Online Commerce Suite™
Membership Guide

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What's In This Guide

The Online Commerce Suite Membership Guide is designed to assist you with the steps required to bulk-process credit card and electronic check transactions. Batch Processing is just one of many transaction processing methods available in the Online Commerce Suite. For an overview of the integration methods available, please refer to the *Integration Guide.*

Introduction

Welcome to the Online Commerce Suite™

Thank you for choosing the Merchant Partners Payment Gateway as your payment processing system. We hope it will be a superior and robust asset to your e-commerce enterprise. The Online Commerce Suite is a payment transaction gateway that allows you to securely accept Online Charge™ and Online Check™ payments over the Internet. The Online Merchant Center interfaces your Web site with credit card authorization networks and the Federal Reserve Bank's Automated Clearinghouse (ACH) network.

In addition to secure payment features, the Online Merchant Center helps you to manage your e-business using the comprehensive set of online and downloadable transaction management and accounting reports.

About this document

This guide describes the Membership subscription application of the Online Commerce Suite. It assumes a basic familiarity with e-commerce concepts and an understanding of the Online Merchant Center. For an overview of the Online Merchant Center, please refer to the *Getting Started Guide*.

For more information about the Online Commerce Suite, refer to the Help files within the Administrative user interface.

Other documentation on the site includes:

- Getting Started Guide
- Online Merchant Center Integration Guide
- Online Commerce Suite Distribution Package (zipped)
- Mobile Merchant Center User Guide – Wireless WAP

Online Commerce Suite Web Sites

The Online Merchant Center web site is available at the following URL:

`https://www.onlinemerchantcenter.com/`

Documentation for the Online Commerce Suite is available at the following URL:

`https://www.onlinemerchantcenter.com/mpartners/html/user_manuals.html`

Membership

The Membership system manages password-protected Membership web sites.

The Online Commerce Suite Membership System has a full suite of administrative utilities, allowing the Merchant to manage all aspects of the Membership site. The administrative utilities are available on demand through the World Wide Web.

The Online Commerce Suite Membership System setup requires no additional third party software if your server runs on a UNIX-based platform such as Solaris, BSDi, FreeBSD, Linux, SCO, Irix, or AIX. If your Web site is hosted on a Windows NT/2000 server running IIS Web Server, you will need additional third party software to interface with the Online Commerce Suite Membership System. For details, contact Customer Service.

Online Commerce Suite Inc. Technical Support remotely installs and tests the software scripts on your Online Commerce Suite Server. During setup, Technical Support configures the user interface, checks directory paths, sets up templates, sets up your profile and sends you links to use for your sign-up pages.

Since most Membership System operating components reside on the Online Commerce Suite servers, the administrative setup is relatively simple. After the Technical Support staff installs the necessary scripts on your Web server, setup consists of configuring the online administrative utilities to recognize the new installation.

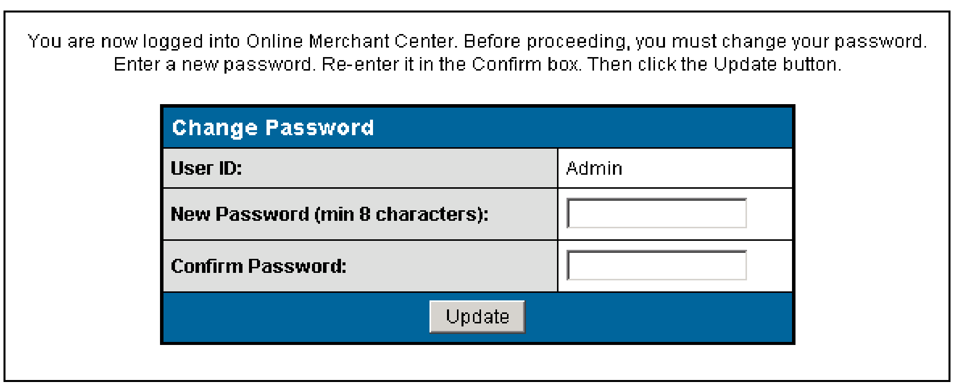
Your programmers have to provide a few links to appropriate Web pages on your Web site. See the section about "Setting Up the Signup Process".

Logging In

Using a browser that supports frames, tables and strong encryption such as Firefox 2.0 or later, or Microsoft Internet Explorer 5.5 or later, access the Online Merchant Center web site using the URL provided by Customer Service.

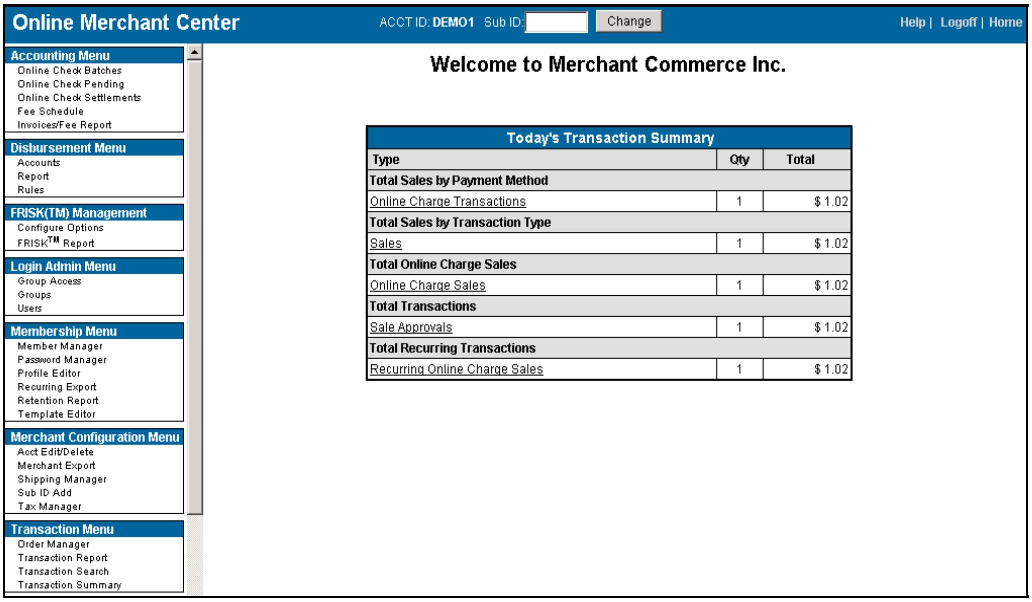
The Online Merchant Center login screen is displayed. Enter your Merchant ACCT ID into the Account ID field. Enter your User ID and password, and click **Submit**.

The first time you log in, the Change Your Password screen is displayed:



Type a new password at least eight characters long in the **New Password** field. Type it again in the **Confirm Password** field. Click **Submit**. A ***Password Updated*** message is displayed. From now on, when you log in and click **Submit,** you will go directly to the Welcome screen. If you want to change your password again, click <u>Change Your Password</u> at the bottom of the left-hand frame in the Welcome screen and follow this procedure again.

When you log in, the Welcome screen (below) is displayed. Menus and options display in the left-hand frame. User ID and ACCT ID are at the top of the right-hand frame.



Configuring Your Account

This guide focuses on Membership System options for setup and maintenance. The options are:

- **Merchant Configuration Menu**
  - Acct Edit/Delete
- **Membership Menu**
  - Profile Editor
  - Template Editor
  - Member Manager
  - Password Manager
  - Recurring Export
  - Retention Report

Take great care with the configuration process. If you do not follow the correct steps in the correct sequence, expensive errors can occur. Merchant Partners Technical Support is not responsible for configuration errors.

Editing Your Account

In the left-hand frame, from the Merchant Configuration menu, click **Acct Edit/Delete**. The Account Edit/Delete Administrative Information screen displays in the right-hand frame. Make your changes for the fields shown on the screen below.

Acct Edit/Delete

Edit the following account fields, then press the update button.

Administrative Information

Merchant Parameters	
Status:	Active
Merchant:	Merchant Name
Contact:	Tony Test
Alternate Contact:	
Address Line 1:	Tony's test address
Address Line 2:	testing...
City:	n/a
State:	CA
Country:	USA
Zip:	n/a
Customer Service Phone:	n/a
Internal Contact Phone:	

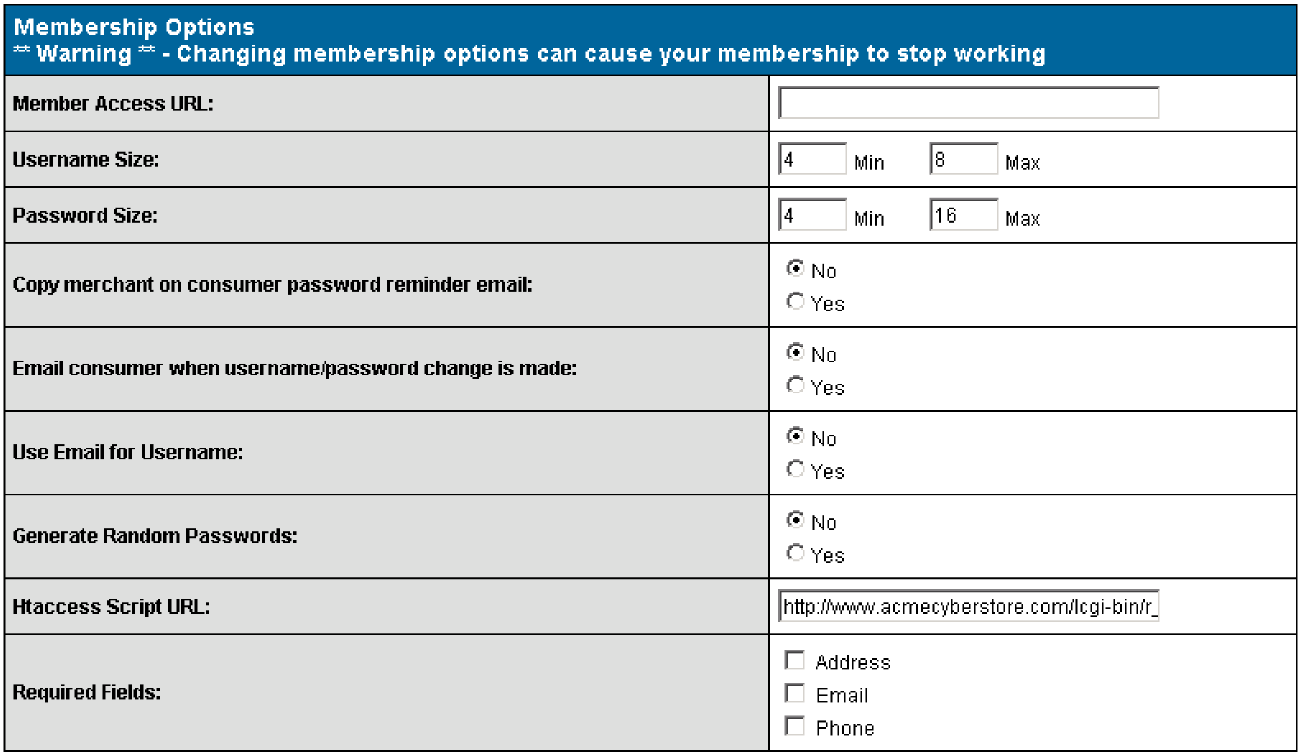
Confirm that the email address fields shown in the image below are correct. If you do not want to receive email confirmation messages, type null@atsbank.com in the **Customer Service Email** field and the **Receipts Email** field.

Contact Email:	admin@acmecyberstore.com
Technical Email:	tech@acmecyberstore.com
Reporting Email:	reports@acmecyberstore.com
Customer Service Email:	custserv@acmecyberstore.com
Receipts Email:	custserv@acmecyberstore.com

For **Display Membership/Recurring Menus** (see below), select **Recurring & Membership**. This selection is important for the Membership system to function correctly.

Display Membership/Recurring Menus:	○ Neither ○ Recurring Only ● Recurring & Membership

Scroll to the next section, **Membership Options** (see below). Enter the appropriate information into the fields.



Membership Options ** Warning ** - Changing membership options can cause your membership to stop working	
Member Access URL:	
Username Size:	4 Min 8 Max
Password Size:	4 Min 16 Max
Copy merchant on consumer password reminder email:	No Yes
Email consumer when username/password change is made:	No Yes
Use Email for Username:	No Yes
Generate Random Passwords:	No Yes
Htaccess Script URL:	http://www.acmecyberstore.com/cgi-bin/r_
Required Fields:	Address Email Phone

Member Access URL

Enter the URL for your server's password-protected Members Only directory. Point to the virtual path, not the physical path. Do **not** change this setting unless you are an experienced System Administrator. Technical Support supplies the correct information during installation.

Username Size

Enter the maximum and minimum length for Usernames.

Password Size

Enter the maximum and minimum length for Passwords.

Use Email for Username

Check **Yes** to have the system use the consumer's email address as their Username.

Generate Random Passwords

Check **Yes** to have the system create a random password for the consumer rather than allowing them to pick their own password. This password will be displayed and emailed to the consumer when the transaction is approved.

Htaccess Script URL

The URL for the server location of the r_manage password management script. Point to the virtual path, not the physical path. Do **not** change this setting unless you are an experienced System Administrator. Technical Support enters the correct information during installation.

Required Fields

If you check the **Address**, **E-mail**, and/or **Phone** boxes, no subscription is accepted without information in the corresponding fields on Sign Up forms.

Scroll to Recurring Options as illustrated in the image below. Recurring Options set recurring billing for your subscribers. Enter any changes to these options on the screen.

Recurring Options	
Decline Retry Interval:	7 Days
Number Retries for Declines:	5
Delete Users:	On first decline After last retry
Email Receipt when Debiting Consumers:	

Decline Retry Interval
Enter number of days the system waits before attempting to charge a declined recurring transaction.
Number Retries for Declines
Enter number of retries after a declined transaction before the transaction is deleted from the system.
Delete Users
Select when to delete a subscriber.
Email Receipt when Debiting Consumers
Check this box to email a transaction receipt to the consumer each time a recurring billing transaction is processed.

Scroll to Payment Options (see below) and select at least one payment type to accept for Membership transactions. In order to accept American Express or Discover Network, you must sign up with your Merchant bank.

Scroll to the bottom of the Acct Edit/Delete screen and click **Update**. An ***Information Updated*** message displays. Click Acct Edit/Delete to return to the Acct Edit/Delete screen.

Membership Menu

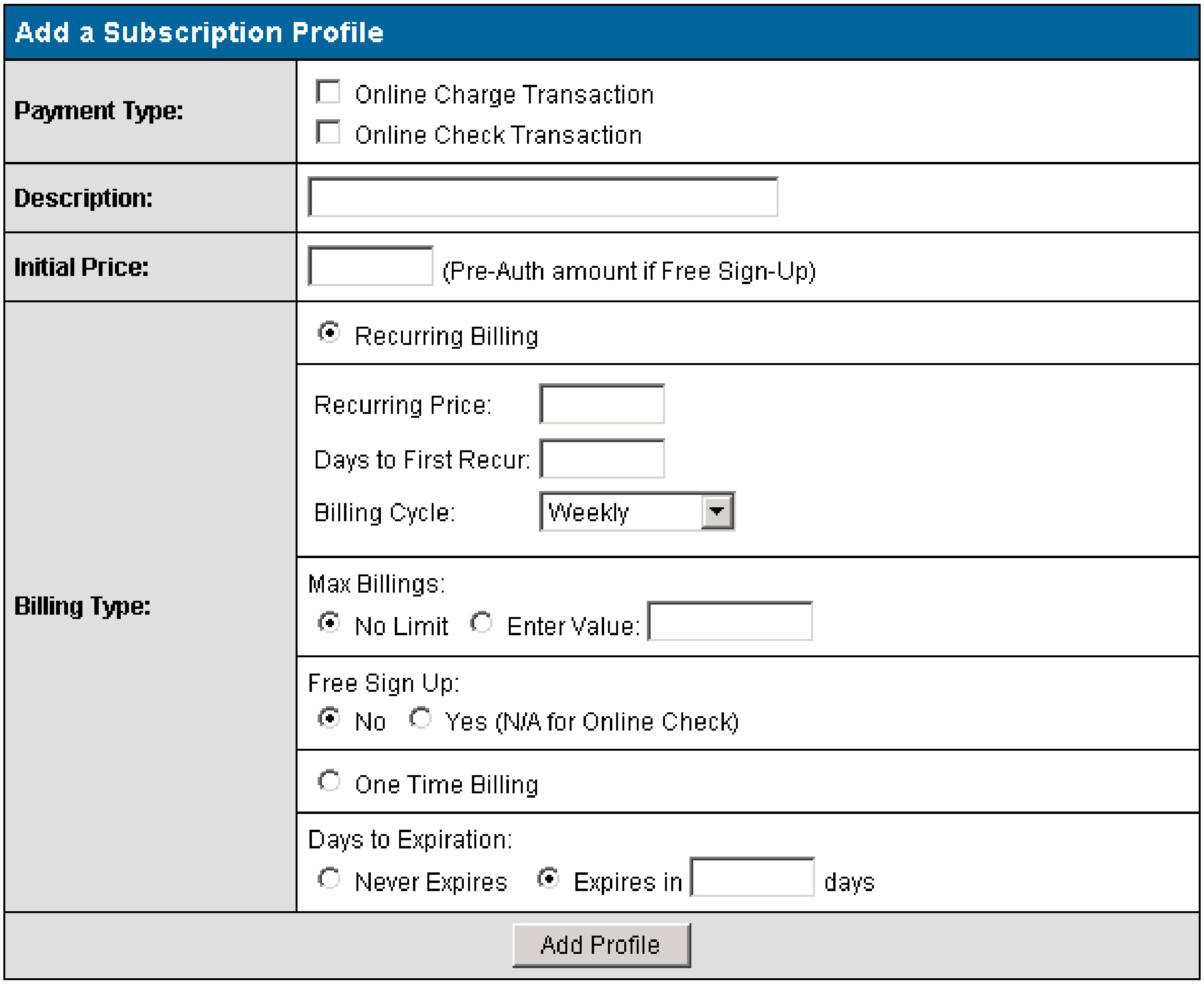
The Membership Menu consists of the following selections:

- Member Manager
- Password Manager
- Profile Editor
- Recurring Export
- Retention Report
- Template Editor

Before your Web site visitors can become members to your subscription services, you must create subscription profiles. After creating a subscription profile, you can use the other Membership menu selections.

Using the Profile Editor

With the Profile Editor, you create subscription profiles for the different price and duration combinations you offer. From the Membership menu, click Profile Editor and the **Add a Subscription Profile** screen (see below) appears.



Add a Subscription Profile	
Payment Type:	Online Charge Transaction Online Check Transaction
Description:	
Initial Price:	(Pre-Auth amount if Free Sign-Up)
Billing Type:	Recurring Billing Recurring Price: Days to First Recur: Billing Cycle: Weekly Max Billings: No Limit Enter Value: Free Sign Up: No Yes (N/A for Online Check) One Time Billing Days to Expiration: Never Expires Expires in days
Add Profile	

Enter information into the fields as described below.

Payment Type
Check either **Online Charge (Credit Card) transaction** or **Online Check (ACH) transaction**.

Description
Enter a short name for the profile.

Initial Price
Enter the initial sign-up fee without a dollar sign. For a Free Sign-Up, enter 1.00 (for Pre-Auth).

Billing Type
Check either **Recurring Billing** or **One Time Billing**.

Recurring Price
Enter the **Recurring Price** without a dollar sign. This amount can be different from the Initial Price.

Days to First Recur
Enter the number of days before billing the customer the amount in Recurring Price.

Billing Cycle
Select one of the options: **Weekly**, **Monthly**, **Quarterly**, **Semi-Annual**, **Bi-Weekly**, **Bi-Annual**, or **Quad Weekly**.

Max Billings
Check either **No Limit** or in the **Value Entered** box, type a specific number of months to bill the subscriber. Do **not** put a 0 in this field, because 0 causes the profile to not recur.

Free Sign Up
Check **Yes** or **No**. Free sign up is not available for ACH.

When done, click **Add Profile**. The ***Subscription Profile Added*** message appears.

Using the Template Editor

The Template Editor allows you to use customizable templates that reside on the Online Commerce Suite Suite server. You can change the look and feel of the templates to match your Web site. To use your own images or logos on the Sign Up pages, attach to an e-mail message that includes your Merchant ID and send it to techsupport@innuity.com. The images are uploaded to a secure server and the location emailed to you.

From the Membership menu, click Template Editor and the Editing Template screen (below) appears.

Template Editor

Editing Template: test 2

WARNING: These templates are shared with multiple sites

Template Content			
Header HTML	Download	Browse... Upload	Reset
Online Charge Signup Form	Download	Browse... Upload	Reset
Online Check Signup Form	Download	Browse... Upload	Reset
Accepted Page	Download	Browse... Upload	Reset
Declined Page	Download	Browse... Upload	Reset

To download a template, click **Download** next to the template, and save the file to disk. Rename the file and make sure you use the extension .html. For example, if you download the Check Signup Form, use achform.html as the filename. If you do not choose a filename, the file is named templatemgr.taf

After saving the HTML template to your local computer, open it with an HTML editor and make your changes to the background, fonts or Header tag. You cannot change the target of any link, and be careful **not** to change the order of the fields as they appear on the page.

When you finish making changes, upload your modified page to your secure server. Click **Browse** and select the modified file, then click **Upload** to complete the process.

If you make a mistake editing a template and render it non-functional, you can restore the template to its original form. Click **Reset** next to the appropriate template.

Template Variables

The following figure illustrates the Template Variables portion of the screen

This screen is only used by Technical Support, except for the last two entries.

The User Response Required Flag and the User Response Error Text lets you set up a consent decision. For example, you want the subscriber to agree to a license agreement or to certify, "I am over the age of 21."

Template Variables	
Title	Welcome to our Site!
Body Tag	bgcolor="#ccccc"
Header Tag	Welcome
Home Link	http://www.acmecyberstore.com/
Start Over Link	http://www.acmecyberstore..com/
Members Only Link	http://www.acmecyberstore..com/b
Join Button Text	Become a Member
Reset Button Text	Clear
User Response Required Flag	☐
User Response Error Text	
Save Changes	Reset

User Response Required Flag

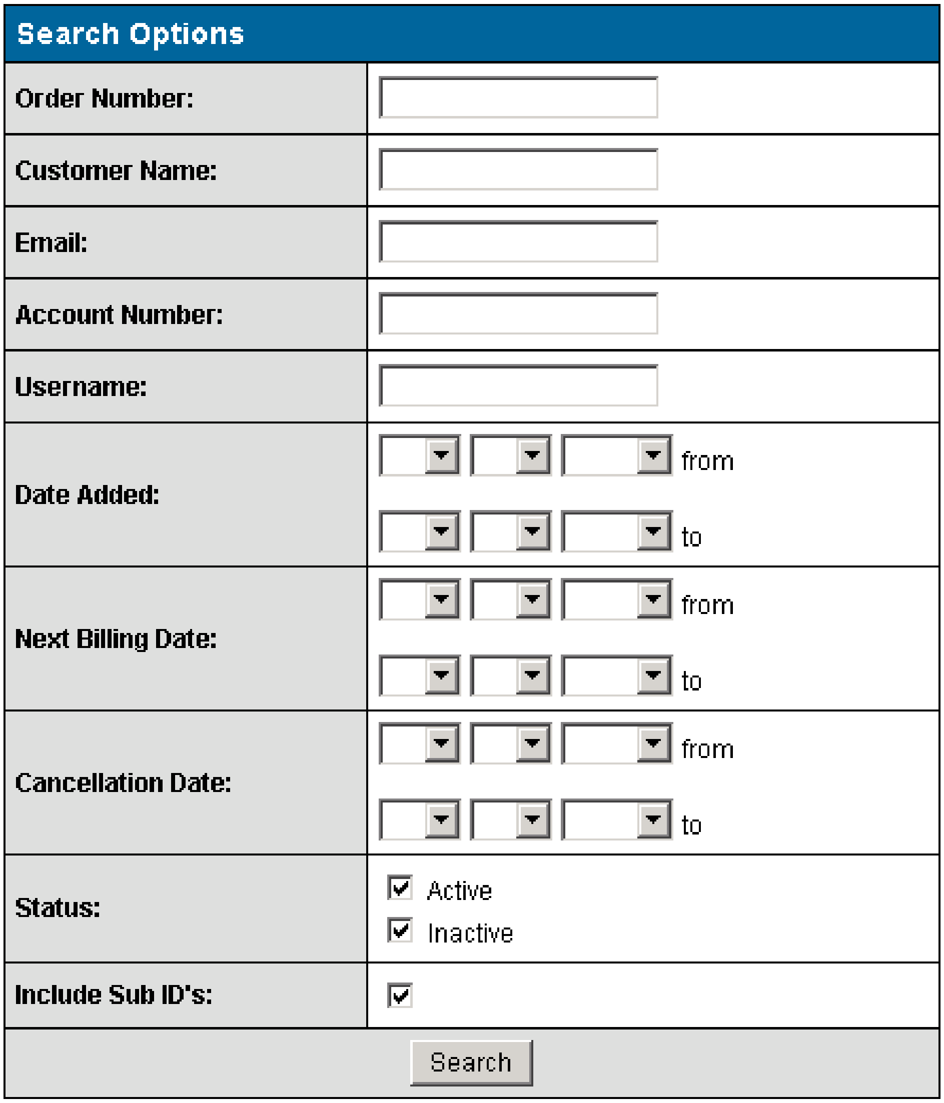
Check the box and hardcode the following tag into a Signup template: `<input type="checkbox" name="required">`

User Response Error Text

Enter the text that displays when the User Response Requried Flag is set. For example, "I agree to this license agreement."

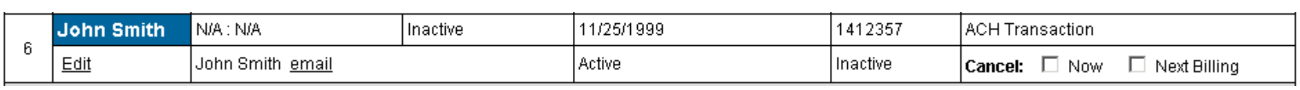
Using the Member Manager

Click Member Manager to search for a Member of your Web site. Enter your search criteria in one or more fields and then click **Search**.



Search Options	
Order Number:	
Customer Name:	
Email:	
Account Number:	
Username:	
Date Added:	from to
Next Billing Date:	from to
Cancellation Date:	from to
Status:	☑ Active ☑ Inactive
Include Sub ID's:	☑
Search	

The Membership List screen (below) shows a list of found members.



6	John Smith	N/A : N/A	Inactive	11/25/1999	1412357	ACH Transaction
	Edit	John Smith email		Active	Inactive	Cancel: ☐ Now ☐ Next Billing

Click the email link to e-mail password information to the member. The system displays an e-mail confirmation screen with the e-mail address, username and password. Click the Edit link and member information appears as illustrated in the figure below.

The following figure displays the selected member information including Order ID, Joined on date, Username, Member for number of days, Password, Joined from IP address, Membership Access Status and Subscription Profile.

Member Manager

Order ID:	1412357	**Joined on**	11/25/1999
Username		**Active Period**	35 Month(s)
Password		**Joined from**	207.164.49.110
Membership Access Status **Refresh**	Active	**Subscription Profile**	Monthly

Billing and Access	Cancel Now
	Cancel & Scrub ACH
	Cancel on Next Billing
Credit	Credit Customer
Chargeback	Chargeback

Cancel Now

Immediately cancels a subscriber's access to your site and the recurring billing record.

Cancel & Scrub

Immediately cancels a subscriber's access to your site and the recurring billing record. It also adds the subscriber's checking account or credit card information to the negative database. Use this option with great care. A consumer in the negative database may not make purchases from any Online Commerce Suite merchant.

Cancel on Next Billing

Flags a subscriber's account for removal from the membership roster and the recurring billing database on the subscriber's next recurring date. Subscribers will have access to the website up until the current billing cycle period ends. At the end of the period, access is suspended and the recurring billing record is deleted.

Credit Customer

Issues a refund to a subscriber. It does not affect the recurring billing records or the subscriber's access to your Web site.

Chargeback

Allows you to add an entry in the subscriber's account history if he/she charges back against you. This entry displays in the transaction history for the subscriber. This option is linked to the Online Commerce Suite Order Manager. It prevents the issuing of accidental credits on a consumer with a charge back.

You can edit some of the fields in the middle portion of the Edit Membership screen (below).

Billing Status	Active	**Billings Left**	◉ No Limit ○ Value Entered
Billing Type	Monthly	**Amount**	49.95
Next Billing Date	7 / 25 / 2001		
Consumer Name	John Smith		
Address	John Smith		
City, State, Zip			John Smith
Country:			
E-mail Address:	John Smith		
Phone			

The bottom portion of the **Edit Membership Screen** (below) displays summary transaction information.

Transaction History					
Nbr.	**Amount** / **SubID**	**OrderID** / **Merchant Nbr**	**Consumer** / **Account**	**Type** / **Date / Time**	**Card Nb** / **Result /**
1	$49.95	0001412357	John Smith	Check Pre-Auth	999999
			John Smith	Nov 25 1999 03:12PM	Approve
2	$49.95	0001412357	John Smith	Check Pre-Auth	999999
			John Smith	Dec 25 1999 01:41AM	Approve

Click the Consumer number hyperlink to display additional consumer information (shown below).

Transaction Details Report

Consumer Information	
Consumer	test
IP Address	172.20.8.3
Account Name	test
Card Nbr/Expiration Date	XXXXXXXXXXXX5454 03/04

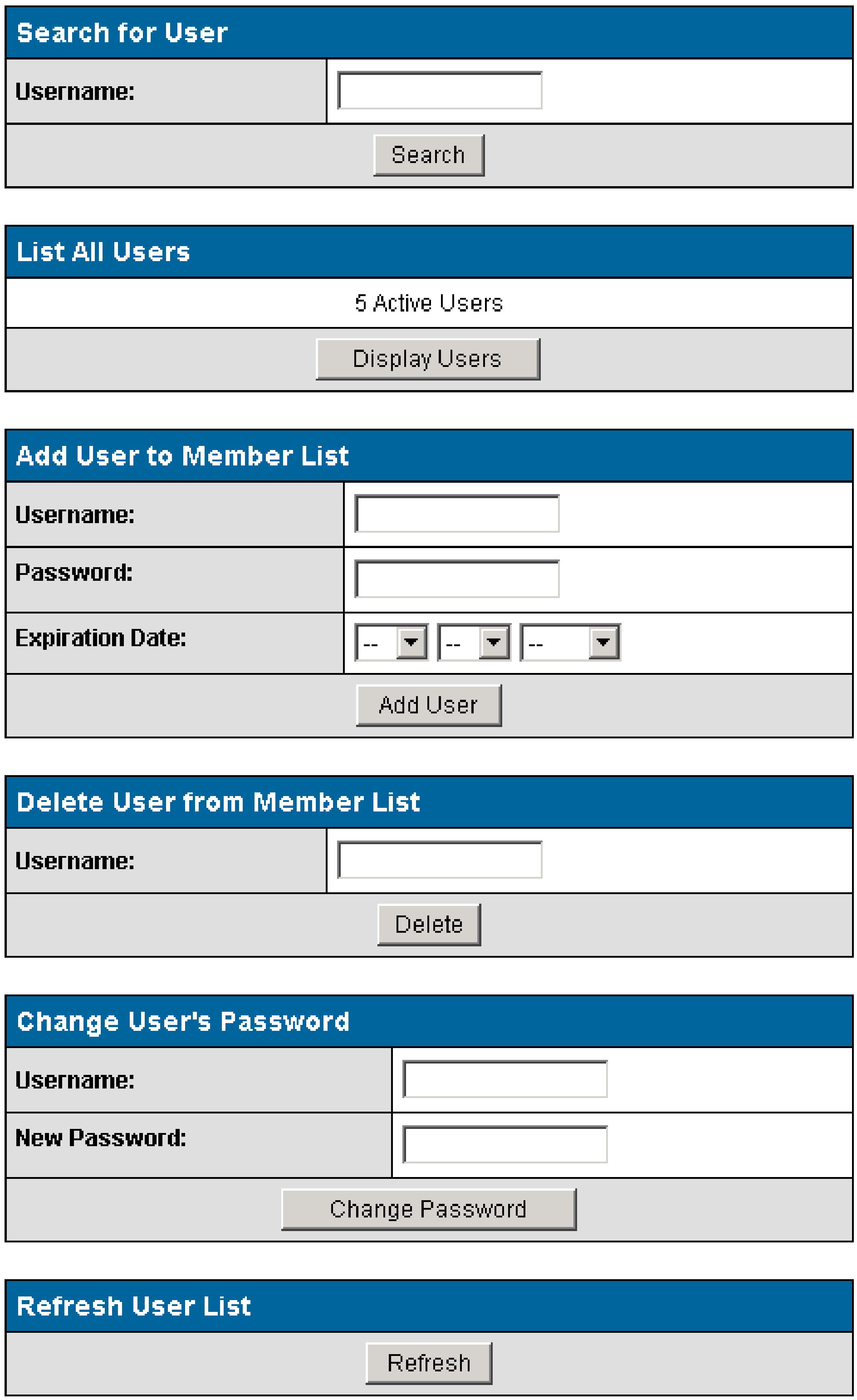
Transaction History

Nbr.	Amount	OrderID	Consumer	Type	Card Nbr / Exp. Date or Routing Nbr.
	SubID	Merchant Nbr	Account	Date / Time	Result / Message
1	$22.34	0025928556	25929329	MasterCard AVS Sale	XXXXXXXXXXXX5454 03/2004
			test	Oct 09 2002 11:43AM	Approved : Receipt : TEST

Using the Password Manager

Click Password Manager to manage username and password files on your servers. The following screen appears.

Password Manager



Search for User

Click **Search** to look for a specific member. Type the name in the **Username** field.

List All Users

Click **Display Users** for a list of all members.

Add User to Member List

Type the **Username** and **Password**. Select the **Expiration Date**. Click **Add User** to add an entry to the password file, which is useful to grant complimentary access to a Web site (not billed).

Delete User from Member List

Type the **Username** to delete. Click **Delete** to delete a member from the password file. Deleting a user from the password manager WILL NOT remove the user's billing.

Change User's Password

Type the **Username** and **New Password**. Click **Change Password**.

Refresh User List

Click **Refresh** to clear the input screen and to see new signups. To enhance performance, our secure server retrieves the password file from each Online Commerce Suite server once a day.

If you click **Display Users**, the following screen is displayed. You can delete a user from the merchant server in one of three ways:

- **Delete:** Deletes the user but does not cancel recurring billing.
- **Cancel Now:** Immediately deletes the user and cancels the recurring billing (if there is recurring billing set up).
- **Cancel Next Billing:** Flags a subscriber's account for removal from the membership roster and the recurring billing database on the subscriber's next recurring date. Subscribers will have access to the website up until the current billing cycle period ends. At the end of period, access is suspended and the recurring billing record is deleted.

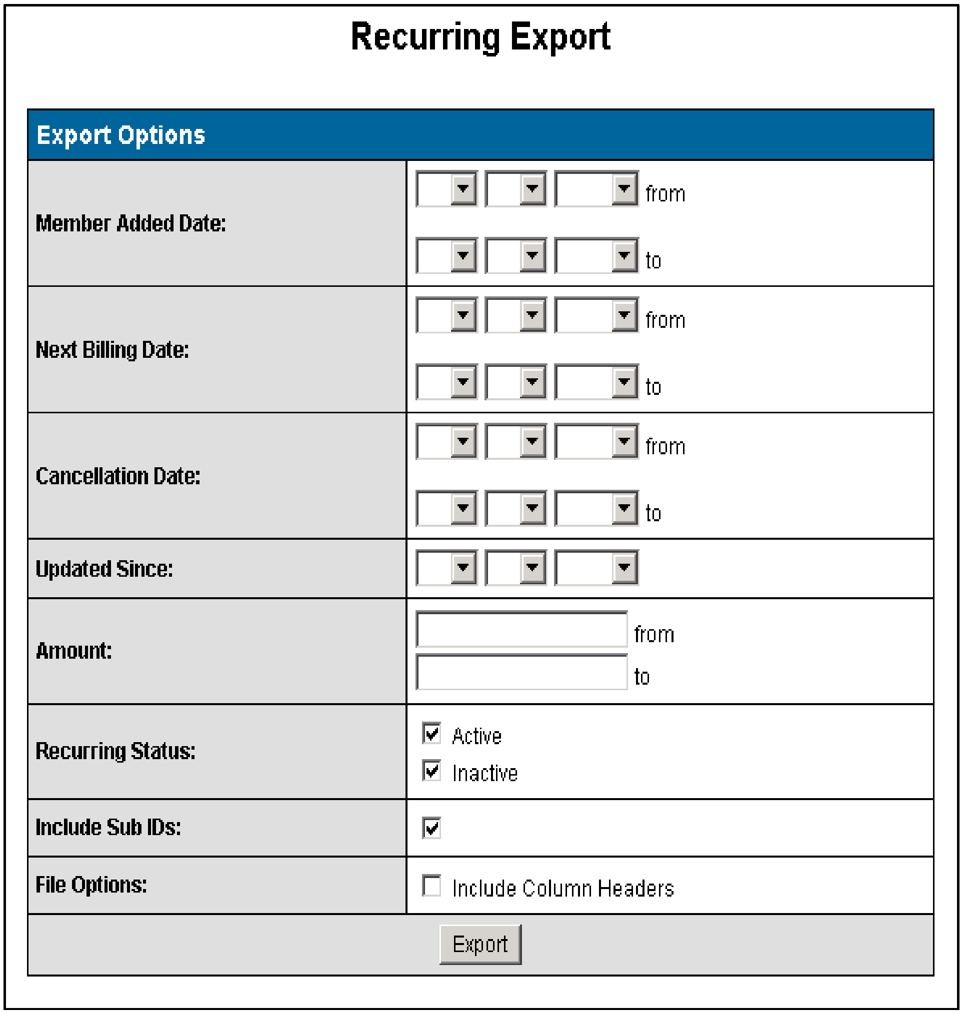
Password Manager

5 members found.			
Username	**Delete**	**Cancel Now**	**Cancel Next Billing**
Adm	☐		
Fred Dirst	☐		
itest		☐	☐
tony_t2		☐	☐
tony_t3		☐	☐
Update User Status			

Usually you would use Cancel Now or Cancel Next Billing to remove a user. Click the box next to the name to remove and then click **Update User Status.**

Using the Recurring Export Utility

The Recurring Export Utility generates ASCII text reports of your recurring members and allows you to download them to your PC. From the Membership menu, click Recurring Export and the Recurring Export screen is displayed.



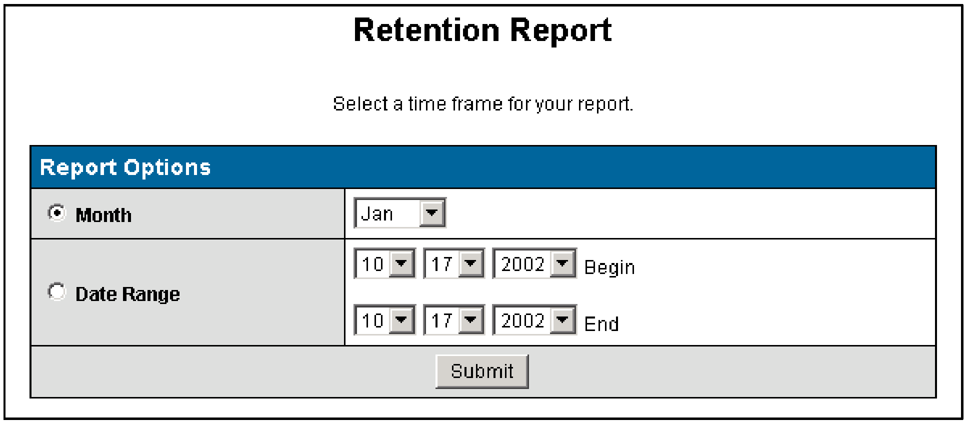
Select an option to generate a report in ASCII text format.

Next Billing Date
Select a specific range of billing dates.
Cancellation Date
Select a specific range of cancellation dates.
Amount
Enter a **from** Amount and a **to** Amount to indicate the range to display in the report. For example, you could select subscribers with subscription price ranges between $10.00 and $20.00.
Recurring Status
Check **Active** or **Inactive**.
Include Sub IDs
Check to include Sub Ids in the report.
File Options
Check to include Column Headers, which makes the reports more readable.

When you finish selecting the report options, click **Export**.

Using the Retention Report Utility

The Retention Report Utility generates reports with statistics about how many of your new Web site members choose to cancel their subscriptions within a specified time. From the Membership menu, click Retention Report and the Retention Report screen (below) is displayed.



Select a time frame for your report, and then click **Submit**. The following figure illustrates a sample retention report for a one-month period.

Credit Card Monthly: $29.95 31 days to initial recur				
Status	**Member Count**	**Cycles**	**Member Count Per Cycle**	**Percent**
Active	102	Cycle 13 Cycle 14	15 87	3%
Cancelled	2817	Cycle 0 Cycle 1 Cycle 2 Cycle 3 Cycle 4 Cycle 5 Cycle 6 Cycle 7 Cycle 8 Cycle 9 Cycle 10 Cycle 11 Cycle 12 Cycle 13	1661 354 232 143 99 85 47 46 32 36 27 21 24 10	97%
Total New Signups			4343	100%

Setting Up the Sign Up Process

Now that you have completed configuring the Membership Password system, you are ready for consumers to sign up on your Web site. Embed the following hypertext links in the payment page of your Web site.

For Credit Cards
`https://www5.atsbank.com/cgi-bin/atsmem.exe?1000&xxxxx`
where xxxxx is your valid Account ID.
For Electronic Checks
`https://www5.atsbank.com/cgi-bin/atsmem.exe?1001&xxxxx`
where xxxxx is your valid Account ID.
For Credit Cards using a Sub ID

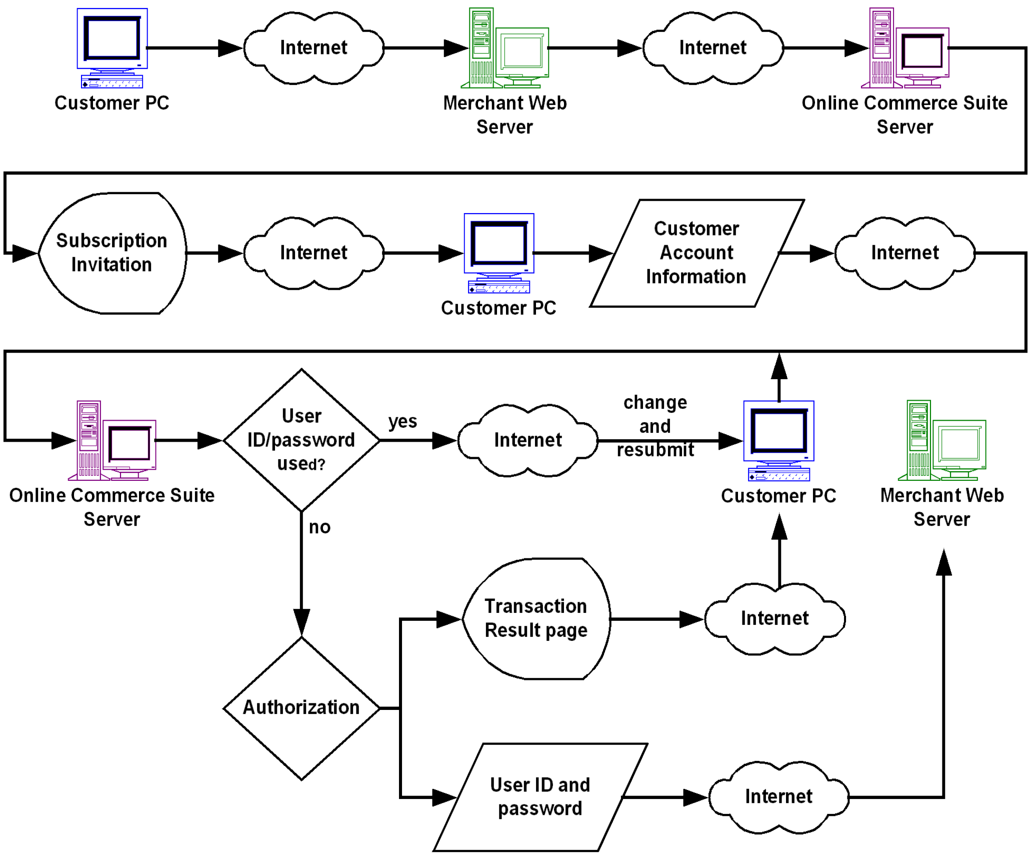
`https://www5.atsbank.com/cgi-bin/atsmem.exe?1000&xxxxx+yyyyy`
where xxxxx is your valid Account ID and yyyyy is your valid Sub ID.

For Electronic Checks using a Sub ID

`https://www5.atsbank.com/cgi-bin/atsmem.exe?1001&xxxxx+yyyyy"`
where xxxxx is your valid Account ID and yyyyy is your valid Sub ID

Membership Enrollment

Now you are ready to accept memberships on your Web site. A consumer subscribes as a member of your Web site and gains access to the Members Only areas in your site. To maintain membership, you can automatically charge credit cards or bank accounts on a recurring basis. Membership Enrollment processing guarantees secure transactions even if your system is not a secure server.



How It Works

1. Your customer accesses a Web page from your site containing a link to Online Commerce Suite labeled **Join Now** or **Subscribe Now**.
2. Clicking on the link triggers Online Commerce Suite to transfer a Subscription Invitation Page to the customer's browser, which collects information such as user ID, password, name, address, other personal information, and a credit card or bank account number. It also provides options for the length of the subscription, the recurring time period of the subscription, and if recurring billing is automatic.
3. The customer submits the Customer Account Information and transaction data is securely transferred to Online Commerce Suite, which processes the transaction request.
4. If the user ID already exists in your member database, the customer is required to modify the user ID and re-submit.
5. If the transaction is accepted, Online Commerce Suite passes the new user ID and password to your e-commerce system, updating your local password file that controls access to your Member Only area. Online Commerce

Suite also maintains a copy of your password file and checks daily that both copies are synchronized.

6. After the transaction is accepted by an authorization network or ACH network, Online Commerce Suite generates a receipt, which is e-mailed to both you and to your customer. You can configure the system to skip the e-mail notification.
7. Online Commerce Suite transfers a Transaction Result page to your customer's browser. This page contains a link into the Member Only directory on your system, which your customer can use to immediately access your Member Only area.

Conclusion

After you have integrated Online Commerce Suite into your e-commerce application, you can test your interface by using **TEST0** as the Acct ID. Every merchant is authorized to use the **TEST0** ID. With **TEST0**, your programmers can enter valid credit card and bank account numbers and simulate transactions in the system, but no money will actually flow. After satisfactorily testing the interface, make sure you change your Acct ID from **TEST0** to the correct Acct ID for your account. Then contact Technical Support for final verification that you have indeed set your application to process live transactions. This step is **vital**. If you do not do so, your customers will process transactions under test mode, but no money will flow. Technical Support is not responsible for lost sales due to your system being set in the test mode.

For additional information or clarification in installing the necessary scripts on your server, contact Customer Service.

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