Table of Contents

Welcome to the Online Commerce Suite™.................................................................Page 1
  About this document........................................................................................................Page 1
  How to Comment on This Guide......................................................................................Page 1
  Contact Information........................................................................................................Page 1
  Customer Service............................................................................................................Page 1
  Documentation................................................................................................................Page 1
  Certified Networks..........................................................................................................Page 1
  Hardware Compatible List..............................................................................................Page 1

Payment Processing Introduction......................................................................................Page 2
  Merchant Account..........................................................................................................Page 2
  Payment Gateway..........................................................................................................Page 2
  Virtual Terminal (or Virtual POS)..................................................................................Page 2
  Web Store E-commerce basics.......................................................................................Page 2
  Web site..........................................................................................................................Page 2
  Secure server connection..............................................................................................Page 3
  Shopping Cart................................................................................................................Page 3

Online Charge 101..........................................................................................................Page 4
  Authorization.................................................................................................................Page 4
  Capture..........................................................................................................................Page 4
  Settlement.......................................................................................................................Page 4

Online Checks 101..........................................................................................................Page 6

Introduction to the Online Commerce Suite................................................................Page 7
  Online Commerce Suite Components..........................................................................Page 8
  Customer PC................................................................................................................Page 8
  Merchant e-Commerce Server.......................................................................................Page 8
  Shopping Cart................................................................................................................Page 8
  Merchant PC................................................................................................................Page 8
  Online Commerce Suite Functions............................................................................Page 8

Linking Your System to the Online Commerce Suite.................................................Page 9
  Web Link........................................................................................................................Page 9
  Quicksale Method.........................................................................................................Page 9
  Socket............................................................................................................................Page 10
  Batch Processing..........................................................................................................Page 10
  Membership................................................................................................................Page 10

Using the Online Merchant Center............................................................................Page 11
  Frames..........................................................................................................................Page 11
  Account Profile Page....................................................................................................Page 12
    Membership Options................................................................................................Page 14
    Recurring Options.....................................................................................................Page 15
    Payment Options.......................................................................................................Page 16
    Call Center Decline Options....................................................................................Page 16
    User Password Options............................................................................................Page 17
    Child Update Options...............................................................................................Page 17
  How to create a Sub ID..................................................................................................Page 18
  Global Configuration....................................................................................................Page 20
  Virtual Terminal..........................................................................................................Page 21
    Process Online Charge.............................................................................................Page 21
    Process Online Check..............................................................................................Page 23
    Reports.......................................................................................................................Page 24
Table of Contents

Using the Online Merchant Center
  How to find a transaction ................................................................. Page 24
  How to create a Transaction report for a range of transactions ................................................................................. Page 26
Order Manager .................................................................................................................. Page 29
  Order Manager Search ............................................................................ Page 30
Login Administration ........................................................................................................ Page 33
  Groups ........................................................................................................... Page 33
  Users ............................................................................................................. Page 34
  Group Access .............................................................................................. Page 36
Recurring Transactions ................................................................................................. Page 39
Recurring Manager ................................................................................................. Page 39
Getting Started with FRISK™ ................................................................................. Page 39
  General FRISK™ Settings ....................................................................... Page 40
  Online Charge FRISK™ Controls ............................................................... Page 47
  Online Check Controls ............................................................................. Page 50
Creating Reports ....................................................................................................... Page 51
Fraud Prevention Guidelines .................................................................................. Page 51
AVS .................................................................................................................... Page 52
Using the Shipping Manager .................................................................................. Page 53
Using the Tax Manager ......................................................................................... Page 55

Glossary ....................................................................................................................... Page 57

Copyright Notice ......................................................................................................... Page 64
Welcome to the Online Commerce Suite™

Thank you for choosing the WorldPay 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@merchantpartners.com

Phone: 770 396 1616

Documentation

Web Site URL: https://merchants.worldpay.us/docs/

Certified Networks

Web Site URL: https://merchants.worldpay.us/docs/networks.taf

Hardware Compatible List

Web Site URL: https://merchants.worldpay.us/docs/equipment.taf
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 advertisegements. 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 3–30 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.
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.
7. Credit card issuing bank settles transaction.
8. Credit card issuing bank debits consumer credit card account.
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.

2. Online Check transaction is submitted to gateway.
4. Online Commerce Suite Gateway sends ACH batch transactions to Federal Reserve.
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.
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 form 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
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.

   ![](image)

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.
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.
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.
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.

<table>
<thead>
<tr>
<th>Bank Statement Identifier (Online Check):</th>
<th>123456789</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Statement Phone (Online Check):</td>
<td>333-333-3333</td>
</tr>
<tr>
<td>Multiple Transactions:</td>
<td>prevent from the same IP address within 1 hour</td>
</tr>
<tr>
<td>Display Membership/Recurring Menus:</td>
<td>Neither</td>
</tr>
</tbody>
</table>

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.
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

<table>
<thead>
<tr>
<th>Recurring Options</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Decline Retry Interval:</td>
<td>7 Days</td>
</tr>
<tr>
<td>Number Retries for Declines:</td>
<td>9900C</td>
</tr>
<tr>
<td>Delete Users:</td>
<td>On first decline After last retry</td>
</tr>
<tr>
<td>Email Receipt when Debiting Consumers:</td>
<td></td>
</tr>
</tbody>
</table>

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 Table]

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 Table]
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.

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.

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.

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

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.
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.
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.
Process Online Charge

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

Customer Information

Name:
Address:
City, State, Zip:
Country:
Phone:
Email:

Transaction Information

Amount:* 
Type: 
○ BookPre-Auth  ○ Sale
Description:

Cardholder's Name:* 
Card Number:* CVV2 
Expiration Date:* January  2002

Merchant Order Number:

Override AVS

(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.)

Recurring Information

Create Recurring Transaction: 
○ No  ○ Yes

Billing Cycle:
Max Billings:
○ No Limit
○ Enter Value:
First Recurring Date:
○ Next billing cycle
○ On this date
Recurring Price:

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.
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.)

<table>
<thead>
<tr>
<th>Search Options</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Name:</td>
<td>botany stoto</td>
</tr>
<tr>
<td>Email:</td>
<td><a href="mailto:botscott@hotmail.com">botscott@hotmail.com</a></td>
</tr>
<tr>
<td>Account Nbr:</td>
<td></td>
</tr>
<tr>
<td>Order Nbr:</td>
<td></td>
</tr>
<tr>
<td>Dollar Range:</td>
<td>From</td>
</tr>
<tr>
<td></td>
<td>To</td>
</tr>
<tr>
<td>Date Range:</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Include Child SubID’s:</td>
<td>Yes</td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>Nbr.</th>
<th>Amount</th>
<th>OrderID</th>
<th>Consumer</th>
<th>Type</th>
<th>Card Nbr / Exp. Date or Routing Nbr.</th>
<th>Result/Message</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$1.00</td>
<td>0001948150</td>
<td>Botany Stoto</td>
<td>MasterCard Pre-Auth Only</td>
<td>5454545454545454</td>
<td>01/03</td>
</tr>
<tr>
<td>2</td>
<td>$19.95</td>
<td>0001948150</td>
<td>Botany Stoto</td>
<td>MasterCard Sale</td>
<td>5454545454545454</td>
<td>Approved : Receipt : TEST</td>
</tr>
</tbody>
</table>

Page 25
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.
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)
  - Today
  - Yesterday
  - Current Month
  - Last Month
  - Year to Date
  - Date Range
    - Start Date
    - End Date

### Display Options:
- Transaction Summary
- Transaction Details
  - Rows per page: 25
  - Wide table format: No
  - Write to Excel: Yes
  - Child Sub IDs
    - Subtotal by Child Sub IDs

### Payment Types:
- Credit Card Transactions
  - Pre-Auths
  - Post-Auths / Sales
  - voids
  - Refunds
- ACH Transactions
  - Pre-Auths
  - Settlements
  - Credits / Payments / Refunds
  - Returns
  - NOCs
  - voids
- Debit Transactions
  - Sales
  - Refunds
- Recurring Transactions
  - Initial Sales
  - Recurring Sales
  - Recurring Sales Retries

### Result Types:
- All
- Approved Only
- Declined Only

### Transaction Types:
- All Transactions
- Live Transactions Only
- Test Transactions Only

### Graph Options:
- Credit Card Activity:
  - Line Graph
  - Bar Graph
  - Dollar Amount Per Day
  - Transactions Per Day

- Check Activity:
  - Line Graph
  - Bar Graph
  - Dollar Amount Per Day
  - Transactions Per Day

[Submit]
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:**

<table>
<thead>
<tr>
<th>Description</th>
<th>Number</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-Auths</td>
<td>0</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Post-Auths/Sales*</td>
<td>101</td>
<td>$3,704.95</td>
</tr>
<tr>
<td>Voids*</td>
<td>2</td>
<td>($ 59.90)</td>
</tr>
<tr>
<td>Refunds*</td>
<td>1</td>
<td>($ 26.95)</td>
</tr>
<tr>
<td>Sales Declines</td>
<td>19</td>
<td></td>
</tr>
<tr>
<td><strong>Net Online Charge Activity (excludes pre-Auths)</strong></td>
<td></td>
<td>$ 3,615.10</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Number</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-Auths</td>
<td>5</td>
<td>$ 149.75</td>
</tr>
<tr>
<td>Settlements*</td>
<td>15</td>
<td>$449.25</td>
</tr>
<tr>
<td>Credit / Payments / Refunds*</td>
<td>0</td>
<td>($ 0.00)</td>
</tr>
<tr>
<td>Pre-Auth Returns</td>
<td>0</td>
<td>($ 0.00)</td>
</tr>
<tr>
<td>Returns*</td>
<td>1</td>
<td>($ 26.95)</td>
</tr>
<tr>
<td>Voids</td>
<td>6</td>
<td>($ 89.85)</td>
</tr>
<tr>
<td>Pre-Auth Declines</td>
<td>0</td>
<td>($ 0.00)</td>
</tr>
<tr>
<td>NOCs</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td><strong>Net Online Check Activity (excludes pre-Auths)</strong></td>
<td></td>
<td>$ 419.30</td>
</tr>
</tbody>
</table>

*Transactions marked with an * are included in the net activity.*

Recurring totals listed below are included in the transaction totals listed above.

<table>
<thead>
<tr>
<th>Description</th>
<th>Number</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales</td>
<td>27</td>
<td>$968.65</td>
</tr>
<tr>
<td>Retry Sales</td>
<td>11</td>
<td>$409.45</td>
</tr>
<tr>
<td>Refunds</td>
<td>0</td>
<td>($ 0.00)</td>
</tr>
<tr>
<td><strong>Total Sales</strong></td>
<td></td>
<td>$1,378.10</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Number</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-Auths</td>
<td>2</td>
<td>$ 59.90</td>
</tr>
<tr>
<td>Settlements</td>
<td>11</td>
<td>$329.45</td>
</tr>
<tr>
<td><strong>Total Sales (excludes pre-Auths)</strong></td>
<td></td>
<td>$329.45</td>
</tr>
</tbody>
</table>

**Sample Transaction Detail Report:**
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:**
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 consumer's 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

<table>
<thead>
<tr>
<th>Report Options</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Order Types</strong></td>
</tr>
<tr>
<td>☐ Show All Orders</td>
</tr>
<tr>
<td>☐ Show Only Open Orders</td>
</tr>
<tr>
<td>☐ Show Only Completed Orders</td>
</tr>
</tbody>
</table>

| **Date Range**  |
| ☐ Show All Orders  |
| ☐ Show Today's Orders  |
| ☐ Show Yesterday's Orders  |
| ☐ Show Orders for From 1/30/2004 To 1/30/2004  |

<table>
<thead>
<tr>
<th><strong>Order Number</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

| **Include Child Sub ID's**  |
| ☑ Yes  |

**Order Manager Search Results:**
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 consumer's 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.

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

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
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.

![Add New User Screen](image)

Complete the **User ID:** **Password:** **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 Screen](image)

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

<table>
<thead>
<tr>
<th>User ID</th>
<th>User Group</th>
<th>Sub ID Access Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>ChiefAccount</td>
<td>Accounting</td>
<td>All Sub ID's</td>
</tr>
<tr>
<td>Acme1</td>
<td>Administrator</td>
<td>All Sub ID's</td>
</tr>
<tr>
<td>Admin</td>
<td>Administrator</td>
<td>All Sub ID's</td>
</tr>
<tr>
<td>Botany</td>
<td>Customer Service</td>
<td>All Sub ID's</td>
</tr>
<tr>
<td>Collections</td>
<td>Customer Service</td>
<td>45454</td>
</tr>
<tr>
<td>DaySupCC</td>
<td>Customer Service</td>
<td>54545</td>
</tr>
<tr>
<td>Goofy</td>
<td>Customer Service</td>
<td>All Sub ID's</td>
</tr>
<tr>
<td>NiteSupCC</td>
<td>Customer Service</td>
<td>45454</td>
</tr>
<tr>
<td>NiteTeleOp</td>
<td>Customer Service</td>
<td>45454</td>
</tr>
<tr>
<td>NiteTeleOp2</td>
<td>Customer Service</td>
<td>45454</td>
</tr>
<tr>
<td>TeleOp1Super</td>
<td>Customer Service</td>
<td>All Sub ID's</td>
</tr>
<tr>
<td>Collections1</td>
<td>Product Sales</td>
<td>54545</td>
</tr>
<tr>
<td>Salesman1</td>
<td>Product Sales</td>
<td>All Sub ID's</td>
</tr>
<tr>
<td>System1</td>
<td>System Administrator</td>
<td>All Sub ID's</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Names</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounting</td>
<td></td>
</tr>
<tr>
<td>Customer Service</td>
<td>the helpers</td>
</tr>
<tr>
<td>Marketing</td>
<td>Sales and Marketing</td>
</tr>
<tr>
<td>Product Sales</td>
<td></td>
</tr>
<tr>
<td>Support</td>
<td>Tech Support</td>
</tr>
<tr>
<td>System Administrator</td>
<td>Network Support</td>
</tr>
</tbody>
</table>

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

Accounting Menu
- ACH Batch Report
- ACH Pending Report
- ACH Settlement Report
- Fee Schedule
- Invoice Fee Report
- Change Your Password

Disbursement Menu
- Accounts
- Report
- Rules

FRISK™ Management
- Configure Options
- FRISK™ Report

Login Admin Menu
- Group Access
- Groups
- Users

Membership Menu
- Member Manager
- Password Manager
- Profile Editor
- Requiring Export
- Retention Report
- Template Editor

Merchant Configuration Menu
- Add 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 Drop (CC)
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, bi-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 manage 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.
General FRISK™ Settings

IP Blocking

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

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**.
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.

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.
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.

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

Notification Details
Enter the dollar amount in the **Transaction Exceeding $** box.
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.

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.
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.
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.
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.
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.

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.
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.

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

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
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](image)

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](image)

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:
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 of 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 is 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:

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Y</td>
<td>Both street address and ZIP Code match.</td>
</tr>
<tr>
<td>Exact Match</td>
<td>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.</td>
</tr>
<tr>
<td>A</td>
<td>Street address matches, but ZIP Code does not.</td>
</tr>
<tr>
<td>Partial Match</td>
<td>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.</td>
</tr>
<tr>
<td>Z</td>
<td>Five-digit Zip Code matches, address does not</td>
</tr>
<tr>
<td>Partial Match</td>
<td>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</td>
</tr>
</tbody>
</table>
cardholder may have recently moved; the customer may have entered the address incorrectly or this response may indicate a potentially fraudulent situation.

<table>
<thead>
<tr>
<th>No Match</th>
<th>Street address and ZIP Code do not match.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>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. &quot;No Match&quot; responses clearly warrant further investigation.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>U</th>
<th>Available 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.</th>
</tr>
</thead>
<tbody>
<tr>
<td>S</td>
<td>Service not supported. Issuer does not support AVS. You can select if you want to accept or decline transactions receiving this response code.</td>
</tr>
<tr>
<td>R</td>
<td>Retry Issuer authorization system is unavailable, retry later. You can select if you want to accept or decline transactions receiving this response code.</td>
</tr>
<tr>
<td>E</td>
<td>Error, AVS not supported for this industry</td>
</tr>
<tr>
<td>X</td>
<td>Exact, all digits match, nine-digit ZIP Code</td>
</tr>
<tr>
<td>W</td>
<td>Nine-digit ZIP code matches, address does not match</td>
</tr>
</tbody>
</table>

**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.
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.

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.

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.

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.
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.
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.

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.
Batch
Collection of transactions submitted at one time.

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

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

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

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

Cardholder Verification Value 2 (CVV2)
Cryptographically calculated number only on a Visa brand credit or check card used to validate the consumer possesses the card.

Cardholder Validation Code (CVC)
Cryptographically calculated number only on a MasterCard brand credit or debit card used to validate the consumer possesses the card.

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

Card Not Present
Classification of credit card transactions where a sale is made without the Merchant having physical access to the consumer's credit card.

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

CGI
See Common Gateway Interface.

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

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

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

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

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

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

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

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

Custom Payment Service (CPS)
Special interchange rate classification provided by VISA USA to merchants who perform certain steps for transactions to reduce fraud risk.

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

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

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

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

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

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

Domain Name
The unique name of an Internet Web site.

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

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

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

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

Electronic Bill Presentment and Payment (EBPP)
Method by which companies electronically deliver account statements to their customers and collect payments. The newest and fastest growing access method is the Internet.

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

Electronic Draft Capture
Submission of credit card receivables payment instruments (drafts) using a software application often hosted on a point of sale terminal device.
Electronic Funds Transfer (EFT)

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

Encryption

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

Federal Reserve Bank (FRB)


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 "gooeey", 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]
Online Commerce Suite™ Getting Started Guide

(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
Online Commerce Suite™ Getting Started Guide

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
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://merchants.worldpay.us/)

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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