modify details for an existing user, click the hyperlink beneath the **User ID** to modify and the following screen is shown.

Users

Please make any changes and click the Update button.
To delete a user, click the Delete button.

Last Updated:	12/15/1999 12:02:00
User ID: *	<input type="text" value="ChiefAccount"/>
Password: (min 4 characters): *	<input type="password" value="*****"/>
Confirm Password: *	<input type="password" value="*****"/>
Sub ID (must be valid ID or blank):	<input type="text"/>
Assign to User Group: *	<input type="text" value="Accounting"/> ▼
Must Change Password At Next Login:	<input type="radio"/> Yes <input checked="" type="radio"/> No
View Sensitive Data:	<input type="radio"/> Yes <input checked="" type="radio"/> No
Locked Out:	<input type="radio"/> Yes <input checked="" type="radio"/> No
<input type="button" value="Update"/>	
<input type="button" value="Delete"/>	

* Required fields

Make your changes to the fields.

The Password is hidden but you can restore users locked out of the system due to failed login attempts.

You do not have to change the password to restore User access, but you may set up a new password if the user forgot it. In that case, select **Must Change Password at Next Login**. Also, check No for **Locked Out**.

Click **Update**.

To delete this User ID entirely, click **Delete**.

Group Access

When you finish establishing your Groups and configuring Users, you can assign access to the Online Merchant Center reports and menus.

To assign group access to the Online Merchant Center:

1. From the **Login Admin Menu**, click the Group Access hyperlink and a screen appears.

Group Access

This menu is used to manage the reports and menu items to which a group's users have access.
Select the Group you would like to edit from the list below.

Menu Items	
Names	Description
Accounting	
Customer Service	the helpers
Marketing	Sales and Marketing
Product Sales	
Support	Tech Support
System Administrator	Network Support

2. Click the Group hyperlink and the Online Merchant Center User Group screen appears listing the Online Merchant Center menus and menu options.

Online Commerce Suite™ Getting Started Guide

Group Access

Select the Reports and Menu Items to which you would like to provide this group access.
Menus are in bold. For each report selected, make certain that you also select the Menu Item at the next level up.

User Group: Accounting

- ☒ **Accounting Menu**
 - ☐ ACH Batch Report
 - ☐ ACH Pending Report
 - ☐ ACH Settlement Report
 - ☐ Fee Schedule
 - ☐ Invoices/Fee Report
- ☒ Change Your Password
- ☐ **Disbursement Menu**
 - ☒ Accounts
 - ☐ Report
 - ☐ Rules
- ☐ **FROSK(TM) Management**
 - ☐ Configure Options
 - ☐ FROSK(TM) Report
- ☐ **Login Admin Menu**
 - ☐ Group Access
 - ☐ Groups
 - ☐ Users
- ☐ **Membership Menu**
 - ☐ Member Manager
 - ☐ Password Manager
 - ☐ Profile Editor
 - ☐ Recurring Export
 - ☐ Retention Report
 - ☐ Template Editor
- ☐ **Merchant Configuration Menu**
 - ☐ Acct Edit/Delete
 - ☐ Global Configuration
 - ☐ Merchant Export
 - ☐ Shipping Manager
 - ☐ Sub ID Add
 - ☐ Tax Manager
- ☐ **Transaction Menu**
 - ☐ Order Manager
 - ☒ Transaction Report
 - ☒ Transaction Search
 - ☒ Transaction Summary
- ☐ **Virtual Terminal**
 - ☐ Manual Bill (ACH)
 - ☐ Manual Bill (CC)
 - ☐ Manual Credit (ACH)
 - ☐ Manual Credit (CC)
 - ☐ Manual Sub (CC)

Update Access

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3. Select the menus and sub-menus to authorize User Group access to the Online Merchant Center reports and menus. If you do not select one of the major group access categories, that category will not display for the Group members.
4. When you have completed your group access assignments, click **Update Access** and you get an **Access Updated** message.
5. The system immediately accepts changes to the group access authorization. From the **Login Admin Menu**, click the Group Access hyperlink to confirm your changes.

Recurring Transactions

Merchants who offer products and services on a recurring basis use recurring transactions. These transactions involve a signup fee and a recurring charge.

Credit card accounts or bank accounts can be charged automatically on a recurring basis. The initial charge and the recurring charge may differ.

The Merchant specifies:

- ◆ Initial fee
- ◆ Initial amount
- ◆ Date of the first recurring charge
- ◆ Recurring amount
- ◆ Number of recurring charges (1 for unlimited, 0 for none)

Recurring transactions are cyclic: weekly, monthly, quarterly, semi-annual, annual, bi-weekly, be-annual, quad weekly or none. The billing cycle is specified as part of the recurring transaction.

Recurring transactions are processed nightly. The exact time varies.

Free signups are available for credit card transactions only. ACH transactions must have an initial charge.

Online Merchant Center is not able to process pre-authorized Online Check transactions.

Online Merchant Center processes Online Check authorization and settlement together.

Recurring Manager

To enter a recurring transaction, use the Virtual Terminal Menu options. To make a correction to a recurring transaction, use the Recurring Manager hyperlink.

If a merchant tries to send a recurring transaction twice, an error message is generated. Example: A merchant is offering a DSL service. A customer wants two lines. The system will not allow the merchant to charge the same customer twice.

Getting Started with FRISK™

Use the FRISK (Fraud Prevention and Risk Management Services) component of the Online Merchant Center (OMC) to manager your fraud exposure.

After logging into Online Merchant Center, from the left hand frame under FRISK™, click the Configure Options link. The Configure FRISK™ Management Options screen appears. For each option, click the book icon under the Option column to see Help information. Click the Edit hyperlink to configure each option.

Configure FRISK™ Management Options

Use the options below to change any FRISK™ Management Settings.

General Controls		
Option	Status	
IP Blocking	Active	Edit
Churning Protection	Inactive	Edit
IP Address Limit	Active	Edit
Large Transaction Notification	Active	Edit
Prevent Duplicate Transactions	Active	
Ship Only to Billing Address	Inactive	Edit
Validate Email Domain	Inactive	
Domain Blocking	Inactive	Edit
Reject Free Email Addresses	Inactive	Edit
Credit Card Blocking	Inactive	Edit
Blocked Transaction Source	Inactive	Edit

Online Charge Controls		
Option	Status	
Address Verification	<input checked="" type="checkbox"/> Active <input type="checkbox"/> Inactive <input type="checkbox"/> Master Card Active <input type="checkbox"/> Discover Card Active <input type="checkbox"/> American Card Active <input type="checkbox"/> Diner's Club Active <input type="checkbox"/> JCB Active	Edit
Require CVV	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Master Card Not Required <input type="checkbox"/> Master Card Not Required	Edit
Negative Account Blocking (CC)	Active - Merchant Level	Edit

Online Check Controls		
Option	Status	
Negative Bank Account Blocking	Active - Global Level	Edit

General FRISK™ Settings

IP Blocking

Use IP blocking to prevent any transactions from a specific or specified range of addresses you enter.

Configure Options

IP Blocking

IP Blocking allows you to block users coming from specific IP addresses or subnets.

IP Blocking

Status	<input checked="" type="radio"/> Active <input type="radio"/> Inactive
Propagate option	<input type="radio"/> Propagate status to Child Sub IDs <input type="radio"/> Do not update Child Sub IDs
<input type="button" value="Update"/>	

Search for Blocked IPs

IP Address	<input type="text"/>
<input type="button" value="Search"/>	

Add New IP

IP Address	<input type="text"/>
<input type="button" value="Add IP"/>	

List All Blocked IPs

3 Active Blocked IPs
<input type="button" value="Display All"/>

IP Blocking

Select **Active** to enable IP blocking.

Be sure to select either **Propagate status to Child Sub IDs** or **Do not update Child IDs**. Then click **Update**.

Online Commerce Suite™ Getting Started Guide

Search for Blocked IPs

To see a range, leave some of the boxes empty and click **Search**. For example: type 170 in the first box and 170 in the second box and then click **Search**.

Add IP

Enter a specific IP to block and click **Add IP**.

List All Blocked IPs

Click **Display All** to see a list of the IPs you blocked. You have the option to remove a blocked IP.

Cramming

Use Cramming to prevent the use of credit card or ACH number generating schemes by limiting the number of transactions allowed from a given IP address. Set the maximum number of transactions allowed within a 60 minute period.

Configure Options

Cramming detects consumers who attempt to defraud by use of credit card number generating schemes.
By activating you must include the number of attempts.

Cramming:	
Status	<input checked="" type="radio"/> Active <input type="radio"/> Inactive
Max Number of Attempts:	<input type="text" value="70"/>
Time Period:	60 Minutes
<input type="button" value="Update"/>	

This merchant has SubIDs. You have the option of having the information on this page update information for these child SubIDs.
You must select an option.

Child Update Options	
Propagation:	<input type="radio"/> Yes, update Child Sub IDs <input type="radio"/> No, do not update Child Sub IDs

Cramming

Select **Active** to enable cramming blocking.

Max Number of Attempts

To see a range, leave some of the boxes empty and click **Search**.

IP Activity Limit

IP Activity lets you limit how many transactions to accept from a specific consumer within 60 minutes.

Configure Options

IP Activity Limit

Activity monitoring will enable a Merchant to limit the number of accepted transactions, within a given time limit.
By activating you must include the number of accepts.

Activity Monitoring:	
Status	<input checked="" type="radio"/> Active <input type="radio"/> Inactive
Max Number of Accepts:	<input type="text" value="50"/>
Time Period:	60 Minutes
<input type="button" value="Update"/>	

This merchant has SubIDs. You have the option of having the information on this page update information for these child SubIDs.
You must select an option.

Child Update Options	
Propagation:	<input type="radio"/> Yes, update Child Sub IDs <input type="radio"/> No, do not update Child Sub IDs

Activity Monitoring

Select **Active** to enable limiting the number of accepted transactions from a specific IP address within a 60 minute time frame.

Max Number of Accepts:

Type the number of transactions you will accept from the same IP address within 60 minutes.

Large Transaction Amount Notification

Set Large Transaction Notification so you will know when a consumer transaction dollar amount has exceeded the threshold amount you define. You are notified by e-mail so you may review the transaction.

Configure Options

Large Transaction Notification

When transactions meet or exceed a specified dollar amount, you can be notified by email.

Notification	
Status	<input type="radio"/> Inactive <input checked="" type="radio"/> Active
Details	Transaction Exceeding: \$ <input type="text" value="2000"/>
Notify E-Mail:	<input type="text" value="jomb"/>
<input type="button" value="Update"/>	

This merchant has SubIDs. You have the option of having the information on this page update information for these child SubIDs.
You must select an option.

Child Update Options	
Propagation:	<input type="radio"/> Yes, update Child Sub IDs <input type="radio"/> No, do not update Child Sub IDs

Notification Status

Select **Active** to enable Large Transaction notification.

Notification Details

Enter the dollar amount in the **Transaction Exceeding \$** box.

Online Commerce Suite™ Getting Started Guide

Notify Email

Enter the e-mail address to notify.

Miscellaneous Settings

Duplicate Transaction Checking must be set in the FRISK™ screen.

Use Ship Only to Billing Address with Address Verification for credit card purchases. AVS will verify that the billing address matches the Shipping address. If it does not, the transaction is declined.

Use Validate Email Domain to check a list of global *whois* servers to validate the consumer's e-mail domain.

Configure Options

Miscellaneous Settings

Activate desired Risk Management Settings.

Status	
Duplicate Transaction Checking:	<input type="radio"/> Active <input checked="" type="radio"/> Inactive
Ship Only To Billing Address:	<input type="radio"/> Active <input checked="" type="radio"/> Inactive
Validate Email Domain:	<input type="radio"/> Active <input checked="" type="radio"/> Inactive
<input type="button" value="Update"/>	

This merchant has SubIDs. You have the option of having the information on this page update information for these child SubIDs. You must select an option.

Child Update Options	
Propagation:	<input type="radio"/> Yes, update Child Sub IDs <input checked="" type="radio"/> No, do not update Child Sub IDs

Duplicate Transaction Checking

Select **Active** to enable.

Ship Only to Bill Address

Select **Active** to enable. This is an AVS option to accept orders where the Billing and Shipping Address are the same.

Validate Email Domain

Select **Active** to enable rejection of all transactions originating from an invalid e-mail domain.

Email Domain Blocking

Use Email Domain Blocking to enable a filter on Internet domains associated with the customer's email address. Transactions with email domains matching a domain in your negative domain database are declined.

Configure Options

Email Domain Blocking

Email Domain Blocking allows you to block users coming from specific Domains as obtained from their email addresses.

Email Domain Blocking	
Domain Blocking	<input type="radio"/> Active <input checked="" type="radio"/> Inactive
	<input type="radio"/> Propagate status to Child Sub IDs <input type="radio"/> Do not update Child Sub IDs
	<input type="button" value="Update"/>
Search for Domains	<input type="text"/> <input type="button" value="Search"/>
Add Domain	<input type="text"/> <input type="button" value="Add Domain"/>
List All Blocked Domains	1 Active Blocked Domain(s) <input type="button" value="Display All"/>

Domain Blocking

Select **Active** to enable.

Select **Propagate status to Child Sub IDs** or **Do not update Child Sub IDs**. Then click **Update**.

Search for Domain

To see if a specific domain is in the OMC domain reject database, enter the domain name in the search box and click **Search**.

List All Domains

To see all domains in the OMC domain database, click **Display All**.

Add a Domain

Type the domain and click **Add Domain**.

Reject Free Email Addresses

You use Reject Free Email Addresses to reject transactions from someone with a free e-mail account (included in the Merchant Commerce OMC database). You can suggest a domain to Merchant Commerce Inc. Customer Service to review for inclusion in the database.

Configure Options

Reject Free Email Addresses

Specify which email domains to be rejected.

Reject Free Email:	
Status	<input type="radio"/> Active <input checked="" type="radio"/> Inactive
Propagate option	<input type="radio"/> Propagate status to Child Sub IDs <input type="radio"/> Do not update Child Sub IDs
<input type="button" value="Update"/>	

Search for Domain	
Domain:	@ <input style="width: 100%;" type="text"/>
<input type="button" value="Search"/>	

List All Domains	
	445
<input type="button" value="Display All"/>	

Suggest a Domain	
Domain:	<input style="width: 100%;" type="text"/>
Your Email:	<input style="width: 100%;" type="text"/>
<input type="button" value="Submit"/>	

Reject Free Email

Select **Active** to enable.

Select **Propagate status to Child Sub IDs** or **Do not update Child Sub IDs**. Then click **Update**.

Search for Domain

To see if a specific domain is in the OMC free e-mail reject database, enter the domain name in the @ box. Click **Search**.

List All Domains

To see all domains in the OMC free e-mail reject database, click **Display All**.

Suggest a Domain

Type the domain and your e-mail in the boxes and click **Submit**. Merchant Commerce Inc. Customer Service will review the domain before adding to the OMC free e-mail reject database.

Country Blocking

Use Country Blocking to filter on the consumer's country as obtained by the billing and/or shipping addresses. Transactions with countries matching a country in the Merchant's negative country database will be declined.

Configure Options

Country Blocking

Country Blocking allows you to block transactions originating from users coming from specific countries. The country information is obtained from their Billing and Shipping addresses.

Country Blocking	
Country Blocking	<input type="radio"/> Active <input checked="" type="radio"/> Inactive <input type="radio"/> Propagate status to Child Sub IDs <input type="radio"/> Do not update Child Sub IDs <div style="text-align: right;">Update</div>
Search for Countries	<input style="width: 100%;" type="text"/> <div style="text-align: right;">Search</div>
Add Countries	<input style="width: 100%;" type="text"/> <input checked="" type="radio"/> Check Shipping and Billing <input type="radio"/> Check Billing Only <input type="radio"/> Check Shipping Only <div style="text-align: right;">Add Country</div>
List All Blocked Domains	<div style="text-align: center;">0 Active Blocked Countries</div> <div style="text-align: right;">Display All</div>

Country Blocking

Select **Active** to enable.

Select **Propagate status to Child Sub IDs** or **Do not update Child Sub IDs**. Then click **Update**.

Search for Countries

To see if a specific country is in the country reject database, enter the country name in the box. Click **Search**.

Add Countries

To add a country to block, key the name of the country and then select which address fields to check against.

List All Countries

To see all countries in the OMC country reject database, click **Display All**.

Restrict Transaction Source

Use Restrict Transaction Source to restrict transaction processing to only those transactions that originate from servers that you specify via IP address or domain name. This option can add an additional level of security to your transaction processing, ensuring that only transactions that were submitted from your server are processed under your account. However, this filter should only be used if you're using the Quicksale method utilizing COM objects (SecurePost) or similar shopping cart modules. If you have questions regarding this feature, please contact customer service for assistance.

Configure Options

Restrict Transaction Source

This option allows you to restrict transaction processing to only those transactions that originate from servers that you specify via IP address or domain name. This option can add an additional level of security to your transaction processing, ensuring that only transactions that were submitted from your server are processed under your account. However, this filter should only be used if you're using the Quicksale method utilizing COM objects (SecurePost) or similar shopping cart modules. If you have questions regarding this feature, please contact customer service for assistance.

1 IP(s)/Domain(s) found.

IP Address / Domain	Remove
123.45.67.890	<input type="checkbox"/>

[Remove](#)

Add IP Address or Domain Source

IP Address / Domain	
<input style="width: 95%;" type="text"/>	Add

Propagate changes to SubIDs

Propagate option	
<input type="radio"/> Yes, propagate changes to all SubIDs	
<input type="radio"/> No, do not update SubIDs	

Remove IP Address / Domain

To remove an existing IP address or Domain, click on the remove checkbox and press the Remove button.

Add IP Address / Domain:

To add a transaction source, key in the IP address or domain name of the server that you are submitting transactions from. Note: changes are applied immediately, so be sure to verify the accuracy of the address before entering it. If the address is incorrect, all transactions may be declined. More than one address can be active.

Online Charge FRISK™ Controls

Address Verification

Use Address Verification for real-time verification of the credit card holder's billing address. Many merchant banks also charge a lower rate when you have Address Verification enabled.

Note: If AVS is active, an amount may be reserved on the consumer's credit card when the transaction is declined due to AVS.

Address Verification Status	
Visa	<input checked="" type="radio"/> Active <input type="radio"/> Inactive
Master Card	<input checked="" type="radio"/> Active <input type="radio"/> Inactive
American Express	<input checked="" type="radio"/> Active <input type="radio"/> Inactive
Discover Card	<input checked="" type="radio"/> Active <input type="radio"/> Inactive
Diner's Club	<input checked="" type="radio"/> Active <input type="radio"/> Inactive
JCB	<input checked="" type="radio"/> Active <input type="radio"/> Inactive

Select **Active** for each credit card you want to setup with AVS. Then scroll down the screen to the Address Verification Options section. You select the specific activation level in this screen.

Address Verification Options

Verification Requirements

IMPORTANT NOTICE:
Please read BEFORE proceeding with AVS option configuration!

Transactions which are declined due to non-match of AVS information are still authorized by the credit card network, but the sale amount will NOT be charged to the credit card holder's account and will not be deposited to your bank account.

Click [here](#) for full details.

☐ No Match Required
☐ Only Address must match
☐ Only Postal Code Must Match
☐ Only 3 Digit Postal Code Must Match
☐ Either Address or Postal Code must match
☐ Either Address or 3 Digit Postal Code must match
☒ Address and 5 digit Postal Code must match
☐ Address and 8 digit Postal Code must match

AVS can not be performed on all cards, for example some cards issued outside of the U.S. Please select how you would like such cards to be handled.

☒ Accept these cards
☐ Reject these cards

Sometimes, even though AVS can be performed on a certain credit card, the AVS system for the consumer's bank may be temporarily unavailable. Please select how you would like such cards to be handled.

☐ Accept these cards
☒ Reject these cards

CVV2 Required

CVV2, or Card Verification Value 2, is a number that is printed, not imprinted, on Visa and MasterCard. This number is never transferred during card swipes and should only be known by the cardholder, the person holding the card in their hand. Use CVV2 Required to require all transactions be submitted with a valid CVV2 value in order to be processed.

Select **Active** for each credit card you want to require CVV2 values. Then scroll down the screen to the CVV2 Options section.

CVV2 Required Status	
Status	<input checked="" type="radio"/> Active <input type="radio"/> Inactive
Visa	<input checked="" type="radio"/> Required <input type="radio"/> Not Required
Master Card	<input checked="" type="radio"/> Required <input type="radio"/> Not Required

Some card issuers do not support CVV2. Select whether you would like to process these transactions if a CVV2 cannot be performed.

CVV2 Options

CVV2 checks cannot be performed on all cards, either because the request cannot be processed, or the card issuer is not registered for CVV2 processing.

Please select how you would like such cards to be handled:

- ☒ Accept these cards
- ☐ Reject these cards

Negative Account Blocking CC

Use to reject transactions from account numbers in the OMC negative database. Base Level checks a Merchant Commerce Inc. account number list. Merchant Level checks the account number list you, the Merchant maintains. Global Level checks an account number list from all OMC Merchants.

Configure Options

Negative Account Blocking for Credit Card

Negative account blocking will allow you to block out transactions on an account level basis.

Negative Account

Status	<input checked="" type="radio"/> Active: Base Level <input type="radio"/> Active: Merchant Level <input type="radio"/> Active: Global Level
Propagate option	<input type="radio"/> Propagate status to Child Sub IDs <input type="radio"/> Do not update Child Sub IDs
<input type="button" value="Update"/>	

Search for Negative Account

Credit Card #:	<input style="width: 90%;" type="text"/>
<input type="button" value="Search"/>	

Add CC to Negative Accounts

Credit Card #:	<input style="width: 90%;" type="text"/>
Consumer:	<input style="width: 90%;" type="text"/>
<input type="button" value="Add CC"/>	

Remove CC from Negative Accounts

Credit Card #:	<input style="width: 90%;" type="text"/>
<input type="button" value="Remove CC"/>	

Override Global Negative Account

Credit Card #:	<input style="width: 90%;" type="text"/>
<input type="button" value="Override"/>	

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For Negative Account Status, select Base, Merchant or Global Level. Select Yes or No to Propagate to Child SubIDs and click **Update**.

Search for Negative Account

Type the Credit Card # in the box. Click **Search**.

Add CC to Negative Accounts

Type the Credit Card # in the box and the consumer name in the Consumer box. Click **Add CC**.

Remove CC from Negative Accounts

Type the Credit Card # in the box. Click **Remove CC**.

Override Global Negative Account

Type the Credit Card # in the box. Click **Override**.

Online Check Controls

Negative Account Blocking ACH

Use to reject transactions from account numbers in the OMC negative database. Base Level checks an account number list maintained by Merchant Commerce Inc. Merchant Level checks the account number list you maintain. Global Level checks an account number list from all OMC merchants.

The screenshot shows a web interface titled "Configure Options" with a sub-header "Negative Bank Account Blocking". Below the sub-header is a descriptive sentence: "Negative Bank Account Blocking will allow you to negate out transactions on an account level basis." The interface contains five main sections, each with a blue header bar:

- Negative Account Status:** Contains two rows of radio button options. The first row is "Status" with options "Active: Base Level", "Active: Merchant Level", and "Active: Global Level" (which is selected). The second row is "Propagate option" with options "Propagate status to Child Sub IDs" and "Do not update Child Sub IDs". An "Update" button is at the bottom.
- Search for Negative Account:** Contains two input fields labeled "Routing #:" and "Account #:", followed by a "Search" button.
- Add Negative Accounts:** Contains three input fields labeled "Routing #:", "Account #:", and "Consumer Name:", followed by an "Add ACH" button.
- Remove Negative Accounts:** Contains two input fields labeled "Routing #:" and "Account #:", followed by a "Remove ACH" button.
- Override Global Negative Account:** Contains two input fields labeled "Routing #:" and "Account #:", followed by an "Override" button.

For Negative Account Status, select Base, Merchant or Global Level. Select **Propagate status to Child Sub IDs** or **Do not update Child Sub IDs**. Then click **Update**.

Search for Negative Account

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Type Routing # and Checking # in the boxes. Click **Search**.

Add ACH to Negative Accounts

Type Routing #, Checking # and Consumer Name in the boxes. Click **Add ACH**.

Remove ACH from Negative Accounts

Type Routing # and Checking # in the boxes. Click **Remove ACH**.

Override Global Negative Account

Type Routing # and Checking # in the boxes. Click **Override**.

Creating Reports

From the left hand frame under FRISK™, click the FRISK™ Report link. The FRISK™ Report screen appears. FRISK Report allows you to view FRISK activity within your account for a given date range.

FRISK Report

Make your selections from the lists below and then click Submit

Report Options

☒ Today
☐ Yesterday
☐ Current Month
☐ Last Month
☐ Year to Date
☐ Date Range

Date Options: (select one)

11/20/2012 11/20/2012 Begin
11/20/2012 11/20/2012 End

This merchant has SubIDs. You have the option of including the information on this report for these Child SubIDs. You must select an option.

Child Update Options

Propagation: ☐ Yes, include Child Sub IDs
☐ No, do not include Child Sub IDs

Submit

Select a time frame: Today, Yesterday, Current Month, Last Month, Year to Date or a Date Range. Under Child Update Options, be sure to specify Yes or No to propagate to Child Sub IDs. The following report appears:

FRISK Report

The following report lists transactions that were screened by the active Frisk™ functions.
Click [here](#) to change your report criteria.

FRISK™ Activity Report: 1 transactions processed.

FRISK Feature	Transactions Screened	Percent of Total
Domain Validation	0	0.000
Free E-Mail Rejection	0	0.000
IP Activity	0	0.000
IP Blocking	0	0.000
IP Cramming	0	0.000
Negative Account	0	0.000
Ship To Bill To	0	0.000

Click on any of the FRISK Feature links to view transaction details.

Fraud Prevention Guidelines

There are ways to limit fraud exposure and the FRISK™ Options help you to do just that. Use the following guidelines to minimize your exposure to fraudulent transactions:

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1. Use AVS whenever possible.
2. Be particularly wary of orders from free e-mail addresses.

A thief needs an untraceable address to hide behind after stealing a credit card and address. A high percentage of fraudulent orders come from free e-mail addresses. The Online Merchant Center allows you to block transactions from free e-mail accounts.

3. Check the customer's Web site. Put www in front of the domain of the consumer's e-mail domain to see if it is real. A warning sign is if the site is non-existent, empty or under construction. There may be a problem if the Web site displays a US business address but the order request delivery to Eastern Europe.
4. Be careful with orders where the ship to address differs from the bill to address. Look for suspicious addresses. Requests to ship merchandise to post office boxes or an office address are often associated with fraud. Keep lists of zip codes with high fraud rates.
5. Watch out for unusual orders. Thieves tend to place orders that differ from typical customers. Watch for big ticket items, unusually high quantities and orders where customers are willing to pay a lot for expedited delivery, rush orders the customer who needs it yesterday. Random orders where the customer doesn't care if the item is in stock or I'll take one of everything!
6. Phone the customer if there is any doubt of legitimacy.
7. Collect all possible order data in your form: customer address and phone number, issuing bank name of credit card and IP address of computer where the order was placed.
8. State clearly on your Web site you use anti-fraud measures and that you will prosecute for all fraudulent orders.
9. Ask for the CVV2 on your order form (Please enter the 3-digit value at the end of your credit card account number printed on the back of the Visa card.) It helps verify the customer has a genuine Visa card in his or her possession and the card account is valid. If you receive a No-Match result code, it could be viewed as a sign of potential fraud. CVV2 should never be stored as part of order information.
10. If the sale sounds too good to be true, it probably is.

AVS

What is AVS? The Address Verification System (AVS) is a risk management tool for Merchants accepting transactions where neither the card nor the cardholder is present. AVS helps reduce the risk of fraudulent transactions by verifying the cardholder's billing address with the card issuer. Using AVS on your transactions may also result in a reduced discount rate charged by your Merchant Bank.

The Online Merchant Center makes it easy to configure AVS by setting options in the FRISK™ menu. When you choose to use AVS, you can also choose the level of "match" that must occur before you accept the transaction. While you should establish your own policy for handling transactions based on AVS result codes, VISA provides the following guidelines for the card-not-present industry:

Code	Description
Y Exact Match	Both street address and ZIP Code match. Requiring an exact match provides the highest level of fraud protection. Generally speaking, you will want to proceed with transactions for which you have received an authorization approval and an exact match.
A Partial Match	Street address matches, but ZIP Code does not. You may want to follow up before shipping merchandise. The issuer might have the wrong ZIP Code in its file; the customer may have entered the ZIP Code incorrectly or this response may indicate a potentially fraudulent situation.
Z Partial Match	Five-digit Zip Code matches, address does not You may want to follow up before shipping merchandise. The issuer might have the wrong address information in its file or the same address information in a different format; the

	cardholder may have recently moved; the customer may have entered the address incorrectly or this response may indicate a potentially fraudulent situation.
No Match	Street address and ZIP Code do not match. Requiring no match provides the lowest level of fraud protection. You should probably follow up with the cardholder before shipping merchandise. The cardholder may have moved recently and not notified the issuer; the cardholder may have given you shipping address instead of the billing address; or the person may be attempting a fraudulent transaction. "No Match" responses clearly warrant further investigation.
U Unavailable	Address information is unavailable for that account number or card issuer does not support AVS. You can select if you want to accept or decline transactions receiving this response code.
S Service not supported.	Issuer does not support AVS. You can select if you want to accept or decline transactions receiving this response code.
R Retry	Issuer authorization system is unavailable, retry later. You can select if you want to accept or decline transactions receiving this response code.
E	Error, AVS not supported for this industry
X	Exact, all digits match, nine-digit ZIP Code
W	Nine-digit ZIP code matches, address does not

Using the Shipping Manager

If you use the Web Link hosted shopping cart integration method, the Shipping Manager is where you configure the Online Commerce Suite to calculate shipping charges. If you using one of the other integration methods (for example if you are using your own shopping cart), you will not use this option. Refer instead to the documentation from your shopping cart vendor.

Shipping calculation rules are based on the following factors:

- ◆ Should pounds or kilograms be used in the Product Weight calculation?
- ◆ Use a flat rate for all shipments or consider shipping distance differentials? If shipping zones are used, what are the zone splits and surcharges to use?
- ◆ Which base shipping rate should be used? What premium shipping methods are available? Should premium methods be calculated as multiples of the base rate?

Shipping Manager has extensive on-line instructions. To configure Shipping Manager:

1. From the **Merchant Configuration** Menu, click the **Shipping Manager** hyperlink and the Shipping Manager screen appears.

The steps are:

1. Select a Calculation Method. Indicate if you will use item weight or order value to calculate shipping charges.
2. Create Shipping Regions. If rates vary based upon shipping destination, use this section to create Regions to represent the different destinations. For example, you might create rates for East of Mississippi and West of Mississippi.
3. Enter a Base Shipping Method: This is the shipping method upon which all shipping calculations will be based, For example, UPS Ground is a common Base Shipping Method.
4. Enter Base Shipping Rates: For each Region created in step 2, specific Base Shipping Rates are entered.

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5. Enter Premium Shipping Methods: If alternative shipping methods are offered, for example overnight and second day air, enter them along with a flat surcharge amount.
2. Read the instructions. Click **Begin** and the **Shipping Manager Step 1: Enter Calculation** screen appears.

The screenshot shows a web form titled "Shipping Manager". Inside, there is a sub-header "Step 1: Enter Calculation Method". Below this, there are three radio button options: "Calculate based upon weight in pounds" (which is selected), "Calculate based upon weight in kilograms", and "Calculate based upon total order amount". At the bottom of the form is a button labeled "Enter Calculation Type".

3. Check a calculation method: pounds, kilograms or total order amount. Click **Enter Calculation Type**.
4. Click the Proceed to Step 2 hyperlink and the **Shipping Manager Step 2: Enter Shipping Regions** screen appears.

The screenshot shows a web form titled "Step 2: Enter Shipping Regions". It features a table with two columns. The first column contains the text "USA" and an empty text input field. The second column contains a "Delete" button and an "Add Region" button. Below the table is a "Next Step" button.

5. Click **Delete** to delete old regions. Click **Add Region** to add a new region. Click **Next Step** and the **Step 3: Enter Base Shipping Method** screen appears.

The screenshot shows a web form titled "Step 3: Enter Base Shipping Method". It has a table with two columns. The first column is labeled "Shipping Method". The second column contains a text input field with the value "UPS Ground". Below the table is a "Continue" button.

6. Enter a name in **Base Shipping Method Name** field. The system does not perform a data validation on your input. Click **Enter Shipping Method**.
7. Click the Proceed to Step 4 hyperlink and **Shipping Manager Step 4: Enter Base Shipping Rates** screen appears (where the shipping calculations are based on purchase value).

NOTE: The excess rate is used to calculate shipping charges when an order exceeds the largest range entered. Excess rate is based on a percent of the order value.

Shipping Manager

Ranges are added one at a time, beginning with the first or lowest range.

1. Enter a upper value for the range. (The lower value will already be displayed.)
2. Enter the amount charged for each Shipping Region listed.
3. Click the Add Range button to add the range.
4. Repeat until you have created all the necessary ranges
5. Enter an Excess Rate*

Step 4: Enter Base Shipping Rates

Range	USA	
0 lbs <= x < 10 lbs	\$5	
10 lbs <= x < 20 lbs	\$10	
20 lbs <= x < 30 lbs	\$0	<input type="button" value="Delete"/>
30 lbs <= x < <input style="width: 50px;" type="text"/> lbs	\$ <input style="width: 50px;" type="text"/>	<input type="button" value="Add Range"/>
30 lbs and above	<input style="width: 50px;" type="text"/> %	<input type="button" value="Update"/>
<input type="button" value="Next Section"/>		

8. Click **Next Section** and the **Shipping Manager Step 5: Enter Premium Shipping Methods** screen appears.
9. Type a name in the **Premium Shipping Method Name** field and a dollar amount in the **Premium Amount** field. Click **Next Step** and a **Shipping Set-up Complete** message appears.

Using the Tax Manager

If you use the Web Link hosted shopping cart integration method, the Tax Manager is where you configure the Online Commerce Suite to calculate taxes. If you using one of the other integration methods (for example if you are using your own shopping cart), you will not use this option. Refer instead to the documentation from your shopping cart vendor

The Merchant is responsible for maintaining state taxation rates. Online Merchant Suite only provides the interface to enter the specific tax information. Tax laws vary:

1. From the **Merchant Configuration Menu**, click the Tax Manager hyperlink and the **Tax Manager** screen appears.

Tax Manager

Use the following options to add or edit tax rates by state. To remove a tax, select blank for state or rate

Edit Tax Rate	
State	Rate
California	8.25

Submit

2. Click the arrow in the **State** column and a pick list of all 50 states appears. Select the state and input the applicable tax rate percentage as a single-place decimal (8.5 rather than .0085 or 8.5%).
3. Click **Propagate Taxes** to make these rates effective for all Child Sub IDs.
4. Click **Update Taxes** and a **Taxes Updated** message screen displays with the State and Rate.

Taxes Updated	
State	Rate
CA	8.25%

For information about Canadian tax setup, contact Customer Service.

Glossary

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 Network: 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.

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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

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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.

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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, and 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.

IP

(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

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(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

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- 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 Layer (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**

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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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