Hosting - E-Commerce - Payment Gateways

A payment gateway enables the merchant to communicate with financial entities involved with the authorization and settlement of a transaction by acting as a central clearinghouse for transaction data. A payment gateway is not required in order for the SoftCart software to function and take order data. A payment gateway will enable a store to do real time credit card processing and will automate most of the tasks associated with credit card transactions. If a merchant opts to not use a payment gateway, the transaction data will still be stored and encrypted at the server level and the merchant can process the credit card transaction manually.

Benefits of a Private Gateway

The table below contains the benefits of having a private gateway:

<table>
<thead>
<tr>
<th>Security</th>
<th>Gateways keep customers credit card data behind firewalls so that the merchant doesn't have to worry about someone &quot;hacking in&quot; to their system.</th>
</tr>
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<tbody>
<tr>
<td>Encryption</td>
<td>Gateways use Secure Socket Layer (SSL) channel encryption to prevent message tampering while the credit card information is being transmitted over the Internet.</td>
</tr>
<tr>
<td>Back Up Redundancy</td>
<td>Gateways have a back up system in place to ensure that merchants can continue processing in the event of an emergency.</td>
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<tr>
<td>Up to Date Technology</td>
<td>Gateways are services that are constantly upgraded to be up to date with the latest technology. The gateways are not on merchant's computers, so there is not need for the merchant to upgrade their software.</td>
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<tr>
<td>Price</td>
<td>Gateways save the cost of an additional phone line that would be needed in a dial application.</td>
</tr>
<tr>
<td>Certified Standards</td>
<td>Gateways all must comply with standard First Data Merchant Services certification policies prior to being deemed an acceptable processing solution.</td>
</tr>
</tbody>
</table>

Supported Payment Gateways

Although there are many third party payment systems that claim to integrate with SoftCart, the only payment systems we universally support are CyberCash and ClearCommerce. By support we mean the integration, configuration and any troubleshooting. The reason for this is that Mercantec
developed this integration. We have created plug-in modules for CyberCash and ClearCommerce.

Some ISPs have a supported integration with other payment solutions such as the CSI/LinkPoint solution. Please contact Mercantec to inquire as to which of our ISP Partners have this solution.

If a merchant does not want to use one of the supported gateways any payment gateway can be used provided that an interface is written. The interface will need to be written either by a 3rd party developer or by the merchant. Since we did not develop the integration for the other systems, we cannot be responsible for it and therefore do not support any integration, configuration or troubleshooting.

The topics below are covered in this document:

**ClearCommerce**

- Can I process any kind of credit card through the gateway?
- Can I setup my account to automatically capture money?
- Can I use an existing merchant account?
- Can I use the interface to process returns?
- Do I have to charge sales tax?
- Do I need any equipment or a separate phone line to access and use my gateway?
- How do I get my gateway setup?
- How long does it take to configure my store?
- What does it mean to void an order?
- What fees are associated with the ClearCommerce solution?
- What is Address Verification Service (AVS)?
- What type of fraud protection is offered?
- When an order is placed how do I process the transaction?
- Why did I receive an e-mail stating that I need to upload a digital certificate?

**Day-to-Day Administration**

- Can I automate post authorizations?
- Can I do a recurring charge?
- Do I have to charge sales tax?
- How can I access my reports?
- How do I credit an order?
- How do I do a manual sale?
- How do I only charge for part of an order?
- How do I void an order or a preauthorization?
- How long are the preauthorizations good for?
- My customers can't order from outside the U.S. (they receive a "CC2601 Unable to derive two letter abbreviation for state." error message).
Why don't I see the money in my merchant account?
Administrator Level Functions

Can I add to or change the text of the ClearCommerce e-mails?
Can I keep my existing merchant account if I switch servers or ISPs?
How can I change my ClearCommerce password?
How do I change the e-mail address for ClearCommerce?
How do I change the time a batch settlement automatically runs?
How do I turn off the ClearCommerce e-mail?
What is a batch?
Why I can't log into ClearCommerce?

ClearCommerce

Can I process any kind of credit card through the gateway?

You can process Visa, MasterCard, American Express, and Diner's Club (if your merchant account is authorized to process these cards) through the gateway. JCB cards will be added in the 1st quarter of 2000. To accept Novus/Discover cards, you will need to contact Discover at 1-800-347-2000 to obtain a merchant number. You would then contact Paymentech's Customer Service center at 1-888-807-5874, after being approved, to add this card type to your store.

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Can I setup my account to automatically capture money?

Captures usually accumulate into a batch and are settled as a group. ClearCommerce does a batch nightly after midnight. Transactions are finalized when the batch is submitted.

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Can I use an existing merchant account?

Unfortunately, due to the process that is involved in setting up an account through the turnkey solution, a new merchant account would need to be created. An existing merchant account is only supported with the with CyberCash payment gateway.
Can I use the interface to process returns?

Yes, if a customer has paid with a credit card, you can process returns by crediting the customer's account.

Do I have to charge sales tax?

The general rule is that tax will need to be charged for any state where the company has a physical location. It is recommended that the merchant contact their local chamber of commerce and/or a CPA to verify the local laws governing Internet sales.

Do I need any equipment or a separate phone line to access and use my gateway?

In most cases, no. All you need is a web browser and Internet access. However, if you only have one telephone line, your ability to access the Internet could be restricted if you are receiving or making calls.

How do I get my gateway setup?

When your SoftCart store is built and the merchant account is approved, the payment gateway will be automatically setup. You will have access to the gateway services through your store site.

How long does it take to configure my store?

The merchant's store is usually configured the same day the approval file is received from Paymentech.

What does it mean to void an order?

A void is done in the same batch during the same day, before the products are shipped and transactions are "settled." A
refund (credit) is performed after the order has been "settled" and transmitted for payment.

What fees are associated with the ClearCommerce solution?

The only fees associated with the ClearCommerce account are included in the monthly fee paid to the hosting provider.

What is Address Verification Service (AVS)?

AVS is a credit card fraud prevention tool that provides mail order and electronic commerce merchants with the means to verify the key components of the consumer's billing and shipping addresses against the addresses that the Visa and MasterCard issuer has on record for that consumer. AVS is currently available for U.S. merchants only. An "Address Verification Service" (AVS) is performed by the Payment Processor every time an authorization is processed. It compares the first 9 characters of the street address and the zip code given with the street address and zip code recorded as the customer's billing address and zip code held on file. A status small group of indicators is returned indicating the success or failure of the address and zip. These checks are used to verify that the person making the purchase is a legitimate card user. Some merchants only use zip code because it can be very difficult to EXACTLY match a street address. In our case, only the first nine characters are checked. One important note is that when in loop back or "test gateway" mode, AVS failures are generated RANDOMLY. So, sometimes an identical transaction will produce a successful authorization, a zip code AVS failure, or an address AVS failure. It should be noted that the AVS Codes returned by the Payment Processors are not standardized and vary between Processors. FDMS returns a 1 to 3 character alpha code while Paymnetech returns a 2 character alphanumeric code. VirtualNet/VisaNet only returns a single character alpha AVS code.

What type of fraud protection is offered?

An AVS check is done at the issuing bank level. The merchant also has the capability of restricting orders based either by IP address or by credit card number through the ClearCommerce
When an order is placed, how do I process the transaction?

To process transactions and see various transaction reports from within SoftCart Store Manager, go to the Store Admin and then Payment Systems. From here, click the Transaction Reports & Settlement button. Here you will confirm shipment of goods, which will initiate a real time post-authorization and change the credit card used in the purchase.

Why did I receive an e-mail stating that I need to upload a digital certificate?

The e-mail that the merchant received is a legacy e-mail. The digital certificate is automatically retrieved from the ClearCommerce server by Mercantec and uploaded to the merchant's store. However, the e-mail should be kept for backup and security reasons.

Day-to-day Administration

Can I automate post authorizations?

Due to banking regulations, merchants cannot charge a customer's credit card until the product has been physically shipped out. The regulation does allow the card to be charged at time of purchase for a digital product that the customer will download. If a merchant is offering entirely digital download products, Mercantec Technical Support can modify the merchant's account to accommodate the transaction type.

Can I do a recurring charge?

A recurring monthly charge is not currently supported through the ClearCommerce system. The Sale Manager does have a field for tracking purposes, but it does not have the ability to initiate a recurring charge.
Do I have to charge sales tax?

The general rule is that tax will need to be charged for any state where the company has a physical location. It is recommended that the merchant contact their local chamber of commerce and/or a CPA to verify the local laws governing Internet sales.

How can I access my reports?

The transaction reports for ClearCommerce can be accessed by logging into the Mercantec Store Manager and then clicking the Payment Systems tab. The merchant will see the Transaction Reports and Settlement link. Once this link is clicked, a pop-up window will appear prompting for a userid and password (the userid and password was designated when the merchant account application was filled out).

How do I credit an order?

If the transaction has been marked as shipped within the View Orders report, then a credit will need to be done for the transaction. To do a credit:

1. Login to the Mercantec SoftCart Store Manager.
2. Click the Payment System tab.
3. Click the Transaction Reports link.
4. Login to the ClearCommerce server.
5. Click the View Orders link.
6. Specify the time period that the order appeared in under the Specify Time Period section.
7. Click the Submit Query button.
8. Click the order number that you would like to credit.
9. Click the Work with Selected Orders button.
10. Check the Credit the Entire Amount of the Order box.
11. Click the Submit Query button. The order should now be credited.

How do I do a manual sale?
To perform a manual sale:

1. Login to the SoftCart Store Manager.
2. Click the Payment Systems tab.
3. Click the link for Sale Manager.
4. Enter in the gateway userid and password assigned to your store. Listed below are the fields that will be present along with an explanation of the fields:

- **Credit Card Number**: This is the credit card number on the front of the card. This is a required field.
- **CVM Number**: This is the 4 digit number on the back of the credit card on the signature line. This is not a required field. This is simply another way to authenticate the card.
- **Expiration Date**: This is the expiration date on the credit card. This is a required field.
- **Transaction Type**: This is the type of transaction that is being done with the order. If you are doing a manual order, the transaction type would be "Sale." This would serve the same function as running a credit card through a terminal machine at many stores. This is a required field.
- **POS Type**: This field is used for the merchant to differentiate between different sources of a sale. Transaction Payment Type: This field will allow a merchant to keep track of a recurring monthly charge. This field does not however initiate a recurring charge.
- **Order Number**: The order number is the cart id that is usually passed by SoftCart. In this instance, Any alphanumeric sequence will suffice as an order number. This is a required field.
- **Reference Number**: The reference number is supplied as part of the authorization number. This is a number used to track the transaction through the various entities involved. This is not a required field.
- **PO Number**: This would be if a customer had a purchase order number that they used on their end. This is not a required field.
- **Approval Code**: This is the approval code that would be issued by the issuing bank for the credit card. This is not a required field.
- **Tax Exempt**: This would be if the transaction was a tax exempt purchase. This is not the same as not taxing a product. This would be similar to a business to business transaction for resale. This is a required field. The next three fields will be added together for a grand total. If the merchant does not wish to break out the charges and wants to simply charge a single amount the merchant would just enter the amount in subtotal and leave the other two fields blank.
• **Tax:** This would be used if there were any sales tax charges that would need to be added to the order.

• **Shipping:** This would be used if there were any shipping charges that would need to be added to the order.

• **Sub-Total:** This is the price that is being charged for the product.

• **Comments:** This is used if the merchant is sending the customer a receipt and would like to include any additional comments. This is not a required field.

• **CC Receipt To:** This would be used to send the customer a receipt of the manual transaction. This is not a required field.

The next fields on the form are the customer's billing and shipping information. The billing information is required, but the shipping information is not. Once you have filled out the form, you will need to click the **Process** button and the transaction will then process through ClearCommerce. Since the transaction was done as a sale, a post authorization does not need to be done for the transaction.

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**How do I only charge for part of an order?**

A transaction can only be post-authorized for an amount equal to or less than what was pre-authorized. When performing the post-authorization, the merchant can enter the amount to be post-authorized in the amount field.

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**How do I void an order or a preauthorization?**

To void an order or a preauthorization:

1. Log in to the SoftCart Store Manager.
2. Click the **Payment Systems** tab.
3. Click the **Transaction Reports and Settlement** link.
4. Login to ClearCommerce.
5. Click **View Orders**.
6. Specify the time period that the order appeared in under the **Specify Time Period** section.
7. Click the **Submit** button.
8. Select all orders that aren't marked as shipped.
9. Work with **Selected Orders**.
10. Select the **Confirm Shipment of Merchandise** radio button
11. Click the **Submit Query** button.
12. When a screen with a message similar to the one below appears, click the **Back to Reports Main Menu** button.

"Confirm Shipment  
Order #: tfkt3452-0748  
Comments: Placed in queue of orders to confirm shipment. 1 orders placed in processing queue. This operation may take several minutes to complete. Please feel free to continue using the reports."

13. Click the **View Batches** link.
14. Specify the time period that the order appeared in under the **Specify Time Period** section.
15. Click the **Submit** button.
16. A list of batches for the time period will display, select the current batch.
17. A list of transactions in the batch will be displayed with checkboxes to the left.
18. Select the transactions to be voided by clicking the checkbox. Click **Void Selected Transactions**.

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**How long are the preauthorizations good for?**

A preauthorization's life is dependent upon the issuing bank for the customer's credit card. A preauthorization will typically be valid for a couple of weeks.

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**My customers can't order from outside the U.S. They receive a "CC2601 Unable to derive two letter abbreviation for state." Error message.**

The reason this error is displayed has to do with Address Verification or AVS. AVS is currently only offered to U.S. Merchants and is a standard feature offered with the Merchant Payment Center module, for the merchant's protection. The address fields are required fields that are passed to the payment gateway upon order submission. If the merchant will be accepting International orders, some of the required entries, such as State and Zip, will need to be turned off. This can be performed by Mercantec Technical Support for you. Please submit a request via our interactive support request form.

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Why don't I see the money in my merchant account?

The reason you have not yet received funds in your merchant account is more than likely because the orders have not been marked as "Shipped." It is unlawful for any merchant to charge a shopper's credit card prior to the physical good actually being shipped. To mark your orders as "Shipped," once you do ship them:

1. Log into Store Manager.
2. Select Store Manager.
3. Select Store Admin.
4. Select Payment Systems.
5. Select Transaction Reports and Settlement.
7. Specify the time period for the orders received that have not yet been marked as "Shipped."
8. Select Submit Query (you will come to an Orders Received page).
9. Check the Select box next to all the orders you want to mark as "Shipped."
10. Select Work with selected orders (you will then come to a Selected Orders Menu that will reflect the status). This will advise if the orders are being shipped and that your selection was successful or if you have already shipped the specified orders.
11. ClearCommerce will then batch automatically. Once a transaction has been marked as "Shipped," the timeframe for the funds to be transferred to the merchant account will typically be 3 to 5 business days. The timeframe is defendant on the issuing bank for the shopper's credit card. If, after 7-10 business days, the merchant still has not seen the money in their merchant account, it is recommended that Mercantec Technical Support be notified.

Administrator Level Functions

Can I add to or change the text of the ClearCommerce e-mails?

The receipt is not configurable. However, you can append text to the end of it. In order to have the text added to the shopper receipt e-mail, a support request will need to be submitted to Mercantec support with the text that will be appended to the receipt e-mail.
Can I keep my existing merchant account if I switch servers or ISPs?

Yes, Mercantec will move the merchant account to the new server and configure the gateway for a $50 fee, provided the new host offers our Merchant Payment Center module. Contact Mercantec support for further information.

How can I change my ClearCommerce password?

1. Login to the Store Manager.
2. Click the Payment Systems tab.
3. Click the Update Payment Gateway Account link.
4. Enter in the userid and the temporary password. Note: Both are case sensitive.
5. There will now be a screen with contact information for the store, with two fields at the top labeled New Password and Confirm New Password. Enter the new password that you would like to use for ClearCommerce.
6. Click the Save button. The new password will now work for Sale Manager and Transaction reports and settlement.

How do I change the e-mail address for ClearCommerce?

This is done via the Update Payment Gateway Account portion of the Payment Systems tab.

How do I change the time a batch settlement automatically runs?

Batches automatically run for all stores on the system every day. The default time is 12:00 AM. This can be changed from the main reports page in the ClearCommerce Module. To change the time a batch automatically runs:

1. Select Merchant Reports Administration from the reports main page, then click Set Batch Time.
2. Select your desired time and click Change.
How do I turn off the ClearCommerce e-mail?

The merchant will need to submit a request to Mercantec support with the following information:

- Contact Name
- Your Company
- Your Domain Name/IP
- Contact Phone Number
- Current E-mail Address
- New E-mail Address
- What is the URL/Address to the Store?

What is a batch?

A batch is the compilation of the day's transactions including sales and credits to be processed by the card processor. The process of marking a transaction as "Shipped" and submitting it to the daily batch will send a request to the issuing bank for the customer's credit card to release the funds to the merchant account for the store.

Why I can't log into ClearCommerce?

The userid and password would have been something you designated at the time you filled out the application for the merchant account. If you cannot remember the password, use the hint in the Update Payment Gateway Account section. If you cannot remember the userid, Mercantec will need to reset the userid/password. In order for them to reset the userid/password, please fax the following information to 630-305-6065 ("ATTN: Technical Support"). Once we have the necessary information below, we can usually have the password reset to a temporary one, within 24 hours.

- Contact Name
- Your Company
- Who is your Internet Service Provider?
- Your Domain Name/IP
- Address
- Contact Phone Number
- Contact E-mail Address
- What is the URL/Address to the Store?
- Physical Signature