

Multiple User Accounts

Merchant Preparation Guide

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Introduction

The purpose of this guide is to provide you with information that will help you experience a smooth transition to the Multiple User Accounts feature.

How Multiple User Accounts Affects You

The Multiple User Accounts feature allows you to create a unique user account with a distinct login ID and password for each employee who accesses your payment gateway account via the Merchant Interface. Each user account can be customized to include specific transaction processing and account management permissions.

The Multiple User Accounts feature includes the following five user roles.

User Role	Description
Account Owner	Account Owners have access to all Merchant Interface functionality by default.
Account Administrator	Account Administrators have access to all Merchant Interface functionality (as defined by an Account Owner), except the ability to sign up for value-added services.
Transaction Manager	Transaction Managers have access to transaction processing and reporting functionality, as defined by an Account Owner or Account Administrator.
Account Analyst	Account Analysts have access to read-only functions, such as statements.
Account Contact	Account Contacts do not actually have access to the Merchant Interface, but Account Owners and Account Administrators can configure no-access user accounts for employees who need to receive payment gateway e-mail notices.

Because each payment gateway account user will have a new, unique Merchant Interface login ID after the Multiple User Accounts feature is activated for your payment gateway account, **employees will no longer be able to use the old account login ID and password to access to the Merchant Interface.** The old account login ID will then only be accepted for transaction processing from an integrated Web site or other application.

As the Multiple User Accounts feature increases your control over access to your payment gateway account and transaction processing functionality, you may need to make some updates to business processes. You should plan to evaluate your current processes, determine how the Multiple User Accounts feature fits in, and identify where adjustments may need to be made.

Preparation

There are several things you can do now to prepare for a quick and smooth transition to using the Multiple User Accounts feature.

Step 1: Verify Contact Information

When the Multiple User Accounts feature is released for your account, the payment gateway will convert your existing Merchant Interface contacts (listed in the Manage Contacts setting) to the user role "Account Contact" (see definition in the table above). To make the transition easier, please take a few moments now to add or delete any contacts from your contact list in the Merchant Interface. By doing this, you will only need to assign the appropriate user roles and permissions to your converted user accounts, instead of having to create all new user accounts yourself.

You may view and edit your current list of contacts in the Merchant Interface by clicking **Settings** in the main menu, and then clicking **Manage Contacts** in the General section at the bottom of the page.

Step 2: Secret Question/Secret Answer

Please take a few moments now to verify the current Secret Question and Secret Answer configured for your account. You can view your Secret Question by clicking **Settings** in the main menu, then clicking **Reset Secret Question/Answer**. The Secret Question and Secret Answer for your payment gateway account will be required in order to activate the Multiple User Accounts feature.

If a Secret Question and Secret Answer is not currently configured for your account, if your Secret Question is set to "Other," or if you have forgotten your Secret Question and Secret Answer, you will need to call Customer Support at 877-447-3938 prior to activating Multiple User Accounts. Please be prepared to verify the last four (4) numbers of the primary account owner's Social Security Number, the Tax ID Number of your organization, and/or billing information on file for your payment gateway account.

Step 3: Identify User Roles for Your Employees

To save time once the Multiple User Accounts feature is released, you can decide now which user roles and permissions should be assigned to your employees who access the Merchant Interface. You can do this by completing a User Role Worksheet (found in Appendix A at the end of this document) for each of your employees.

Activating Multiple User Accounts

After the Multiple User Accounts feature is released for your account, the following page will appear the first time you log into the Merchant Interface:

Figure 1. The Multiple User Accounts Activation Page

New Multiple Users Account Management

We are pleased to announce the implementation of payment gateway account management features that allow your business to create multiple user logins for your account—at no additional cost! These features enable you to streamline your transaction processing management by allowing you to create user accounts for your employees with permissions to the payment gateway functions and features that correspond with their job responsibilities. In addition, the ability to create and manage multiple user accounts strengthens the overall security of your account by restricting access to only authorized personnel. All you need to do is activate the Multiple Users Account feature, which will enable you to create unique user accounts for existing and new users.

IMPORTANT: This Multiple User Accounts activation page is to be completed only by the Owner, Manager (or Principal), or Corporate Officer for this payment gateway account. If you are not the Owner, Manager, or Corporate Officer, please contact the appropriate person in your organization to complete Multiple User Accounts activation.

*Required Fields

User Information

Review the following account information and make any necessary corrections.

First Name: * Last Name: *

Title: *

Phone: * Extension:

Email Address: *

Login ID and Password

Please enter a Login ID and Password. Each should be at least eight characters long and include a combination of lowercase and uppercase letters, numbers, and/or symbols (such as @, \$, #, %). Blank passwords or passwords with normal or reversed dictionary words and simple numbers in front or at the end are not allowed. Your Password is case sensitive.

Login ID: *

New Password: *

New Confirm Password: *

Secret Question and Answer

Please create a new Secret Question and Answer. This Secret Question and Answer will be specific to your payment gateway Owner account, and must be different from your previous Secret Question and Answer.

Current Secret Question: What is your pet's name?

Current Secret Answer: *

New Secret Question: *

New Secret Answer: *

Confirm New Secret Answer: *

IMPORTANT: The person who opened your payment gateway account or the current primary account owner should complete the activation process. If you are not the primary account user, please click the **Skip** button at the bottom of the page and inform the primary account owner that Multiple User Accounts activation needs to be completed. You will only be able to click **Skip** three times before you will be required to complete the activation page.

This page will prompt you to do the following:

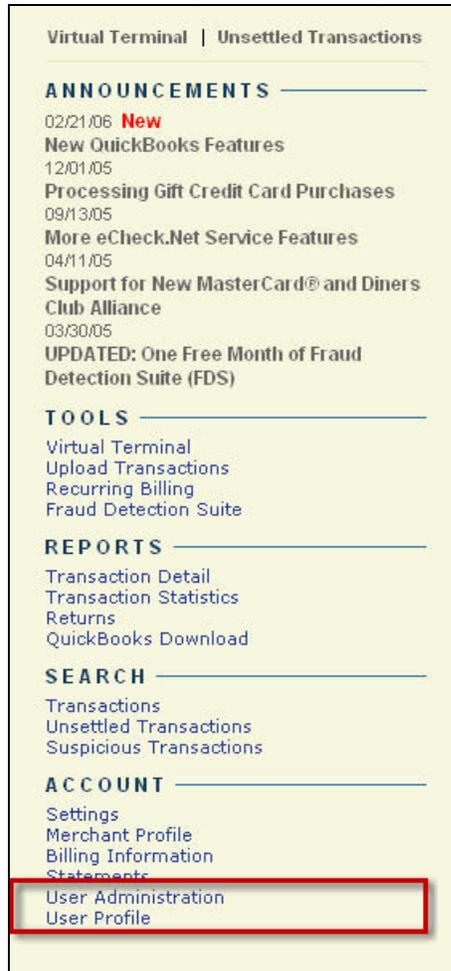
- + Verify your name and user information
- + Create your new Login ID and Password
- + Verify the current Secret Question and Secret Answer and create your own new Secret Question and Answer

Once activation is completed, you will be directed to the new Merchant Interface home page.

New User Administration Features

A new User Administration menu is displayed for Account Owners and Account Administrators with User Management permissions.

Figure 2. The User Administration Menu Items



The User Administration menu allows Account Owners and Account Administrators to create, edit, delete and otherwise manage user accounts. Account Owners and Account Administrators will also be responsible for resetting users' Passwords and Secret Answers in the event that one of these values is forgotten, lost, or a routine Password or Secret Answer change is required.

The new User Profile menu item is displayed to all users, regardless of user role. On this page each user will be able to view his or her user account configuration and edit his or her profile. The User Profile page also allows individual users to change their own Passwords and Secret Questions and Secret Answers.

Individual User Activation

When an Account Owner or Account Administrator creates a new user account, the new user is assigned a User Login ID and Temporary Password. After this information is provided to the user by the Account Owner or Account Administrator, the user can then log into the Merchant Interface. The first time the user attempts to log in, he or she will be prompted to do the following in order to activate his or her individual user account:

- + Confirm his or her user information
- + Provide the Temporary Password
- + Create a new Password
- + Create a Secret Question and Secret Answer

Figure 3. The Individual User Activation Page

User Activation

Follow the instructions below to activate your account.

Your Password and Secret Question and Answer safeguard access to your payment gateway account information and settings. Do NOT share them with anyone, and change them periodically to further strengthen the security of your account. You will also be required to provide your Secret Question and Answer for authentication purposes when contacting Customer Support for account assistance.

*Required Fields

User Information

Review the following account information and make any necessary corrections.

First Name: * Last Name: *

Title: *

Phone: * Extension:

Email Address: *

Password

Please enter a Password at least eight characters in length that includes uppercase and lowercase letters, numbers, and/or symbols (such as @, \$, #, %). Passwords with blank spaces, normal or reversed dictionary words and simple numbers in front or at the end are not allowed.

Temporary Password: *

New Password: *

Confirm New Password: *

Secret Question and Answer

Please create a Secret Question and Answer for your user account and then click Submit.

Secret Question: *

Secret Answer: *

Confirm Secret Answer: *

Frequently Asked Questions

[What do I need to do? / How do I get set up?](#)

[Can I set up different Login IDs and Passwords for each of my employees with different permissions?](#)

[How do I set up users with different payment gateway account permissions?](#)

[Does it cost me anything?](#)

[How does this affect my current Login ID?](#)

[Will I still use my current Login ID to submit transactions via my integration method?](#)

[Do I need to make any changes to my shopping cart or Web site/application integration?](#)

[What is the Payment Gateway ID?](#)

[Should I expect downtime when the Multiple User Accounts feature is released?](#)

[Can I limit access to the Virtual Terminal?](#)

[Can I limit access for issuing refunds?](#)

[How many users can I create?](#)

[Can I set up a user to process transactions to a separate merchant bank account?](#)

What do I need to do? / How do I get set up?

Once the Multiple User Accounts feature is released for your payment gateway account, the Multiple User Accounts Activation page will be displayed the next time you log into the Merchant Interface. To activate the feature, the principal owner or primary user of the payment gateway account will be prompted to verify the Secret Question and Secret Answer for the account. In the event that another employee sees the Multiple User Accounts Activation page first, they may skip the activation page up to three times until the appropriate person can log in to complete the activation process.

Can I set up different Login IDs and Passwords for each of my employees with different permissions?

Yes. That is the exact purpose of the Multiple User Accounts feature.

How do I set up users with different permissions?

Of the five basic user roles included with the Multiple User Accounts feature, three can be further customized during account setup on a per-user basis to match individual job responsibilities.

- + Account Administrator - Access to all Merchant Interface functionality (as defined by an Account Owner), except the ability to sign up for value-adding services.

- + Transaction Manager - Access to transaction processing and reporting functionality, as defined by an Account Owner or Account Administrator.
- + Account Analyst - Access to read-only functions, such as statements.

When assigning a user one of these three user roles, you can customize his or her permissions by deselecting the permissions that you do not want the user to have. If you want the user to have more permissions than the default set for the current user role, select a user role that includes more default permissions and deselect the unwanted permissions until you have the desired configuration.

Does it cost me anything?

No. The Multiple User Accounts feature is a standard payment gateway enhancement provided for your security and convenience.

How does this affect my current Login ID?

Once Multiple User Accounts is activated for your payment gateway account, you will no longer be able to access the Merchant Interface using your current merchant Login ID. The old Login ID will only be accepted for the purpose of submitting transactions from a Web site or other application integration.

Will I still use my current Login ID to submit transactions via my integration method?

Yes. Although your current Login ID cannot be used access to the Merchant Interface, it must still be used for submitting transactions from a Web site or other application integration.

Do I need to make any changes to my shopping cart or Web site/application integration?

No. Your current Login ID may still be used for submitting transactions from your shopping cart, a Web site or other application integration.

What is the Payment Gateway ID?

Previously known as the Authorize.Net ID or Merchant ID, the Payment Gateway ID is a number that uniquely identifies your payment gateway account. This number is displayed on settlement reports as well as the billing and transaction receipts you receive from the payment gateway. With the release of the Multiple User Accounts feature, this identifier will become the primary value for identifying your payment gateway account.

Should I expect downtime when the Multiple User Accounts feature is released?

No. There will be no downtime in conjunction with the Multiple User Accounts release.

Can I limit access to the Virtual Terminal?

Yes. Each user account can be configured to include or exclude permissions to specific Merchant Interface features and functionality.

Can I limit access for issuing refunds?

Yes. Each user account can be configured to include or exclude permissions to specific Merchant Interface features and functionality.

How many users can I create?

As many as you need.

Can I set up a user to process transactions to a separate merchant bank account?

No. As is the case today, all transactions submitted for a single payment gateway account will be processed through the same merchant bank account. If you need to process transactions through a different merchant bank account, you will need to obtain a separate payment gateway account.

Appendix A: User Account Worksheets

The following User Account Worksheets can help you pre-assign the user roles and permissions for each of your employees. To correctly complete the worksheets, follow the steps outlined below.

1. Using the User Roles table as a guide, determine the user role that should be assigned to each employee.
2. Write down each employee's name in the User Roles Count table under the appropriate user role.
3. Print the appropriate User Account worksheet for each employee and fill it out (including yourself). These worksheets list the specific permissions associated with each user role and allow you to determine which permissions each individual user should or should not have. You can reference these worksheets once you have activated Multiple User Accounts to quickly configure your employees' user accounts.

IMPORTANT: The worksheets provided in this document are designed for you to check () the permissions that should be assigned to users. When you actually configure a user in the Merchant Interface, instead of empty check boxes all permissions for the user role selected will be checked by default. Using the worksheet as a guide, deselect the check boxes for the permissions you have determined that the user should NOT have so that the Add User page in the Merchant Interface matches the worksheet.

User Roles

Select a user role for each employee from the table below. Each user role is defined by a specific group of permissions to Merchant Interface features and functionality. Because the user roles are organized in a hierarchical order, the higher-level user roles (for example Account Owner) include all permissions associated with the lower-level user roles. The default permissions associated with each user account (except Account Owner and Account Contact) may be further customized to reflect the user's specific duties.

User Role	Description
Account Owner	Account Owners have access to all Merchant Interface functionality by default.
Account Administrator	Account Administrators have access to all Merchant Interface functionality (as defined by an Account Owner), except the ability to sign up for value-added services.
Transaction Manager	Transaction Managers have access to transaction processing and reporting functionality, as defined by an Account Owner or Account Administrator.
Account Analyst	Account Analysts have access to read-only functions, such as statements.
Account Contact	Account Contacts do not actually have access to the Merchant Interface, but Account Owners and Account Administrators can configure no-access user accounts for employees who need to receive payment gateway e-mail notices.

User Roles Count

List each employee in the section of the table below according to his or her assigned user role.

Employee Count

Account Owners

- 1.
- 2.

Total:

Account Administrators

- 1.
- 2.

Total:

Transaction Managers

- 1.
- 2.
- 3.
- 4.
- 5.

Total:

Account Analysts

- 1.
- 2.
- 3.

Total:

Account Contacts

- 1.
- 2.
- 3.
- 4.
- 5.

Total:

Note: The actual number of users you list for each of the user role categories may differ from the numbers provided in the table above. The numbers provided are simply estimates of the number of employees an average merchant might need to configure for each user role.

Account Owner Worksheet

User's Name: _____

Permissions

Account Owners have irrevocable access to all permissions. As such, the permissions are listed here for your information only. You will not need to complete this section. Please skip to Email Notification Settings.

Transaction Processing Permissions

- ✓ Create charge transactions
- ✓ Create refund transactions
- ✓ Update unsettled transaction
- ✓ Update transaction batches
- ✓ Manage Automated Recurring Billing (ARB) subscriptions

Settings Permissions

- ✓ Edit transaction format settings
- ✓ Update transaction security settings
- ✓ Edit basic fraud settings
- ✓ Edit Fraud Detection Suite (FDS) settings

Account Level Permissions

- ✓ Update business information
- ✓ Manage account services
- ✓ View account finances
- ✓ View and download eCheck.Net notices of change (NOC) report

User Management Permissions

- ✓ Manage account users

Email Notification Settings

This section lists the e-mail notifications that are generated by the payment gateway. Review the e-mail notifications and select only those that the user should receive. The Administrative Notices and Billing Receipt e-mail notifications are automatically enabled and cannot be deselected.

General Payment Gateway Emails

- ✓ Administrative Notices
- Technical Notices
- New Products and Promotions
- Newsletters

Transaction Emails

- Billing Receipt
- Transaction Receipt
- Upload Transaction Receipt
- Upload File Summary Report
- Credit Card Settlement Report
- Fraud Detection Suite (FDS) Per Suspicious Transaction

Automated Recurring Billing (ARB) Emails (this section appears when ARB is enabled)

- Daily Transaction Summary
- Failed Transaction Notice
- Subscription Due for Expiration
- Credit Card Expiration
- Subscription Suspension
- Subscription Expiration
- Subscription Termination

Specify Email Sender

- Use this email address as sender

Account Administrator Worksheet

User's Name: _____

Permissions

This section lists the default permissions associated with the Account Administrator user role. Review the permissions and check only those that should be configured for the user.

Transaction Processing Permissions

- Create charge transactions
- Create refund transactions
- Update unsettled transaction
- Update transaction batches
- Manage Automated Recurring Billing (ARB) subscriptions

Settings Permissions

- Edit transaction format settings
- Update transaction security settings
- Edit basic fraud settings
- Edit Fraud Detection Suite (FDS) settings

Account Level Permissions

- Update business information
- View account finances
- View and download eCheck.Net notices of change (NOC) report

User Management Permissions

- Manage account users

Email Notification Settings

This section lists the e-mail notifications that are generated by the payment gateway. Review the e-mail notifications and select only those that the user should receive.

General Payment Gateway Emails

- Administrative Notices
- Technical Notices
- New Products and Promotions
- Newsletters

Transaction Emails

- Billing Receipt
- Transaction Receipt

- Upload Transaction Receipt
- Upload File Summary Report
- Credit Card Settlement Report
- Fraud Detection Suite (FDS) Per Suspicious Transaction

Automated Recurring Billing (ARB) Emails (this section appears when ARB is enabled)

- Daily Transaction Summary
- Failed Transaction Notice
- Subscription Due for Expiration
- Credit Card Expiration
- Subscription Suspension
- Subscription Expiration
- Subscription Termination

Specify Email Sender

- Use this email address as sender

Transaction Manager Worksheet

User's Name: _____

Permissions

This section lists the default permissions associated with the Transaction Manager user role. Review the permissions and check only those that should be configured for the user.

Transaction Processing Permissions

- Create charge transactions
- Create refund transactions
- Update unsettled transaction
- Update transaction batches
- Manage Automated Recurring Billing (ARB) subscriptions

Account Level Permissions

- View account finances
- View and download eCheck.Net notices of change (NOC) report

Email Notification Settings

This section lists the e-mail notifications that are generated by the payment gateway. Review the e-mail notifications and select only those that the user should receive.

General Payment Gateway Emails

- Administrative Notices
- Technical Notices
- New Products and Promotions
- Newsletters

Transaction Emails

- Billing Receipt
- Transaction Receipt
- Upload Transaction Receipt
- Upload File Summary Report
- Credit Card Settlement Report
- Fraud Detection Suite (FDS) Per Suspicious Transaction

Automated Recurring Billing (ARB) Emails (this section appears when ARB is enabled)

- Daily Transaction Summary
- Failed Transaction Notice
- Subscription Due for Expiration
- Credit Card Expiration

- Subscription Suspension
- Subscription Expiration
- Subscription Termination

Specify Email Sender

- Use this email address as sender

Account Analyst Worksheet

User's Name: _____

Permissions

This section lists the default permissions associated with the Account Analyst user role. Review the permissions and check only those that should be configured for the user.

Account Level Permissions

- View account finances
- View and download eCheck.Net notices of change (NOC) report

Email Notification Settings

This section lists the e-mail notifications that are generated by the payment gateway. Review the e-mail notifications and select only those that the user should receive.

General Payment Gateway Emails

- Administrative Notices
- Technical Notices
- New Products and Promotions
- Newsletters

Transaction Emails

- Billing Receipt
- Transaction Receipt
- Upload Transaction Receipt
- Upload File Summary Report
- Credit Card Settlement Report
- Fraud Detection Suite (FDS) Per Suspicious Transaction

Automated Recurring Billing (ARB) Emails (this section appears when ARB is enabled)

- Daily Transaction Summary
- Failed Transaction Notice
- Subscription Due for Expiration
- Credit Card Expiration
- Subscription Suspension
- Subscription Expiration
- Subscription Termination

Specify Email Sender

- Use this email address as sender

Account Contact Worksheet

User's Name: _____

Permissions

Account Contacts do not actually access the Merchant Interface. As such, permissions cannot be configured for Account Contact users.

Email Notification Settings

This section lists the e-mail notifications that are generated by the payment gateway. Review the e-mail notifications and select only those that the user should receive.

General Payment Gateway Emails

- Administrative Notices
- Technical Notices
- New Products and Promotions
- Newsletters

Transaction Emails

- Billing Receipt
- Transaction Receipt
- Upload Transaction Receipt
- Upload File Summary Report
- Credit Card Settlement Report
- Fraud Detection Suite (FDS) Per Suspicious Transaction

Automated Recurring Billing (ARB) Emails (this section appears when ARB is enabled)

- Daily Transaction Summary
- Failed Transaction Notice
- Subscription Due for Expiration
- Credit Card Expiration
- Subscription Suspension
- Subscription Expiration
- Subscription Termination

Specify Email Sender

- Use this email address as sender