What's New Guide Merchants

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Purpose

We know that your business needs are continually evolving. To meet these needs, we are constantly evaluating the payment gateway service to determine what we can do to optimize its performance and functionality. The purpose of this guide is to provide you with an overview about upcoming enhancements, new features and products, as well as other improvements to the payment gateway service. For detailed information, we encourage you to review the Merchant Interface help files or product user guides. To stay current, we encourage you to review this document on a regular basis.

Multiple User Accounts Feature

We are excited to announce the release of the Multiple User Accounts feature! This new standard feature allows merchants to add, edit, and manage multiple user accounts. Each user account is associated with its own unique login ID as well as a specific set of permissions (actions the user is permitted to do within the Merchant Interface). Account users can also view and edit their own user information at any time.

The new features associated with the Multiple User Accounts feature are included in the Account section of the new Merchant Interface.

Home Tools	Reports	Search	Account
Virtual Terminal Unsettled Transaction ANNOUNCEMENTS 02/21/06 New New QuickBooks Features 12/01/05 Processing Gift Credit Card Purchases 03/13/05 More eCheck.Net Service Features 04/11/05 Support for New MasterCard® and Diner Club Alliance 03/30/05 UPDATED: One Free Month of Fraud Detection Suite (FDS) TOOLS	s	Miss the o Can't find v log into the Account Ov the new Mu Check out Click here demo shot and helps functionality eCheck.Net Offer your o enables you directly from	Id Merchant Interface? Click here to log in! what you're looking for fast enough? Don't worry - you can a old Merchant Interface. (NOTE: You must use your new wher Login ID.) Also, be sure to view our detailed demo of erchant Interface (link below). the new Merchant Interface! for a real-time demo of the new Merchant Interface. This ws you changes and differences from the old interface you quickly become familiar with improved navigation and by, and all new interactive help files! TODO: Put right link. et® customers an additional payment option. ECheck.Net bu to accept and process electronic check payments m your Web site, Virtual Terminal or Batch Upload.
Upload Transactions Recurring Billing Fraud Detection Suite REPORTS Transaction Detail Transaction Statistics Returns QuickBooks Download SEARCH Transactions Unsettled Transactions Suspicious Transactions	PRODUCI 26 Inter 28 State 29 State 20 S	Automated ARB enabl Simply ent and a spec generates Fraud Dete The Fraud transaction suspicious transaction	d Recurring Billing (ARB) les you to create "subscriptions" for recurring billings. er the customer's payment information, billing amount, cific billing interval and duration. ARB automatically the subsequent recurring transactions for you! ection Suite (FDS) Detection Suite safeguards your account using powerful n filters and IP address tools to identify and prevent s transactions. Flexible settings allow you to customize th n filters to meet your unique business needs.
A C C O U N T Settings Merchant Profile Billing Information Statements User Administration User Profile	THIRD-PA	RTY SOLUTION - Car dholde Implement cardholder maximum chargebac SalesBoos SalesBoos designed t easy-to-su banner ad	r Authentication Programs t the Verified by Visa and MasterCard © SecureCode™ r authentication programs to provide your customers with transaction security while reducing potentially costly ks. st.Net st.Net is a fully integrated suite of 25 Web promotion tools to drive traffic to your Web site and increase sales. An e interface allows you to promote your Web site through s, search engines and more!

please read the Multiple User Accounts Preparation Guide at <u>www.authorize.net/files/MUprepguide.pdf</u> or the Merchant Interface Online Help Files. You may also view a series of brief informational demos at <u>http://www.authorize.net/demos</u>. For other

questions regarding this e-mail, please contact Customer Support at <u>support@authorize.net</u> or 877-447-3938.

Note: The online demos require Macromedia Flash Player to run properly. The free Flash Player may be quickly downloaded and installed at

http://www.macromedia.com/shockwave/download/download.cgi?P1_Prod_Version=Shockwave Flash.

User Roles

User accounts may be created from any of the following five default user roles. Each user's permissions (except for an Account Owner and Account Contact) may be further customized by

an Account Owner or Account Administrator to more closely match the user's specific responsibilities. As a result, a user's access to the various sections of the Merchant Interface will depend on the permissions configured for his or her user account. For example, an Account Analyst will not be able to access the Virtual Terminal.

Account Owner

An Account Owner has irrevocable access to all features of the Merchant Interface and can add, edit, or delete users at any time. Only an Account Owner may create another Account Owner.

Account Administrator

By default, an Account Administrator has the same access to the Merchant Interface as an Account Owner, except that he or she cannot sign up for value-added services and close the payment gateway account. Only an Account Owner or Account Administrator may create an Account Administrator.

Transaction Manager

By default, a Transaction Manager can perform all transaction processing functions, as well as view and download statements and reports.

Account Analyst

By default, an Account Analyst may only view and download Merchant Interface statements.

Account Contact

An Account Contact does not have access to the Merchant Interface, but is created solely to receive account notification e-mails. Account Contacts are managed by an Account Owner or Account Administrator.

All user roles (except for Account Contact) have the following basic, non-editable permissions:

- **Basic interface usage:** Ability to log into the Merchant Interface, view announcements, help files, and contact Customer Support.
- Edit own user profile: Ability to edit contact information, password, secret question and answer, and subscribe to notification e-mails.
- View account information: View payment gateway account information, including services, payment methods, and reseller contact information.
- **View transaction information:** View unsettled transactions, transaction details, upload batch file statuses, and ARB subscriptions (if applicable).
- View reports: View and download transaction summaries, transaction settlement reports, statistics reports and returned items reports.

For more detailed information about specific user permissions, please read the User Roles Definitions topic in the new Merchant Interface Online Help Files.

User Administration

The User Administration page has the following options for payment gateway Account Owners or Account Administrators.

• Add a New User Account – Create a user account for each employee who needs access to the Merchant Interface.

- View or Edit a User Account View and edit profile information and permissions for an account user.
- Reset a User Password Reset a user's password in the event that it is forgotten or you would like to routinely change user account passwords.
- Reset a User Secret Answer Reset a user's password in the event that is forgotten or you would like to routinely change user account secret answers.
- Change a User's Role Change a user's role and customize his or her permissions.
- Delete a User Account Delete a user's account in the event that the employee leaves the company or should no longer have access to the payment gateway.
- Unlock a User Account Unlock a user's account that has become locked after the user tried to access it unsuccessfully five times.

Home	Tools	Reports	Search	Account	
Settings	Use	r Administration			Help
Merchant Profile					Constraint of Co
Billing Information	Mer	chant Name			
Statements	Paym	ent Gateway ID: [00000	1		
User Administratio	Sele	ct + Add User to create	a new user account, (or select the radio button	next to the user you would like to
User Profile	edite	or for which you would li	ke to perform an actio	on.	
	-	Add User Edit User	I - Delete User I	Reset User Password	Recet Secret Answer
		Name	Туре		Status
		Andreia Knot	Accour	nt Owner	Active
	0	Heather Nicholls	Accour	nt Owner	Active
	0	Jackie Dorian	Accour	nt Owner	Active
	0	Jenifer Abraham	Accour	nt Owner	Active
	0	Sara Stanley	Transa	action Manager	Active
	0	Travis Smith	Transa	action Manager	Active
	0	Jim Decker	Accourt	nt Analyst	Active
	0	Melanie Monson	Accour	nt Contact	

Fig. 2 User Administration

For more information about how to perform the options available on the new User Administration page, please read the Merchant Interface Online Help Files.

User Profile

The User Profile page displays an individual user's basic account information and e-mail configuration. By using the three options on this page, the user can directly manage his or her user account.

- Secret question and answer The user can change his or her own secret question and answer at any time.
- Password The user can change his or her own password at any time.

• Edit the user's profile information – The user can modify his or her profile information and e-mail configuration at any time.

By changing the password and secret question and answer on a regular basis, the user further strengthens the security of his or her user account.

Fig.	3	User	Profile
	•	CDCL	A I OIMU

Home	Tools	Reports	Search	Account	
Merchant Profile	Tra	nsaction Manager	Profile		Help
User Profile	Kel Logir User Title:	ly Yu ID: [KY01TM] Role: Transaction Manage Transaction Manager Status: Active	er Active S	ince: 05/04/2006	Phone: 234-567-8900 Email: kellyy@merchant.com Creation Date: 05/04/2006
	Pro	ofile and Security Se	ttings		
		Change Secret Questio	n and Answer 🔵 🦳	Change Password	Edit Profile Information
	Use	er Permissions			
	subi enal	mission and managerr mission and managerr oled by default but can l RMISSIONS KEY User has permissio User does not have	eent tasks in the Meri be modified based o n permission	chant Interface. All Trans n the scope of the user	saction Manager permissions are s responsibilities.
	Tra	nsaction Processing P	ermissions		
	~	Create charge trans Charge a credit card	sactions For bank account		
	v	Create refund trans Refund a credit card	actions or bank account		
	Y	Update unsettled tra Void transactions, su FDS transactions	ansactions ubmit previously auti	horized transactions for	capture, approve or decline
	J	Upload transaction I Upload transaction I transactions, and Up	batches batch files (includes (odate unsettled trans.	Create charge transactio actions permissions)	ons, Create refund
	Acc	ount Level Permission	s		
	0	View account finant View account statem	c <mark>es</mark> nents, fee definitions,	and risk profile	

Changes to the Merchant Interface

The following sections of the Merchant Interface have changed or experienced minor functionality changes as a part of the Multiple User Accounts feature release.

Settings

• The Manage Contacts feature has been moved to the User Profile page for each account user. Account Owners and Account Administrators may update a user's contacts configuration by editing his or her User Profile in the User Administration menu.

• The Change Secret Question and Answer and Change Password features are now included in a user's profile.

Fraud Detection Suite (FDS)

• The Add Contact link at the bottom of the E-mail Notifications now allows you to create a new Account Contact user. These users may be configured to receive e-mail notifications regarding suspicious transaction activity. This change is applicable only to merchants who have FDS enabled.

FAQs

What is the pricing for the Multiple User Logins feature?

Do I need to set up a new user account for myself?

How do I set up additional user accounts?

What do I do if I or one of my users forgets his or her user login ID?

What do I do if I or one of my users forgets his or her secret answer or password?

How do I edit a user's permissions?

How are Account Contacts managed with Multiple User Accounts?

What is the pricing for the Multiple User Logins feature?

As a new standard feature of the payment gateway, there is no additional cost for the Multiple User Accounts feature.

Do I need to set up a new user account for myself?

If you are the Account Owner, or the person who originally signed up for the payment gateway account, there is no need to create a user account for yourself. However, you will be required to select a new user login ID and password when activating the Multiple User Accounts feature for your account. If you are not the Account Owner, you will need to contact your supervisor to arrange for the creation of your own user account. Only the Account Owner can initially create user accounts.

How do I set up additional user accounts?

Only users configured as Account Owners or Account Administrators may add user accounts.

- 1. Log into the Merchant Interface.
- 2. Click **User Administration** in the left side menu.
- 3. Click + Add User on the User Administration page toolbar.
- 4. Select the type of user you would like to add from the User Role drop-down list.
- 5. Further customize the new user account by clicking to deselect the check boxes next to any user permissions that should not be enabled for the user.
- 6. Click **Next** > to continue.
- 7. Create a user login ID for the new user in the Login ID text field.

- 8. Enter the user's First Name, Last Name, Title, Phone Number, Extension and E-mail Address(es).
- 9. Select the e-mail types you would like the user to receive.
- 10. Click Submit to continue. A message appears displaying the new user's Login ID and Temporary Password.

For detailed information on how to add, edit, or otherwise manage user accounts, please see the Merchant Interface Online Help Files.

Note: If you already have multiple account contacts configured in your Merchant Interface account, the payment gateway will automatically create Account Contact user accounts for each contact. You do not need to create new user accounts for those existing contacts; however, you will need to upgrade their user roles in order to establish the appropriate permissions for each person.

What do I do if I or one of my users forgets his or her user login ID?

If you are an Account Owner or Account Administrator and you have forgotten your user login ID, you will need to call Customer Support. After supplying identifying information, Customer Support will advise you of the user login ID.

If you are a Transaction Manager or Account Analyst, you will need to ask an Account Owner or Account Administrator to look up your user login ID from within the Merchant Interface.

What do I do if I or one of my users forgets his or her secret answer or password?

If you are an Account Owner, and you have forgotten your own password or secret answer, you will need to contact Customer Support in order to have your password or secret answer reset.

If you are NOT an Account Owner or Account Administrator, and you have forgotten your account password or secret answer, please contact your Account Owner or Account Administrator to have it reset.

How do I edit a user's permissions?

If you are an Account Owner or Account Administrator, you have two options to change a user's permissions. You may either edit the user's permissions within his or her existing user role, or you may change the user role to a different role with the permissions you would like to assign the user.

If you are NOT an Account Owner or Account Administrator, you must contact an Account Owner or Account Administrator to have your permissions or user role changed.

How are Account Contacts managed with Multiple User Accounts?

In the old Merchant Interface, a contact could simply be configured on the Manage Contacts page to receive important e-mail notifications, regardless of whether or not that person could log into the Merchant Interface.

In the new interface, a contact is actually configured with an Account Contact user role. However, this classification only exists for purposes of user administration. Persons with the Account Contact user role do not have the ability to log into the Merchant Interface. From the user's profile page, an Account Owner or Account Administrator may view and edit the contact's name, title, phone number, e-mail address(es), and notification e-mails that should be received by the Account Contact. If needed, the Account Contact's user role may be changed at any time.

New Merchant Interface

We are excited to release the new Merchant Interface. With a new look and feel, and streamlined functionality, the new Merchant Interface provides the same tools, but is better organized to help you find what you need quickly.

Here's a quick look at the major changes in the new interface.

Home Page

The new Merchant Interface home page is considerably different. The following sections outline the new structure of the Merchant Interface.

Fig. 1 New Merchant Interface Home Page

Home	Tools	Reports	Search	Account		
Virtual Terminal Unsettled Transactions ANNOUNCEMENTS D3/23/06 *** Practical eCommerce Subscription Offer D2/21/06 New QuickBooks Features FOOLS Virtual Terminal Upload Transactions Recurring Billing Fraud Detection Suite REPORTS Transaction Detail Transaction Statistics Returns		ons Ier Ier Ier Ier Ier Ier Ier Ier	Miss the of Can't find y log into the Account Ov the new Me Check out Click here demo shor and helps functionalit Check.NR Offer your enables you directly from	Search Account Miss the old Merchant Interface? Click here to log in! Can't find what you're looking for fast enough? Don't worry - yo log into the old Merchant Interface? (NOTE: You must use your Account Owner Login ID.) Also, be sure to view our detailed do the new Merchant Interface (link below). Check out the new Merchant Interface! Click here for a real-time demo of the new Merchant Interface demo shows you changes and differences from the old interf and helps you quickly become familiar with improved navigati functionality, and all new interactive help files! eCheck.Net® Offer your customers an additional payment option. eCheck I enables you to accept and process electronic check payment directly from your Web site, Virtual Terminal or Batch Upload.		
Notice of Chang QuickBooks Do	je wnload	PRODUC	TS & SERVICES -			
SEARCH — Transactions Unsettled Trans Suspicious Tran	actions sactions	20 Su 29 Su 29 Su	Automated ARB enabl Simply ent and a spec	I Recurring Billing (ARB) es you to create "subscriptio er the customer's payment ir ific billing interval and durati the subsequent recurring tra	ns" for recurring billings. formation, billing amount, on. ARB automatically nsactions for you!	
ACCOUNT - Settings Merchant Profile Billing Informat Statements	s ion	2	Fraud Dete The Fraud transaction suspicious transaction	ction Suite (FDS) Detection Suite safeguards filters and IP address tools transactions. Flexible settin filters to meet your unique t	your account using powerful to identify and prevent gs allow you to custornize the usiness needs.	
		THIRD-P/	ARTY SOLUTION -			
		3	Cardholde Implement cardholder maximum chargebac	r Authentication Programs the Verified by Visa and Mar authentication programs to transaction security while re- ks.	terCard ® SecureCode™ provide your customers with ducing potentially costly	
			SalesBoos SalesBoos designed t easy-to-us banner ads	t.Net t.Net is a fully integrated sui o drive traffic to your Web sit e interface allows you to pro s, search engines and more	te of 25 Web promotion tools a and increase sales. An mote your Web site through	

New Navigation

Navigation for the new Merchant Interface is organized into two menus: a left side menu and a horizontal toolbar at the top of the page. The left side menu on the home page works much the same as the menu in the old Merchant Interface. However, options available in the Merchant Interface are now arranged into the following categories:

- Tools
- Reports
- Search
- Account

Fig. 2 Main left menu

Virtual Terminal Unsettled Transactions
ANNOUNCEMENTS 03/23/06 *** Practical eCommerce Subscription Offer 02/21/06 New QuickBooks Features
TOOLS Virtual Terminal Upload Transactions Recurring Billing Fraud Detection Suite
REPORTS Transaction Detail Transaction Statistics Returns QuickBooks Download
SEARCH Transactions Unsettled Transactions Suspicious Transactions
ACCOUNT
Merchant Profile Billing Information Statements

These categories are also the names of the buttons in the toolbar at the top of the page.

Home	Tools	Reports	Search	Account	
Virtual Terminal ANNOUNCEI 02/21/06 New New QuickBook	Unsettled Transact MENTS	tions	Miss the o Can't find w log into the Account Ov the new Me	Id Merchant Interface what you're looking for old Merchant Interfac wner Login ID.) Also, b erchant Interface (link l	Click here to log in! fast enough? Don't worry - you can e. (NOTE: You must use your new e sure to view our detailed demo of below).
12/01/05 Processing Gift / 09/13/05 More eCheck.Ne 04/11/05 Support for New Club Alliance	Credit Card Purchase et Service Features MasterCard® and Di	es and a second se	MOS functionality	the new Merchant Inf for a real-time demo c ws you changes and c you quickly become fa y, and all new interact	terface! If the new Merchant Interface. This lifferences from the old interface imiliar with improved navigation and ive help files! TODO: Put right link.

It is important to note that the main home page menu will not be displayed on every page of the new Merchant Interface as it is today. Instead, the left side menu will change to show the options that are related to the page that is currently displayed.

For example, if you navigate from the home page to the Virtual Terminal page, the left side menu will refresh to display links to the options available within the Tools menu: Virtual Terminal, Upload Transactions, plus value-adding products Automated Recurring BillingTM and Fraud Detection SuiteTM (if enabled). See Figure 4 below to see a diagram of this functionality.

ools Reports	Tools	Home	Reports	Tools	Home
Enter Transaction	IDS E	Virtual Terminal Upload Transactions		Unsettled Transactions	Virtual Terminal
		Recurring Billing		1ENTS	ANNOUNCEN
Select Payment Meth	uite	Fraud Detection Sui	2	s Features	02/21/06 New New QuickBooks
 Charge a Credit Card Refund a Credit Card Charge a Bank Accou Refund a Bank Accou 				Credit Card Purchases t Service Features MasterCard® and Diners	12/01/05 Processing Gift (09/13/05 More eCheck.Ne 04/11/05 Support for New Club Alliance
Select Transaction Ty				roo Month of Froud	03/30/05
 Authorize and Capture Authorize Only Capture Only 			1999 1999	FDS)	Detection Suite (TOOLS
Payment/Authorizatio			PRODU	Suite	Recurring Billing
Accepted Paym C: Exp			25 26 27 28 29 5	ail istics vnload	REPORTS — Transaction Det. Transaction Stat Returns QuickBooks Dow
			92-		SEARCH —
Order Information			\leq	actions sactions	Transactions Unsettled Transa Suspicious Trans
				2	ACCOUNT -
12			THIRD-F		Settings Merchant Profile
Customer Billing Infor				on	Billing Information

Fig. 4 Left Side Menu Functionality

If you wanted to then navigate to the Transaction Statistics Report page from the Virtual Terminal, you would have two options. You could click on the **Reports** button in the top toolbar and then click on the **Transaction Statistics** link in the left side menu. Alternatively, you could click **Home** in the top toolbar and then click the **Transaction Statistics** link in the main left side menu.

To help you become acquainted with the new Merchant Interface, the following sections highlight the major organizational changes from the old interface.

Tools

Fig. 5 Tools features



The new Merchant Interface Tools menu allows you to access the Virtual Terminal and Upload Transactions features, as well as the value-adding services Automated Recurring Billing and the Fraud Detection Suite (if enabled). These items have not experienced any changes and can be used as usual.

Reports

Fig. 6 Reports features



The Reports menu of the Merchant Interface allows you to create several reports that provide details about your transaction activity. The different reports will no longer be accessed using tabs on the main Reports page but will be available by clicking links in the left side menu. Other than this reorganization, the reports have not experienced any change in functionality and can be used as usual.

Search

Fig. 7 Search features



The Search functionality has not changed in the new Merchant Interface. However, the Unsettled Transactions feature will be accessible from the Search menu. The Unsettled Transactions feature has not changed in functionality and can be used as usual.

Account

Fig. 8 Account Features



The new Account menu in the Merchant Interface organizes the administrative settings for your payment gateway account. From this menu you can access the new Merchant Profile page (see pg. 13 for details) as well as the Settings and Statements pages. In addition, the Billing Information page will be moved from the old Settings and Profile page to its own page in the new Account menu.

Settings

Fig. 9 Settings Page

Home	Tools	Reports	Search	Account				
Settings	Sett	ings			Help			
Merchant Profile								
Billing Information	The fo	ollowing sections provi	de access to your p	ayment gateway integratio	on and Merchant Interface			
Statements	settin page.	gs. For help with confly	guring these setting	gs, click the Help link in the	e top right corner of each settings			
	Tran	Transaction Format Settings						
	- Tra	ansaction Submission	Settings					
	v	intual Terminal	ooungo	Linioad Transaction File	00			
	P	ayment Form		opidad Hansacteri II				
	— Tr	Transaction Response Settings						
	I.	ransaction Version		Receipt Page				
	B	esponse/Receipt URL	S	Relay Response				
	<u>s</u>	ilent Post URL		Direct Response				
	E	mail Receipt		FDS Customer Response				
	Sec	Security Settings						
	— Ba	sic Fraud Settings						
	<u>c</u>	ard Code Verification		Address Verification Service				
	— Ge	eneral Security Setting	8					
	I	est Mode		MD5-Hash				
	E	assword-Required Mo	de	Reset Secret Question & Answer				
	B	eset Password		Transaction Key				
	Busi	iness Settings						
	— Ge	eneral Information Sett	ings					
	T	ransaction Cut-Off Tim	<u>e</u>	Time Zone				
	M	anage Contacts		QuickBooks Download	Report Settings			

The new Settings page will no longer group together the Settings, Profile, and Risk Reserve pages. Instead, the Settings and new Merchant Profile pages will be separate, individual pages that can be accessed from the Account menu. The Risk Reserve page will be accessible from the new Merchant Profile page (see page 13 for details).

The new Settings page will be reorganized into three sections: Transaction Format Settings, Security Settings, and Business Settings. Some individual settings will be reorganized among these three sections; however, this page will not change significantly and can be used as usual.

Merchant Profile

Fig. 10 Merchant Profile Features



The Merchant Profile page will combine and replace the Profile, Risk Reserve, and Agreements and Fees pages from the old Merchant Interface.

Fig. 11 Merchant Profile Page

Home	Tools	Report	s	Search	Account			12	
Settings	Merchant Profile						Help		
Billing Information Statements	Merchant Name Payment Gateway ID: [00000]						Edit Business Information		
	Mercha Mercha	ant Address ant City, SC 0000	00				I	Phone: (123) 456-7890 Fax: (456) 789-0123	
	Billing S	Status: Current	1	Active	Since: 11/07/2003		ľ	Billing Balance: (67.55)	
	Payr	nent Method	S					Risk Reserve	
	Servi	Service		ck.Net Types			Status	Documentation	
	Paym	ient Gateway	American E JCB, Maste	Express, Diners (erCard, Visa	Club, Discover, En	iRoute,	Enabled	Agreement Fees	
	eChe	ck.Net	PPD, WEB,	CCD			Enabled	Agreement Fees	
	Addi	Additional Services							
	Servi	Service					Status	Documentation	
	Autor	Automated Recurring Billing (ARB):					Enabled	Agreement Fees	
	Frauc	Fraud Detection Suite (FDS):					Enabled	Agreement Fees	
	Expa	Expanded Credit Capabilities (ECC):					Enabled	More Info	
	Business Information								
	Produ Produ Marke Web Shop	Product Type: Product Description: Market Type: Web Site Address: Shopping Cart:		d Not Present iduct Description ommerce o://www.merchan	t.com				
	Rese	Reseller Contact Information							
	Resel 123 Ai Any Ci	ler Name ny Street ty, SC 00000						(123) 597-9384	

This page will display general information about your payment gateway account, including the payment methods you accept, the value-adding services you are signed up for, your type of business, and your reseller's or merchant service provider's contact information. From this page you may also edit your business information, review the agreements and fee schedules for your payment gateway services, and view your account's Risk Reserve settings (if applicable to your account configuration).

Billing Information

Fig. 12 Billing Information

New Menu

Virtual Terminal | Unsettled Transactions

ANNOUNCEMENTS -

02/21/06 New

New QuickBooks Features 12/01/05 Processing Gift Credit Card Purchases 09/13/05 More eCheck.Net Service Features 04/11/05 Support for New MasterCard® and Diners Club Alliance 03/30/05 UPDATED: One Free Month of Fraud Detection Suite (FDS)

TOOLS -

Virtual Terminal Upload Transactions Recurring Billing Fraud Detection Suite

REPORTS

Transaction Detail Transaction Statistics Returns QuickBooks Download

SEARCH -

Transactions Unsettled Transactions Suspicious Transactions

ACCOUNT -

Settings Merchant Profile

Billing Information

User Administration User Profile

The Billing Information option will be moved from the Settings page and will be its own page within the Account menu. This feature will not experience any change in functionality and can be used as usual.

Online Help Files

The new Merchant Interface also includes a completely new online help system. You can get the help you need with any of the Merchant Interface functions and features immediately by clicking either the Help link at the top right of each individual page, or the Help button in the top right corner of the Merchant Interface.

Fig. 13 Help links



The online help files also include the following features to help you find information fast.

- Comprehensive table of contents that helps you quickly navigate to specific "topics" or files.
- Search feature that allows you to search for topics using your own keywords.
- Print button for printing topics in printer-friendly format.
- Glossary that allows you to look up common terms used in the Merchant Interface.
- Access to the Reference and User Guides for help setting up and configuring your payment gateway account.
- Print Manual button that allows you to print all of the help files in a single pdf. Document.

Fig. 14 Merchant Interface Online Help Files

Contents Search Glossary FAQs Reference & User Guides Print Manual Print							
Contents Search Glossary FAQs R Tools Reports Capture Unsettled Transactions Capture Unsettled Transactions Capture Unsettled Transactions Suppicious Transactions Transaction Detail Download to File Account	The Unsettled Transactions page allows you to view only those unsettled transactions that are eligible to be captured (transactions with the status Authorized/Pending Capture). You may select a single transaction or multiple transactions to be captured. To capture unsettled transactions: Step 1: Select Group Capture from the Filter By: drop-down list at the top of the page.						
	 Step 2: Click View. Only those transactions that are eligible for capture are listed. Step 3: Click the check box next to the transaction(s) you would like to capture from the page of results. You may also select All check box at the top of the transaction list to capture all eligible transactions listed on the current page. Step 4: Review the capture amounts. You may modify the amount only if the amount you need to capture is less than the originally authorized amount. Leaving the amount field blank will capture the full authorized amount of the transaction. Step 5: Click Capture. A confirmation message appears verifying that you would like to continue with the capture. Step 6: Click OK to continue or click Cancel to cancel the action. Once the transaction has been submitted for capture, the Transaction Status page appears listing the transaction ID and transaction Detail page appears. Tip: Using the Payment Method filter in conjunction with the Group Capture filter streamlines your ability to capture transactions for which the same payment method was used. 						

FAQs

Does the new Merchant Interface include any changes to features and functionality?

Why did you update the Merchant Interface?

I don't see the Help link in the main left side menu. How do I access the user and implementation guides?

I don't see the Agreements link in the main left side menu. How do I access my service agreements and fee information?

Does the new Merchant Interface include any changes to features and functionality?

No. The only changes to the new Merchant Interface are organizational. All features may be used as usual.

Why did you update the Merchant Interface?

We constantly gather feedback and evaluate the usability and organization of the Merchant Interface to determine how we can improve your payment gateway experience. The new organization and look of the Merchant Interface are designed to help you perform tasks and find information easily and quickly.

I don't see the Help link in the main left side menu. How do I access the user and implementation guides?

All features of the Help menu in the old Merchant Interface are included in the new online help files. To access user and implementation guides, click the **Help** button at the top right corner of the Merchant Interface. The new help files will appear in a separate window. (If you are using a pop-up blocker, it may be necessary to disable it in order to access the Merchant Interface help system.) Use the help files toolbar to access the information you need.

I don't see the Agreements link in the main left side menu. How do I access my service agreements and fee information?

The Agreements feature of the old Merchant Interface has been incorporated into the new Merchant Profile page. To view your service agreements and fee information, click on **Merchant Profile** in the Account menu. Links to agreements and fee information for each service enabled for your account are available on the right side of the page.

QuickBooks Functionality

We are pleased to introduce QuickBooks reporting and download capabilities in the Merchant Interface! Using these new features, you can enhance your transaction management by downloading your payment gateway transaction information to a file suitable for importing into QuickBooks.

QuickBooks is Intuit's financial management system for small- and medium-sized businesses. With QuickBooks, data such as accounts receivable, accounts payable, customer lists, vendor lists, employee lists, and expense and time tracking can be managed easily and safely.

The following features are now available:

- Enhanced Transaction Management Use QuickBooks recommended defaults to or your own custom accounts to "map" charge and refund transactions to QuickBooks.
- **Configure Download Settings** Use Merchant Interface settings to establish transaction mapping defaults for customer name, product/service, sales tax, freight/shipping, and duty information.
- **Itemized Order Information** Use new and enhanced transaction submission fields to submit itemized order information on a per-transaction basis, including item descriptions, quantities, prices, and sales tax status.
- **Easy Integration** Import successfully settled transaction download reports from the Merchant Interface into QuickBooks.

QuickBooks Download Report

The new QuickBooks Download Report page allows you to run, view, and download successfully settled transaction reports that can be saved in Intuit's information format (.iif) for importing into

QuickBooks. Because these reports include detailed transaction information, they can be a valuable resource for enhancing your transaction record keeping, regardless of whether you use QuickBooks as a financial management system for your business.

IMPORTANT: In order to use this feature, you must first configure your QuickBooks download report settings in the Merchant Interface. For more information about these settings, please read the QuickBooks Download Report Settings section of this document.

The information included in a QuickBooks report is composed of two categories: transaction information and itemized order information.

Transaction Information

The transaction information in a QuickBooks Download Report includes the following standard fields:

- Transaction ID
- Transaction Type
- Settlement Date
- QuickBooks Account
- Customer Name or ID
- Settlement Amount
- Invoice Number
- Description
- QuickBooks Class
- Payment Method
- PO Number
- Customer Billing Address
- Customer Shipping Address

Itemized Order Information

The transaction information in a QuickBooks Download Report allows you to view detailed information for all aspects of a transaction, including the merchandise or service, and any applicable sales tax, duty, or freight/shipping. The actual information included will depend on transaction types for the report and your QuickBooks Download Report Settings configuration:

- QuickBooks Transaction Type
- Settlement Date
- QuickBooks Account
- Sales Tax Name
- Amount
- Invoice Number
- Description
- Name
- Price
- Quantity
- Tax Status

For information about the specific fields included in QuickBooks download reports, please see the <u>QuickBooks Integration User Guide</u> and the QuickBooks Download Report help file in the Merchant Interface.

QuickBooks Download Report Settings

In order to successfully download transaction information to be compatible with QuickBooks, you must first configure your QuickBooks download report settings. These settings will be used to integrate transaction information with QuickBooks.

For your convenience, some of these settings are pre-populated with QuickBooks recommended defaults. You may use the recommended defaults, or you may customize the settings to match your unique QuickBooks configuration.

IMPORTANT: Your QuickBooks download report settings and QuickBooks configuration *must* match exactly. Differences between your QuickBooks download report settings in the Merchant Interface and your QuickBooks configuration may result in errors when attempting to import reports into QuickBooks. Please be sure to test your QuickBooks settings and configuration before regularly using this feature to import transactions into QuickBooks.

Transaction Mapping

You may configure the QuickBooks accounts, customer name, and class information that should be used for managing your payment gateway charge and refund transactions.

- Accounts This setting allows you to map your charge and refund transactions to your QuickBooks accounts. At least one of the charge transaction types (Sales Receipt/Cash Sale, Invoice, Payment) or the refund transaction type (Credit Memo) must be configured to an existing account in QuickBooks. For this setting, you may either use the QuickBooks recommended default accounts or use your own custom accounts.
- **Customer Name** This setting allows you to enter a default customer name to be used in the event that a customer name or identifier is not provided with a transaction. If desired, you may also choose a payment gateway customer name field combination to be used in conjunction with the default customer name.
- **Class Name** This setting allows you to enter a class name that categorizes your QuickBooks income and expenses by department, business office or location, separate properties you own, or any other meaningful breakdown of the business. You may use this field to establish any kind of default class for transactions integrated into QuickBooks from your payment gateway account.

Transaction Details Mapping

You may configure default transaction information that is used for managing your payment gateway charge and refund transactions in QuickBooks in the event that detailed information is not provided with transactions.

• **Product/Service Mapping** – The default product or service information that should be used in the event that detailed transaction information is not submitted.

- **Sales Tax Mapping** If you charge sales tax, the sales tax information that should be used for your products and services in the event that extended sales tax information is not provided with a transaction.
- **Duty Mapping** If you charge duty, the default duty information that should be used for your products and services in the event that extended duty information is not provided with a transaction.
- **Freight/Shipping Mapping** If you charge freight or shipping, the default information that should be used for your product and services in the event that extended freight or shipping information not provided with a transaction.
- **Note:** It is strongly recommended that you read the <u>QuickBooks Integration User Guide</u> and <u>QuickBooks Download Report Settings</u> help file in the Merchant Interface when configuring your download settings.

Itemized Order Information

As an additional feature of this release, the payment gateway application programming interface (API) now supports the submission of itemized order information. This feature allows you to augment your transaction management by recording an even greater level of detail for your transactions, regardless of whether or not you integrate with QuickBooks.

You may submit the following itemized order information fields:

- Item A short name or ID for the item purchased.
- Item Description A detailed description of the item purchased.
- Item Quantity The quantity of the item purchased.
- Unit Price The cost of the item per unit.
- Tax Status An indication whether the item is subject to tax.

You may also provided extended information in the existing sales tax, freight/shipping, and duty transaction fields, including item name, description, and amount. For more information about submitting itemized and/or extended order information, see the implementation guide for your connection method (in the Merchant Interface click **Help** in the main menu, then **Documentation and Reference Guides**) or contact your Web developer for assistance.

Itemized order information submitted with transactions is reported on the Transaction Detail Page. These details can be viewed or hidden by simply clicking either **View Itemized Order Information** or **Hide Itemized Order Information** on the Transaction Detail Page.

FAQs

I don't use QuickBooks for my transaction management. Does this release apply to me?

What is the pricing for the QuickBooks tool?

What versions of QuickBooks does this new feature support?

Can I map eCheck.Net transactions to QuickBooks?

What is an .iif file?

If I receive an error while importing my file into QuickBooks, how do I import the rest of the transactions without creating duplicate entries?

Does the Card Present service support the submission of itemized order information?

Do I need to submit itemized order information in order to download my transactions to QuickBooks?

Does the new itemized order information feature support Level 3 data?

I don't use QuickBooks for my transaction management. Does this feature apply to me?

If you don't use QuickBooks for your financial management, then you don't need to download settled transaction reports into the QuickBooks file format. You may use the Transaction Details by Settlement Date report to download successfully settled transaction reports.

However, this new feature also includes support for submitting itemized order information with each transaction, which is a benefit to all merchants. The following information may now be submitted for each product, service or merchandise included in a transaction:

- Item A short name or ID for the item purchased.
- Item Description A detailed description of the item purchased.
- Item Quantity The quantity of the item purchased.
- Unit Price The cost of the item per unit.
- Tax Status An indication whether the item is subject to tax.

You may also now provided extended information in the existing sales tax, freight/shipping, and duty transaction fields including item name, description, and amount. For more information about submitting itemized and/or extended order information, see the implementation guide for your connection method (in the Merchant Interface click **Help** in the main menu, then **Documentation and Reference Guides**) or contact your Web developer for assistance.

If submitted with a transaction, the itemized order information listed above is reported on the Transaction Detail Page. These details can be viewed or hidden by simply clicking either **View Itemized Order Information** or **Hide Itemized Order Information** on the Transaction Detail Page. In addition, you may choose to print a receipt from the Transaction Detail page that includes itemized order information.

What is the pricing for the QuickBooks tool?

As a new standard feature of the payment gateway, there is no additional cost for the QuickBooks capabilities.

What versions of QuickBooks does this feature support?

The QuickBooks download report feature is compatible with Basic, Professional, and Premier editions of QuickBooks from 2002 to 2005. For versions not listed here, please first download and import a test file to ensure compatibility before importing .iif files generated by the payment gateway.

Can I map eCheck.Net transactions to QuickBooks?

Yes. eCheck.Net transactions will be mapped as Check transactions in QuickBooks.

What is an .iif file?

The Intuit Interchange Format (iif) is Intuit's file format for importing transactions into a QuickBooks Accounting Package. The QuickBooks download feature in the Merchant Interface will download transaction data in the .iif file format. Currently .iif is supported by all versions of QuickBooks.

If you choose to open a downloaded report immediately before saving it to your computer, remember to save the report with the .iif file extension to have the report be compatible with QuickBooks.

If I receive an error while importing my file into QuickBooks, how do I import the rest of the transactions without creating duplicate entries?

If an error is encountered while importing the .iif file, QuickBooks will display an error message with the line number where the error occurred. If you choose to cancel the import, the transactions listed before the transaction during which the error occurred will be successfully imported into QuickBooks. If you choose to continue, all successful transactions will be imported and errored transactions will not be imported. If you are importing the same file again into QuickBooks, be sure that the file excludes the transactions that were already imported successfully into QuickBooks. This will prevent duplicate transactions from being imported into QuickBooks.

Does the Card Present service support the submission of itemized order information? Yes. Card Present merchants may also submit itemized order information.

Do I need to submit itemized order information in order to download my transactions to QuickBooks?

No. Any previous charge and refund transactions may also be imported to QuickBooks. For these transactions, the field defaults configured on the QuickBooks Download Report Settings page will be applied.

Does the new itemized order information feature support Level 3 data?

Currently the itemized order information feature is available only for transaction reporting and does not currently support Level 3 data.