

Authorize.Net Multiple User Accounts - Reseller Guide

This guide will help you understand the Authorize.Net Payment Gateway Multiple User Accounts feature and how it will affect you and your merchants.

Multiple User Accounts

The Multiple User Accounts feature is a significant and highly requested Authorize.Net Payment Gateway platform improvement that will allow merchants to enhance their overall account management.

With the release of the Multiple User Accounts feature on May 8, 2006, each of a merchant's employees requiring access to the Authorize.Net Merchant Interface can have their own unique login ID and user account. Each employee's user account can also be customized to include access to features or functionality that match his or her job responsibilities. For example, a Transaction Manager user account can be created for an employee who only needs to submit transactions in the Virtual Terminal.

As a result, the Multiple User Accounts feature can benefit merchants in the following ways:

- Access to the payment gateway account is more secure.
- Employee duties within the Merchant Interface are better organized.
- Transaction submission and reporting activities are separate.
- Transaction management processes are streamlined—making the merchant's business operations more efficient and enhancing their payment gateway services.

How Multiple User Accounts Affects You

To meet important security and technical requirements for the Multiple User Accounts feature, it is necessary for merchants to have the ability to create their own user login IDs. As such, beginning May 8, 2006 **merchant Login IDs will no longer be used by Authorize.Net for merchant identification and will be removed from the Reseller Interface**. Moving forward from this date, new merchants will create their own account user login IDs.

Because resellers have previously created Login IDs for new merchants, this change will affect the Add Merchant process. Also, as many resellers have traditionally used the Login ID for merchant management, this change may impact your business management processes or systems.

As a result, **if you use merchant Login IDs to manage your merchants in your business management systems, you must update your management processes and systems prior to May 8, 2006**. It is recommended that henceforth you use your merchants' Authorize.Net ID, which will be renamed **Payment Gateway ID**, as the primary value for identifying and tracking merchants.

Contact your software systems developer for information on updating your systems to use the Payment Gateway ID for merchant management purposes.

IMPORTANT: This change will NOT affect your merchants' ability to process transactions. The old Login ID will still be accepted by the payment gateway for transaction requests only.

Changes to the Reseller Interface

The introduction of the Multiple User Accounts feature includes the following updates to the Reseller Interface:

- + **You will no longer create merchant Login IDs when adding new merchants in the Reseller Interface.** Instead, an automatic welcome e-mail will be sent to the merchant that includes a dynamic link and activation code specific to the new payment gateway account. When the merchant clicks the link, he or she will be directed to the Merchant Interface account activation pages where he or she will configure his or her own new user login ID.

In the event that the merchant does not receive or loses the welcome e-mail and activation link, you will be able to generate a new activation link for the merchant on the Update Merchant page.

- + **Merchant Login IDs will no longer be listed in the Reseller Interface or in download reports.** The Payment Gateway ID (formerly Authorize.Net ID) will be the primary value for identifying and tracking merchants. However, you will have the ability to search merchants by individual business names and user login IDs.

Reseller Support

We recognize that these changes may require systems development and processing changes. If you have any questions regarding Multiple User Accounts, or if you are unable to update your systems appropriately prior to May 8, 2006, please contact Reseller Support at 888-437-0481.

How Multiple User Accounts Affects Your Merchants

This release of the Multiple User Accounts feature will affect your merchants in two ways:

- + Merchants will be able to create customizable user accounts and user login IDs for each of their employees who require access to the Merchant Interface.
- + Merchants may need to make some changes to their account and transaction management processes.

Presently, merchants integrated to the payment gateway via Web sites or other Internet Protocol (IP) applications are using their current Login IDs for user authentication when submitting transactions. **To prevent merchants' connections from breaking, existing Login IDs will be accepted for transaction processing only.**

Migration to Multiple User Accounts for Existing Merchants

For existing merchants, migration to using the Multiple User Accounts feature is a painless process.

- + The Multiple User Accounts feature will be enabled for merchants' payment gateway accounts in groups based on reseller. Additional information regarding when the feature will be enabled for your merchants will be coming as the release approaches.
- + When the feature is enabled for your merchants, they will see an activation page at their next login to the Merchant Interface. Ideally the principal owner, or the person who signed up for the payment gateway account, should complete the activation page as it will prompt him or her to verify the Secret Question and Answer for the account. Merchants will have the option to skip this page if the principal owner is not immediately available to complete the process, or if they would like to delay activating the feature for their payment gateway account.
- + The principal owner will create a new user login ID, password, and Secret Question and Answer for his or her account and will become an Account Owner. The Account Owner will then have the appropriate authority to add and edit other account users.
- + The payment gateway will convert all contacts currently configured for the merchant's account into unique Account Contact user accounts. The Account Owner can modify these accounts and assign new user roles as necessary. In addition, the Account Owner can provide each user with a unique user login ID and temporary password. For more information about user roles, please see the [Merchant Frequently Asked Questions](#) section of this document.
- + Each individual user that is converted from an existing account contact or newly created for the payment gateway account will also see an activation page upon his or her next login to the Merchant Interface. This page will prompt the user to create a new password and his or her own Secret Question and Secret Answer.
- + Users will immediately see differences in the Merchant Interface according to the permissions associated with their user account.

Customer Support

We will begin communicating to merchants regarding Multiple User Accounts beginning May 8, 2006. If you are contacted by merchants with questions regarding the Multiple User Accounts feature, please refer them to the Merchant Frequently Asked Questions section below or direct them to log into the Merchant Interface for additional information and resources.

Merchant Frequently Asked Questions

The following Frequently Asked Questions (FAQs) can be used to address questions you may receive from merchants regarding the Multiple User Accounts feature.

[I received your e-mail about Multiple User Accounts. What does it mean?](#)

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

[When will my payment gateway account be enabled for Multiple User Accounts?](#)

[Do I have to do anything? / 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?](#)

[What's the difference between an Account Owner and an Account Administrator?](#)

[Is there an added cost for the Multiple User Accounts feature?](#)

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

[Do I need to make any changes to my Web site or 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 user accounts can I create?](#)

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

[Will there be any other changes to the Merchant Interface in addition to Multiple User Accounts?](#)

[Where can I find additional information regarding the Multiple User accounts feature?](#)

I received your e-mail about Multiple User Accounts. What does it mean?

The Multiple User Accounts feature will enable each employee with access to your organization's payment gateway account to have a unique login ID and password. Each user account can be configured to include permissions that match the employee's job responsibilities.

How does this affect my current login ID?

When the Multiple User Accounts feature is enabled for your payment gateway account, you will be prompted to create an entirely new user login ID for accessing the Merchant Interface. Your previous merchant login ID will be discontinued for all purposes EXCEPT transaction processing.

In addition, you can create a separate user login ID for each individual user you add.

When will my payment gateway account be enabled for Multiple User Accounts?

The payment gateway will begin enabling new merchants for Multiple User Accounts beginning May 8, 2006 and existing merchants in groups based on reseller on May 15, 2006. Due to the phased release of this new feature, it may take up to several weeks for your payment gateway account to be enabled with Multiple User Account capabilities.

Once your account is enabled, you will see a Multiple User Accounts activation page at your next login. Ideally, the principal owner, or the person that signed up for the payment gateway account, should complete the activation page as it will prompt him or her to verify his or her identity and specific account information.

However, if you choose not to activate Multiple User Accounts right away, you may skip the activation page. It will appear each time you log into the Merchant Interface until you have successfully activated the Multiple User Accounts feature.

Do I have to do anything? / How do I get set up?

Once the Multiple User Accounts feature is enabled for your payment gateway account, the first employee to log into the Merchant Interface will be prompted to activate the Multiple User Accounts feature. To activate the feature, the employee (ideally the principal account owner for the payment gateway account) will need to verify account information and the Secret Question and Secret Answer for the payment gateway account. If the user cannot confirm this information, he or she may skip the Multiple User Accounts activation page until the appropriate person logs in to confirm the Secret Question and Secret Answer for the account.

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 payment gateway account permissions?

The Multiple User Accounts feature includes five basic user roles that can be further customized on a per-user basis to match job responsibilities. The five basic user roles are:

- + **Account Owner** – Access to all Merchant Interface functionality, including user and transaction management (permissions not customizable).
- + **Account Administrator** – Access to all or some user and transaction functionality (as defined by Account Owner).
- + **Transaction Manager** – Varying levels of access to transaction processing and reporting functionality, as defined by an Account Owner or Account Administrator.
- + **Account Analyst** – Access to read-only functions. For example, reports.

- + **Account Contact** – Receives payment gateway e-mail notices only. (No access to the Merchant Interface.)

What's the difference between an Account Owner and an Account Administrator?

An Account Owner has irrevocable access to all features and functionality of the Merchant Interface, including the authority to sign up for value-adding services and close the payment gateway account. An Account Administrator has customizable access to all features and functionality except for the ability to sign up for value-adding services or close the account. In addition, an Account Owner may create an Account Administrator and customize his or her permissions, but an Account Administrator may not create an Account Owner.

Is there an added cost for the Multiple User Accounts feature?

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

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

Yes. Although your old login ID cannot be used access to the Merchant Interface, it will still be used by the payment gateway for transaction processing

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

No. Your old login ID will still be accepted for transaction processing only.

What is the Payment Gateway ID?

Previously known as the Authorize.Net ID or Merchant ID, the Payment Gateway ID is the 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. A system downtime will not be required in conjunction with the release of Multiple User Accounts.

Can I limit access to the Virtual Terminal?

Yes. Each user account can be configured with specific permissions to match the job responsibilities of each employee and meet the needs of your organization.

Can I limit access for issuing refunds?

Yes. Each user account can be configured with specific permissions to match the job responsibilities of each employee and meet the needs of your organization.

How many user accounts 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.

Will there be any other changes to the Merchant Interface in addition to Multiple User Accounts?

Yes. In conjunction with the release of the Multiple User Accounts feature, the Merchant Interface has been redesigned to improve overall organization and usability. However, there have been no major changes to actual features and functionality. You should have already received information regarding these updates. However, for additional information, please see a brief demo of the new Merchant Interface at <http://www.authorize.net/MINTDemo> or read the [What's New Guide – Merchants](http://www.authorize.net/files/whatsnew.pdf) at <http://www.authorize.net/files/whatsnew.pdf>.

Where can I find additional information regarding the Multiple User Accounts feature?

The following resources are available to help you prepare for activating Multiple User Accounts capabilities for your payment gateway account.

- Check out a series of brief demos highlighting the Multiple User Accounts feature at <http://www.authorize.net/demos>.
- As always, we've updated our [What's New Guide – Merchants](http://www.authorize.net/files/whatsnew.pdf) at <http://www.authorize.net/files/whatsnew.pdf> to provide detailed information about what you can expect to see at the release of Multiple User Accounts.
- We've also created a *Multiple User Accounts Merchant Preparation Guide* to provide tips and strategies for experiencing a smooth transition to the new feature. A link to this guide will be communicated in the coming weeks as the release of Multiple User Accounts approaches.