



E-Commerce

Product Guide

06/28/05

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1. Road Runner E-Commerce Plans

	BcShop Select	BcShop Professional	BcShop Premier	Win2K BcShop Premier
Resources				
Bandwidth Transfer in MB	5.5 GB/mo	8 GB/mo	10.5 GB/mo	10.5 GB/mo
Disk Space in MB	125MB	175MB	225MB	225MB
Platform				
SGI - Apache Web Server	Y	Y	Y	N/A
Windows 2000 w/ IIS 5.0	N/A	N/A	N/A	Y
Urchin Web traffic reporting	Y	Y	Y	Y
Server Access				
24/7 access via FTP etc	Y	Y	Y	Y
Control Panel	Y	Y	Y	Y
ODBC data sources(access/foxpro)	N	N	N	Y
Web Services				
Raw log files	Y	Y	Y	Y
MS FrontPage2000 Extensions	Y	Y	Y	Y
ASP support, JavaScript(server)	N	N	N	Y
CGI bin for Perl	Y	Y	Y	Y
Real Audio/Video Support	N	Y	Y	Y
SSL Secure Server	Y	Y	Y	Y*
Web Based Authoring System	N	N	N	N
Databases				
Mercantec	Y	Y	Y	Y
MySQL database support	N	Y	Y	Y
E-commerce Services (SoftCart 5.0)				
Number of Products that can be sold	15	100	unlimited	unlimited
Store Wizard	Y	Y	Y	Y
Number of Tax & Shipping Zones	3	Unlimited	Unlimited	Unlimited
ICVERIFY	-	Optional	Optional	Optional
PaymentNet	Optional	Optional	Optional	Optional
WorldPay	-	Optional	Optional	Optional
Drop Ship Vendor Notification	-	Optional	Optional	Optional
Connects to Intuit QuickBooks	-	Optional	Optional	Optional
Drop Ship Fulfillment Module	-	Optional	Optional	Optional
EDI X.12 850 Support	-	Optional	Optional	Optional

For Complete features [click here](#)

2. E-Commerce Plan Description

All Road Runner e-commerce plans come with an abundance of features that include full Web hosting and secure, easy-to-use e-commerce software.

2.1 Unix BCShop Select

BcShop Select is designed for merchants who are new to the Web, and is the ideal first step into e-commerce. The simple-to-use store creation and management tools provide a fast, cost-effective way to build and manage an e-commerce site with 15 or fewer products.

BcShop Select provides the basics, and is easily upgraded to BcShop Professional or BcShop Premier when an online business grows.

- Easy-to-use Store Building Software
- Sell up to 15 Products
- Compatible with Add-On Modules--Merchant Payment Center, Drop Ship, and QuickBooks
- Sales Reporting
- Multiple Shipping Configurations
- Supports International Currency Formats

2.2 Unix BCShop Professional

Choose either an easy, browser-based setup or use third-party HTML creation tools to design a highly customized Web store. BcShop Professional works for the merchant who is just starting their online enterprise as well as the experienced e-commerce entrepreneur.

This design flexibility combined with off-line and online payment options makes BcShop Professional a great choice for businesses that are looking for full-fledged e-commerce at an affordable price.

- Sell up to 100 Products
- Easy-to-use Store Building Software
- Easily Upgradeable
- Compatible with Add-On Modules--Merchant Payment Center, Drop Ship, and QuickBooks
- Sales Reporting
- Multiple Shipping Configurations
- Supports International Currency Formats

Merchant Payment Center is optional with the BcShop Professional for an additional fee per month. BcShop Professional can easily be upgraded to BcShop Premier.

2.3 BcShop Premier

A robust online store, BcShop Premier delivers tremendous functionality in an easy-to-use product. BcShop Premier offers product based discounting, unlimited tax and shipping zones, sales reporting, affiliate tracking and much more.

- Sell Unlimited Products
- Real-time Credit Card Payment Processing
- Easy-to-use Store Building Software
- Merchant Payment Center Included (no additional fee)
- Sales Reporting
- Multiple Shipping Configurations
- Supports International Currency Formats
- Upgrade Options Available

The Merchant Payment Center included with this plan allows the merchant to accept and authorize credit card payments in real time. Marketplace is a serious solution for serious Web merchants.

2.4 Win2K BcShop Premier

The power of Windows and the strength of a robust e-commerce package wrapped together to provide flexibility and capacity. Win2K BcShop Premier offers product based discounting, unlimited tax and shipping zones, sales reporting, affiliate tracking and much more.

- Sell Unlimited Products
- Real-time Credit Card Payment Processing
- The Power of Windows 2000
- Easy-to-use Store Building Software
- Merchant Payment Center Included (no additional fee)
- SSL Secure Server with the Purchase of Your Own SSL Certificate
- Multiple Shipping Configurations
- Supports International Currency Formats

The Merchant Payment Center included with this plan allows merchants to accept and authorize credit card payments in real time. Win2K BcShop Premier is a serious solution for serious Web merchants.

2.5 SoftCart 5.0

Here's what SoftCart provides:

- The tightest security available anywhere for both merchants and shoppers
- A straightforward wizard-based interface for setting up and maintaining the online store
- Full integration capabilities with existing systems
- Ability to calculate sales tax and shipping in real time

- Electronic Data Interface (EDI) message format, allowing better inventory tracking
- Ability to handle multiple shipping paradigms

Plus:

- Access to practical advice and tips for becoming an effective online merchant
- Add-on services that allow online acceptance of credit cards, drop-shipment directly from supplier warehouses, and linkage to the merchant's accounting system
- Technical Support through for all Mercantec products

Access to Merchant Connection – 24 -hour-a-day commerce resources, service offerings and add-on products to make the online business a success

2.6 SoftCart User's Guide and Technical Reference Guide

The SoftCart 5.0 manuals are organized into two main parts:

[SoftCart User's Guide](#)

For all users, this guide covers procedures for generating and maintaining an online store using SoftCart. This guide also describes procedures for managing online order data and creating reports for online sales.

[SoftCart Technical Reference Guide](#)

For advanced users, this guide covers advanced SoftCart configuration topics such as the integration of third-party databases, customizing order and e-mail template files, and Web server security.

[SoftCart Template Guide for Web Designers](#)

For advanced HTML users and Web designers. Describes procedures for customizing SoftCart store template sets to give SoftCart stores a unique look. Also includes instructions to commerce enable an existing Web site.

These guides are in pdf format, which require Adobe Acrobat Reader 4.0, which you may get free if you [click here](#). If you want to download these files to your computer rather than open them in a browser window, right click on the link and select Save Target As.

Enjoy the advantages of SoftCart® -- All the features of the world's most powerful commerce engine for small businesses.

Product overview in [Flash](#)

Build your store in eight easy steps -- SoftCart tutorial using StoreBuilder Wizard.

Tutorial in [Flash](#)

Here's a model store from a shopper's perspective -- An example of a store an intermediate Web designer could build using our *Template Guide for Web Designers* manual

[Flash](#)

3. E-Commerce Add On Modules

Enhance the functionality of your e-commerce plan without having to invest in expensive upgrades.

3.1 SoftCart 5.0 QuickBooks Module

QBLink provides seamless integration between Mercantec SoftCart Web-commerce software and Intuit's QuickBooks accounting system. QBLink allows SoftCart merchants to directly interface their Web store with their QuickBooks accounting system by automatically translating transactions from SoftCart into a single transaction log that can easily be imported into QuickBooks.

**Softcart QBLink module is currently available for use with QuickBooks 1999 and earlier versions.

For additional information about QuickBooks, visit the Intuit Web site (www.intuit.com) to obtain QuickBooks documentation and support information.

QBLink Module User's Guide: <http://www.mercantec.com/products/download/50downloads/qbl5usr.pdf>

3.2 Drop-Ship Module

The Drop-ship Module is a link application that automatically distributes an order by SKU number to the merchants' suppliers or warehouse when a purchase is made online. Drop-Ship Module supports an unlimited number of vendors or warehouses.

Drop-Ship Module User's Guide: <http://www.mercantec.com/products/download/50downloads/dsm5usr.pdf>

3.3 Clear Commerce

Clear Commerce is a payment system available with Mercantec Software on Road Runner e-commerce plans. Clear Commerce functions solely with Bank One and an application must be approved for a Merchant Account with Bank One for the Module to function properly.

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

3.4 Merchant Payment Center

Merchants who want to accept and authorize credit card payments through their online store have the option of signing up for Merchant Payment Center. Merchant Payment Center consolidates and automates the tasks of establishing a merchant bank account and accessing an Internet payment gateway for transaction processing. Merchant Payment Center's merchant account services are provided through Road Runner's partnership Paymentech.

** Merchant Payment Center is included with both Unix and Win2K BcShop Premier Plans.

Setting up an online merchant account and credit card processing used to be an expensive and laborious endeavor. Road Runner has teamed up with Mercantec and Paymentech to take the pain out of the process. With Road Runner, signing up is as simple as filling out an online merchant account application.

There are no additional setup fees, no technical integration, and no need to negotiate with other vendors or banks. Simply order a Road Runner e-commerce plan and follow the simple steps found in the Merchant Connections Center.

With the **Merchant Payment Center** you can take advantage of this integration, saving both time and money!

The Merchant Payment Center is available as an Add On Module to both the BcShop Select and BcShop Professional plans for an additional fee per month. There is no additional fee for the Premier plans. The Merchant Payment Center includes:

- **No Gateway Software Fee**
- **No Gateway Setup Fee**
- **No Monthly Gateway Access Fee**
- **No Payment Gateway per transaction Fee**
- **No Application/Setup Fee**
- **No Monthly Statement Fees**
- **No Monthly Minimum**

There will be additional banking costs associated with your account. These are far less expensive than the industry standard and can include:

- Monthly Fee \$25
- Transaction Fee \$0.30
- Discount Rate 2.50%

4. E-Commerce FAQs

The sections below provide answers to frequently asked questions.

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4.1.6.1 What is a merchant account?

A merchant account is a special account provided by a bank that is a member of the Visa-MasterCard association. Once the merchant has a merchant account set up, the merchant can accept credit card information from customers. A merchant account for online use is typically referred to as a MOTO Discount Rate (Mail Order / Telephone Order) account will differ in terms and regulations from a standard merchant account due to the risk involved since the merchant is not physically seeing either the customer or the credit card, which increases the chances of fraud or charge backs.

4.1.6.2 What is merchant account processing?

Merchant account processing are services provided by a bank or a third party processor (on behalf of the bank), to the merchant that include authorization of credit cards, settlement of funds through the bank associations (MasterCard/Visa), depositing of funds to checking accounts, merchant billing and account activity reporting.

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4.1.6.3 How do I obtain a merchant account?

The process for obtaining a merchant account will be dependant on the payment gateway that the merchant opts to use. If the merchant chooses to use ClearCommerce the merchant

account is included in a turnkey solution. Mercantec has created a turnkey payment solution with several partners in order to simplify the process of obtaining a merchant account for merchants using the SoftCart software. In a normal process of setting up an ecommerce store a merchant would need to go through several sources in order to have a fully functional store, Mercantec through it's partnerships has created a one stop solution, which will setup a merchant account, payment gateway and configuration of the merchant store.

4.1.6.4 What type of bank account do I need for use with my merchant account?

A business checking account is preferred, however, if you do not have a business account, a personal account that is primarily used for the business and is in the owner's name is acceptable. Your bank must allow this account to be credited and debited via ACH methods. Please check with your financial institution if you do not know if your account is capable of receiving ACH credits and debits.

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4.1.6.5 Can I use an existing merchant account?

The ability to use an existing merchant account will be dependant on the payment gateway that the merchant has opted to use. At this time, the only supported payment gateway that will allow the use of a pre-existing merchant account is CyberCash.

4.1.6.6 Can I use a merchant account from my local bank?

At this time the only bank that is offered for use with the ClearCommerce turnkey solution is Paymentech.

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4.1.6.7 Am I required to have a physical storefront to process credit cards with Paymentech on the Internet?

No, this is not a requirement.

4.1.6.8 Can I get a merchant account if I am outside of the United States?

The merchant bank (Paymentech) that is used with the turnkey solution requires either a federal tax id number and or a Social Security number in order to perform a check of the credit history. If the merchant resides outside of the United States it is recommended that the merchant contact a Mercantec partner from the merchant's country of residence. The list of Mercantec Partners can be found at <http://www.mercantecinternational.com>. It may be possible to use CyberCash in conjunction with an international merchant account. It is recommended that CyberCash be contacted to verify compatibility.

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4.1.6.9 What is Paymentech?

Paymentech delivers premier electronic payment solutions for merchant acquiring, point-of-sale transaction processing, and commercial card programs. The company is a leader in Internet Payments. In July 1999 Paymentech combined with Banc One Payment Services, First Data Corp.'s merchant alliance with Bank One Corporation, to create the nation's second largest merchant processor and acquirer based on transactions. The professional and

experienced team behind Paymentech will ensure that you get the absolute best service in support of your credit card processing needs.

4.1.6.10 How do I apply for a merchant account?

1. Contact your hosting provider and have them install the Merchant Payment Center module.
2. Click on the Payment systems tab within the SoftCart Store Manager.
3. Click on the button labeled "Click here for application".
4. 24 to 48 hours after the application is submitted, Paymentech will send approval file to Mercantec.
5. Mercantec will automatically configure the ClearCommerce module.

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4.1.6.11 I don't see where to apply for a merchant account. Why?

You do not see the application, as your ISP has not yet installed the payment module. Some include it in their e-commerce package and some do not. Once it is installed, the user interface will change to reflect the option for the application. Please contact your ISP to inquire as to how you would acquire it.

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4.1.6.12 I am trying to apply for a merchant account, and I get a message saying my record already exists. Why?

The message is simply a software flag stating that the application section has been accessed previously from the Store Manager. This software flag does not however differentiate between completed and incomplete applications. The merchant will simply need to click on the "Continue" button to start a new application.

4.1.6.13 Can I resume a merchant account application that was aborted?

Each time the merchant account application section is accessed, a new application is started and as such it is not possible to resume an incomplete application.

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4.1.6.14 What type of information should I have ready before I fill out the merchant account application?

To briefly summarize, you will need current information about your business: legal name; location; business history; owner information; sales data; banking reference information; funding information; and current credit card processing and card type information. Be sure to review the complete list in the application's main menu before you begin the on-line application.

4.1.6.15 How long does the application approval process take?

After submission, the Paymentech Credit and Underwriting department reviews your application. If the application is approved, Paymentech will contact you via e-mail (in most cases, within 24 hours of submission). If additional review of your application is deemed necessary, you will be notified of a decision within 1 to 3 business days with the approval or denial of your application.

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4.1.6.16 Is my application information secure?

Yes, your application information is encrypted and secure when it is transmitted to Paymentech.

4.1.6.17 How do I know my merchant application was received?

The Paymentech Emerald Application Help Desk system will send back a confirmation of receipt to your e-mail address along with providing you a reference number. If you do not receive this confirmation within a few hours of submitting the application, please contact Paymentech Merchant Services' at 1.888.698.2262 or e-mail ecommerce@paymentech.com to inquire if your application was received.

4.1.6.18 Who reviews the information on my application?

The Paymentech credit underwriting department will review your application. The information you provide is kept confidential.

4.1.6.19 What happens after my application is approved?

You will receive an e-mail from Paymentech confirming approval along with your merchant number. In a separate message, Paymentech's MerchantStar Response Center will provide the Moneta/My Merchant View PIN # and enrollment information. Additionally, an email will be sent from Mercantec, to the e-mail address specified on the application, with notification that you are ready to accept credits cards within your store.

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4.1.6.20 How can I find out the status of my merchant account application?

If the merchant has not heard back on the application within 24-48 hours, the merchant can contact Paymentech Customer Service at (888) 807-5874 to request the status. It is requested that the merchant have the 12 digit reference number that was included in the application verification e-mail sent.

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4.1.6.21 What if my merchant application gets denied?

A merchant account can be denied for a variety of reasons. The merchant's next step will be dependant on the reason for the decline. If the merchant was declined due to the products and or services being sold, Paymentech may be able to offer assistance as to what can be done to increase the likelihood that the account will be approved. A merchant account can be declined if the types of products and services offered typically have a large amount of chargebacks.

4.1.6.22 What fees are associated with the ClearCommerce solution?

The only fee associated with the ClearCommerce account, other than the standard per transaction fee, would be the monthly fee that is paid to the hosting provider for the module.

4.1.6.23 What fees are associated with my merchant account?

ClearCommerce: There are no setup fees associated with either the gateway or the merchant account. The only fees associated with ClearCommerce would be as follows: A monthly fee to the ISP for the module, a \$25 monthly fee for the merchant account to Paymentech – which is drawn from merchant's checking account, and a .30 per transaction fee.

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4.1.6.24 Is there a contract to sign?

Yes, by clicking on the "I Accept" button, you will be confirming that you have read, understand, and will abide by the Terms and Conditions set forth by Paymentech. The initial term of this Agreement shall commence and shall continue in force for twelve (12) months after it becomes effective. This Agreement shall renew for successive twelve-month periods unless any party terminates this Agreement by notice to the others, in writing, at least 60 days prior to the expiration of the term or renewal term, as the case may be. Merchants who have Visa and MasterCard volumes over \$150,000 will be asked to fax the agreement during the application process. Merchants who are under \$150,000 in volume will be asked to review the agreement after the application is approved.

The Terms and Conditions can be reviewed on-line by clicking on the Terms and Conditions section in the Paymentech application's main menu.

4.1.6.25 What credit card types can I accept?

You will automatically be set up for Visa® and MasterCard® transactions. If you would like to accept Discover, you will need to apply for a merchant account through their application line. You have the option to accept American Express® and Diner's Club® just by clicking on those card types in the merchant application. JCB cards will be available in late 1st Quarter of 2000. Novus/Discover® cards can be added to your store after you have been approved as a merchant. Please contact Discover® card (1-800-347-2000) and obtain a merchant account with them. If you had not selected AMEX at the time of the application submission, you will need to contact them directly to open the account at 1-800-528-5200. Once you have opened the additional accounts, it is a simple telephone call to Paymentech's Customer Service area (1-888-807-5874), 24 hour services, 7 days a week add to the card types your business can accept.

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4.1.6.26 How will I get paid for credit card transactions?

Funds are automatically transferred to your business checking account via an electronic ACH transfer 3 to 5 business days after a transaction has been marked as shipped and the daily batch has run and settled for payment. Because there is a certain risk of fraud with "card not present" sales (such as telephone orders or sales over the Internet), funding for Internet merchants does take a little longer than funding for retail merchant with a storefront.

4.1.6.27 Will I receive statements from Paymentech?

Yes, via an on-line application. Paymentech offers you an Internet-based system to view your daily sales, financial history, and other pertinent account information. There is no additional cost for this service. For more information and a guided tour of Moneta/My Merchant View, go to <http://www.mymerchantview.net>

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4.1.6.28 What is Moneta/My Merchant View?

Moneta/My Merchant View is an on-line interface service that provides merchant businesses with fast access to:

1. Credit Card Funding Information
2. Chargebacks and Media Retrievals
3. Valuable Information and Services Content

The interface is accessed via a link provided at the time that the merchant account was approved. If the merchant did not receive the link or does not remember the username and password, the merchant will need to contact Bank One technical support at (888) 807-5874.

4.1.6.29 How soon can I begin processing credit cards when my application is approved?

Once your merchant application has been approved, an approval message is sent to Mercantec. When this message is received, SoftCart is automatically updated with the appropriate configuration files. You will receive an e-mail notifying you of this configuration. NOTE: Before you begin accepting credit cards, we recommend that you review the Merchant Account Operating Procedures for specific information regarding credit card acceptance.

4.1.6.30 Will I need to purchase additional equipment?

No additional equipment is needed.

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4.1.6.31 How do I cancel my merchant account and store site?

To cancel processing services from Paymentech, please call the Service department at 1-888-807-5874, 24 hours a day, 7 days a week. You will need to contact Mercantec to cancel your gateway account.

4.1.7 Operating Procedures Guide Overview

Paymentech is a full service financial transaction processor dedicated to Facilitating the passage of your sales transactions back to the thousands of institutions who issue the MasterCard® and VISA® cards as well as to the independent card issuers of American Express® /Optima®, Diners Club® /Carte Blanche®, NOVUS/ Discover®, and JCB®. The following Operating Procedures focus primarily on the MasterCard and Visa Associations' (the "Associations") operating rules and regulations, and seek to provide you with the principles for a sound card program. They are designed to help you decrease your Chargeback liability and train your employees. In the event Paymentech provides authorization, processing, or settlement of transactions involving cards other than MasterCard and Visa, you should also consult those independent card issuers' proprietary rules and regulations.

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4.1.7.1 Honoring Cards

The following rules are requirements established and strictly enforced by Visa and MasterCard:

- You cannot establish minimum or maximum amounts as a condition for accepting a card.
- You cannot impose a surcharge or fee for accepting a card
- You may

require the cardmember supply personal information (e.g. home or business phone number, delivery address) for the purposes of delivery only. · Any tax or shipping and handling must be included in the total transaction amount. · You may not submit any transaction representing refinance or transfer of existing cardholder obligation deemed uncollectable.

4.1.7.2 Authorizations/Verifying Expiration Dates/Users Other than Cardmembers

All transactions must be authorized. Failure to authorize a sales transaction may result in a Chargeback and/or the termination of your sales agreement by Paymentech. An authorization only indicates the availability of the cardmember's credit at the time the authorization is requested. It does not warrant that the person presenting the card is the rightful cardmember, nor is it an unconditional promise or guarantee that you will not be subject to a Chargeback or debit. For cards other than MasterCard and Visa (e.g., AMEX, Novus/Discover, JCB, etc.), you must follow the procedures for authorization and acceptance for each. At the point of sale, the expiration date should be requested from the cardmember. Do not accept a card after the expiration date. Otherwise, you are subject to a Chargeback and could be debited for the transaction. A cardmember may not authorize another individual to use his/her card for purchases.

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4.1.7.3 Refunds and Exchanges

If you establish special refund/exchange terms or other specific conditions for credit card sales, the words "No Exchange, No Refund", etc. must be clearly displayed.

NOTE: A qualifying statement does not completely eliminate your liability for a Chargeback because consumer protection laws frequently allow the cardmember to return disputed items.

4.1.7.4 Refunds

- You must promptly complete and submit a credit transaction (with your name, city, state, and merchant account number) for the total amount of the refund due a cardmember.
- Full refunds must be for the exact dollar amount of the original transaction including tax, handling charges, etc. (You must identify the shipping and handling charges incurred).
- A description of the goods or services is required.
- The transaction date of the credit must appear on the voucher. Failure to process a credit within five (5) calendar days may result in a Chargeback.
- Authorization is not required for refunds.
- You cannot intentionally submit a sale and an off setting credit later solely for the purpose of debiting and crediting your own or a customer's account.

4.1.7.5 Exchanges

No additional paperwork is necessary for an even exchange. Just follow your standard company policy.

For an uneven exchange, complete a credit record for the total amount of only the merchandise returned. The cardmember's account will be credit for that amount. Then, complete a new sales record for any new merchandise purchased.

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4.1.7.6 **Timeliness and Delayed Delivery or Deposit Balance**

Do not process (submit) a transaction until the merchandise has been shipped. In order to qualify for the lower interchange discount rate, all sales and credit transactions must be properly completed and submitted the day of shipment.

Late submission of sales/credit transactions may result in a Chargeback to you. If you have not received payment for submitted sales records after one (1) week from your normal payment date, contact Customer Service at 1-888-807-5874.

In a delayed delivery transaction whereby a cardmember makes a deposit toward the full amount of the sale, you should execute two separate sales records, the first for a deposit and the second for payment of the balance upon delivery of the merchandise or the performance of the services.

For Visa transactions, you must obtain separate authorizations for each of the two sales records. You must assign the separate authorization number to each sales order, respectively. You must note on such records the words "delayed delivery", "deposit" or "balance", as appropriate, and the authorization dates and approval codes.

For MasterCard transactions, you must obtain one authorization. You must note on both sales records the words "delayed delivery", "deposit" or "balance", as appropriate, and the authorization date and approval code.

NOTE: If delivery is more than twenty-five (25) days after the original transaction date (and the initial authorization request), we recommend you re-authorize the unprocessed portion of the transaction prior to delivery. If the transaction is declined, contact the cardmember and request another form of payment. For example: on January 1, a cardmember orders \$2,200 worth of furniture and you receive an authorization for the full amount; however, only a \$200 deposit is processed. The above procedures are followed, with a \$2,000 balance remaining in March. Prior to delivering the remaining furniture, the \$2,000 transaction balance should be reauthorized.

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4.1.7.7 **Visa Recurring Transaction Regulation**

If you process recurring transactions and charge a cardmember's account periodically for recurring goods or services (e.g. subscriptions, membership fees, etc.), the cardmember shall complete and deliver to you a written request for such goods or services to be charged to his account. The written request must at least specify the:

- Transaction amounts
- Frequency of recurring charges
- Duration of time for which the cardmember's permission is granted.

You must retain the written request for the duration of the recurring services.

If the recurring transaction is renewed, the cardmember shall complete and deliver to you a subsequent written request for the continuation of such goods or services to be charged to the cardmember's account.

You must not complete a recurring transaction after receiving a cancellation notice from the cardmember or a response to an authorization request that the card is not to be honored.

4.1.7.8 Deposits of Principals

Owners, partners or officers of your business establishment are prohibited from depositing with Paymentech sales transacted on their own personal bankcards, other than transactions for valid purchases of goods or services (e.g., cash advances are prohibited).

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4.1.7.9 Sales and Credit Record Data and Retention

You are prohibited from engaging in mail/telephone/Internet order transactions unless you indicated on your original Client Application/Sales Agreement that you accepted or planned to accept such transactions or you have received subsequent written approval to do so from Paymentech and your clearing bank. Failure to adhere may result in cancellation.

Since you will not have an imprinted or magnetically swiped transaction and you will not have the cardmember's signature as part of the sales record as you would in a face to face transaction, you will assume all risk associated with accepting a mail/telephone/Internet order transaction. It is with this in mind that we recommend the following:

- On the sales record, you must retain:
- The cardmember's account number
- The cardmember's E-Mail address
- The expiration date
- Date of transaction
- A description of the goods and services
- The amount of the transaction (including shipping, handling, insurance, etc.)
- The cardmember's name, billing address and ship to address.
- Authorization code Merchant's name and address (city and state required). Itemized charges
- AVS response code

For mail/telephone/Internet order authorization inquiries, you must obtain the expiration date of the card.

If a cardmember's account is invalid, the sale will result in a summary adjustment, electronic reject, or a Chargeback.

On the sales record information, denote that the transaction was via Internet.

4.1.7.10 Utilization of Address Verification Service (AVS) is necessary for Internet transactions.

You may not submit a transaction for processing until after the merchandise has been shipped or the service has been provided to the customer. (Visa will permit the immediate billing of merchandise manufactured to the customer's specifications, (i.e., special/custom orders) provided the cardmember has been advised of the billing details).

Notify the cardmember of delivery timeframes, special handling or of a cancellation policy. If, after the order has been taken, additional delays will be incurred (e.g., out of stock), notify the cardmember.

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4.1.7.11 Submission of Sales for Merchants Other Than Your Business

You may present to Paymentech for payment only valid debts that arise from a transaction between a bonafide cardmember and your establishment. If you deposit or attempt to deposit sales between cardmembers and any business other than your business, you will be subject not only to a Chargeback, but also to immediate termination of your Sales Agreement and/or legal action.

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4.1.7.12 Media Retention and Retrieval Request Elements

If you deposit via magnetic tape, electronic transmission, or electronic data capture terminal, and hold your sales records (media), it is your responsibility to respond to all media retrieval request within sixteen (16) calendar days. You are responsible for retaining and providing copies of transactions for a minimum of eighteen (18) months (seven years required for Visa International transactions, i.e., Visa transactions outside the United States or Visa cards issued by foreign banks).

When we fax you a Media Request List, you have sixteen (16) calendar days from the date of request to fax us a clear and legible copy of the sales record along with the CCN numbers from the Media Request List. If you are unable to respond to the request within sixteen (16) calendar days you will be subject to a Chargeback.

If you have received a Media Request and credit has already been issued, you have sixteen (16) calendar days from the date of request to fax us a notification that credit has already been issued. Also include a clear, legible copy of the credit record along with the CCN numbers from the Media Request List. If you are unable to respond to the request within sixteen (16) calendar days, you will be subject to a chargeback.

Please fax copies of the transactions with the appropriate Media Request List CCN number to: (301) 745-7075 (Available 24 hours a day)

If you do not own a fax machine, we will mail you the request. Immediately, send us a clear and legible copy of the sales record, along with a copy of the Media Request List to:

Merchant Services Media Retrieval
Attn: RTV-N PO Box 6700
Hagerstown, MD 21742-6700

If possible, arrange to fax the information back to us at the telephone fax number provided above. The required elements to fulfill a retrieval request are:

4.1.7.13 Visa

Cardholder Account Number
Cardholder's E-Mail Address
Card Expiration Date
Cardholder Name
Transaction Date
Transaction Amount
Authorization Code

Merchant Name
 Merchant Location
 Description of service/merchandise - itemized charges
 Ship to Address (if applicable)
 AVS response code (if used and the response code is available)

If the retrieval request comes in for "Request for copy bearing signature", the merchant must provide a copy of the order form with the cardholder's signature

4.1.7.14 MasterCard

Cardholder Account Number
 Cardholder's E-Mail Address
 Cardholder Name
 Card Expiration Date
 Merchant Name
 Merchant Location
 Transaction Date
 Authorization Code
 Description of merchandise or service Ship to Address (if applicable)
 Transaction Amount AVS response code (if available)

If a retrieval request results from a difference in the following information on the sales record and transmitted record: merchant name or an incorrect city, state, foreign country and/or transaction date, a \$25.00 handling fee may be charged by the issuing bank and may be debited from your account.

If you do not respond or respond late to a media retrieval request, there is no recourse for a non-receipt of requested item (sales record). Effective October 1, 1994, chargebacks for "non receipt of requested item" can no longer be reversed unless the request draft was provided when initially requested.

Association rules and regulations require that a merchant must make a good faith attempt and be willing and able to resolve any disputes directly with the cardmember. It is a violation of Association rules and regulations to rebill a customer for a transaction that was charged back.

4.1.7.15 Chargebacks

The term "Chargeback" refers to a returned transaction resulting from the lack of adherence to the conditions of the Sales Agreement, Association regulations, or these Operation Procedures, and result in the debiting of your merchant account.

Your merchant account may also be debited in the event Paymentech or its clearing bank is required to pay bankcard Association fees, charges, fines, penalties or other assessments as a consequence of your sales activities. Such debits shall not be subject to the limitation of time specified elsewhere in the Sales Agreement or these Operating Procedures.

In the event you maintain a bank account with Paymentech clearing bank we may cause your bank account to be debited for the actual or contingent Chargeback amount owed to Paymentech pursuant to the Sales Agreement between you, Paymentech and the clearing bank. If an account is not maintained with Paymentech clearing bank, we may actual or contingent Chargeback amount from your bankcard settlement, or from any other account accessible to Paymentech by virtue of an ACH Agreement between you and Paymentech.

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4.1.7.16 Chargeback Process/Dispute

A cardmember, or the card-issuing bank, has the right to question or dispute a transaction. In most cases, before a Chargeback is initiated, the card issuing bank request a copy of the sales record, via a "Media Request" or "Retrieval".

Once a Media Request or Retrieval is received from the card issuer, we will respond by sending a copy of the transaction, if available.

If the information provided is sufficient to warrant a reversal of the Chargeback, and within the applicable timeframe, we will do so on your behalf, but reversal is contingent upon acceptance by your customer's card issuing bank under Visa and MasterCard guidelines. If the Chargeback is reversed, the card issuing bank does have the right to re-present the Chargeback a second time.

If the charge is not disputed within the applicable time limit set forth by MasterCard and Visa regulations, reversal rights are lost. Our only alternative, on your behalf, is to attempt a "good faith collection" to the card-issuing bank. You will receive only the amount, if any, recovered from the cardmember's bank.

Association rules and regulations require that a merchant must make a good faith attempt and be willing and able to resolve any disputes directly with the cardmember. It is a violation of Association rules and regulations to rebill a customer for a transaction that was charged back.

4.1.7.17 Chargeback Reasons

Following are the top Chargeback reason codes for which we receive Chargebacks, and how to avoid and dispute them:

1. Cardmember or card issuer requests a copy of the sales record.

To Avoid: Prepare and maintain legible sales records with complete sale and authorization information and/or respond to media retrieval request within the required timeframe.

To Dispute: Within twelve (12) days of the date you were debited we must receive via fax or mail a copy of the sales record.

2. Cardholder did not authorize the transaction (primarily for mail/telephone/Internet orders; recurring transaction [repetitive billing]; pre-authorized health card transactions)

To Avoid: Mail/telephone orders - follow recommended procedures defined in this Operating Procedures Guide. Recurring transaction - ensure your customers are fully aware of the condition of the type of transaction. Use Address Verification Service.

To Dispute: Within twelve (12) days of the date you were debited we must receive via fax or mail a copy of the sales record.

Provide a copy of sales record, invoice, or order form. Provide a signed delivery receipt (UPS, Fed Ex, etc.) showing name and address the merchandise was delivered to. Provide a signed form and/or invoice acknowledging cardmember's participation in a recurring transaction. If

possible, contact the cardmember directly to resolve the inquiry/dispute. Submit a letter in writing to Paymentech with supporting documentation stating why you believe the Chargeback may be improper or invalid.

3. Non-matching account number (transaction was processed on an account not found on an issuer's masterfile)

To Avoid: Mail/Telephone/Internet Orders - If possible, contact the cardholder to verify the account number or request another form of payment. In an incorrect number was used, re-authorize and re-deposit the transaction using the correct number.

To Dispute: Within twelve (12) days of the date you were debited we must receive via fax or mail a copy of the sales record. Provide a copy of sales record. If you use a third party for authorization, immediately request their authorization logs and submit to us. Submit a letter in writing to Paymentech with supporting documentation stating why you believe the Chargeback may be improper or invalid. If possible, contact the cardmember to verify the account number or request another form of payment. If an incorrect number was used, authorize and redeposit the transaction using the correct number.

4. Transaction was processed more than once to the same cardmember

To Avoid: Settle and reconcile your batches daily. Ensure that the total amount settled and submitted balances with the credit card records of the transactions.

To Dispute: Within twelve (12) days of the date you were debited we must receive via fax or mail a copy of the sales record. Provide two different sales records. Submit a letter in writing to Paymentech with supporting documentation stating why you believe the Chargeback may be improper or invalid.

5. Credit not processed - the cardmember is claiming that a credit voucher or refund acknowledgment issued by you was not processed.

To Avoid: Process credits daily All credits must be applied to the account to which the debit originally posted Do not issue in-store or merchandise credit

To Dispute: Within twelve (12) days of the date you were debited we must receive via fax or mail a copy of the sales record. Provide a copy of the credit record, date credit was processed, and the deposit total that included the credit. Submit a letter in writing to Paymentech with supporting documentation stating why you believe the Chargeback may be improper or invalid.

6. No authorization

To Avoid: Authorize all transactions.

To Dispute: Within twelve (12) days of the date you were debited we must receive via fax or mail a copy of the sales record. Submit a letter in writing to Paymentech with supporting documentation stating why you believe the Chargeback may be improper or invalid and include any authorization data that you may have. If you used a third party (i.e., American Express) to authorize, you must contact them immediately for proof of authorization (e.g., authorization log) and submit to us.

7. Non-receipt of merchandise - cardmember is claiming they did not receive the merchandise or merchandise was paid for by other means.

To Avoid: Do not process a transaction until merchandise is shipped. If a customer has paid for merchandise by another method, do not process the transaction.

To Dispute: Within twelve (12) days of the date you were debited we must receive proof that the merchandise was received (i.e., UPS, Fed Ex, etc. tracer and delivery receipt; signed invoice, customer name and delivery address). If possible, contact the cardmember directly to resolve the inquiry/dispute. Submit a letter in writing to Paymentech with supporting documentation stating why you believe the Chargeback may be improper or invalid.

8. Card used before effective date of after expiration date.

To Avoid: Do not process a transaction prior to the effective date. Do not process a transaction after the expiration date.

To Dispute: Provide a printed sales record, invoice, or order form showing that the transaction was processed after the effective date or before the date of expiration. Submit a letter in writing to Paymentech with supporting documentation stating why you believe the Chargeback may be improper or invalid. If possible, contact the cardmember for another form of payment.

4.1.7.18 Other Chargeback Reasons

The following is a list of reasons for other Chargebacks. Paymentech may add or delete to this list as changes occur in the Association rules or operational requirements:

1. Services not rendered: Merchant did not provide services Services were paid by another method (i.e., cash, check, or another card).
2. Error in addition was made when calculating transaction amount.
3. Incorrect or invalid account number.
4. A valid authorization was not obtained for a transaction and cardmember neither authorized nor participated in transaction.
5. Cardmember credit was posted/processed as a debit or a debit was posted/processed as a credit.
6. Transaction was processed for an incorrect amount.
7. Not as described: goods or services received by the cardmember did not match merchant's written, mail/phone/Internet order or merchant's verbal description.
8. Claim or defense: local, state and/or federal law required the card issuer to credit a cardmember's account and no other Chargeback right was available (cardmember tried to resolve dispute with the merchant and was still dissatisfied).
9. Defective merchandise: shipped merchandise was received in defective condition or otherwise unsuitable for purpose sold.
10. Several drafts (sales records) were imprinted at same merchant location but cardmember acknowledged participation in only one transaction.
11. Counterfeit transactions.
12. Account number was listed on the exception file.
13. Transaction was completed after authorization was declined.
14. Transaction was not processed within MasterCard or Visa timeframes.
15. No (card member) signature was obtained and cardmember neither authorized nor participated in transaction, or no outstanding valid card exists.

16. Cardmember claims merchant changed amount of transaction (sales draft) without permission.
17. Fraudulent transaction occurred with a merchant who has a prior history of fraudulent transactions.
18. Limited amount terminal (terminal is specifically programmed for specific type of merchants) transaction exceeded limited amount.
19. Authorization code invalid.
20. Suspicious transaction, e.g., knowingly participating in a fraudulent transaction.
21. Invalid sale: lost/stolen, counterfeit/altere d or other invalid transaction which although correctly authorized, may be charged back in full or in part in accordance with MasterCard International or Visa, USA regulations.
22. Cardmember was denied right to return item.
23. Cardmember canceled order, cancellation number received.

4.1.7.19 Chargeback Reversals/Collections

NOTE: Do not issue a credit after a chargeback has been applied to your account. If you issue a credit after the chargeback has been applied this will cause the amount to be deducted from your account twice.

If your dispute and documentation supports a reversal of the Chargeback to the card issuer, and is received within the MasterCard and Visa reversal timeframes, we will reverse the item back to the card issuer and your account will be credited. It is important to note that the reversal is contingent upon the acceptance by the card issuer and/or the cardmember. The item may be represented a second time and your account will be debited accordingly. A reversal is not a guarantee that the Chargeback has been resolved in your favor.

If the Chargeback is presented by the card issuer a second time, it cannot be reversed and you may be debited. If you feel strongly that it is an invalid Chargeback, you may request us to have MasterCard or Visa review and arbitrate the item to determine the validity. Both MasterCard and Visa have a \$150 filing fee and a \$250 review fee; both fees may be non-refundable and may be debited to your account. In addition, if the decision is ruled in favor of the cardmember and/or card issuing bank, an additional penalty may be assessed and debited to your account.

If your dispute and documentation supports your case, but is received after the MasterCard and Visa timeframes, our only alternative is to attempt a 'good faith' collection with the card-issuing bank. This process can take from 30 to 180 days, the transaction must meet the card issuer's collection criteria (e.g., above a set dollar amount; within a specified time limit; etc.), and the card issuer may assess a collection fee (e.g., \$25 to \$100). A 'good faith' collection is not a guarantee that any funds will be collected on your behalf. You will be credited, when and if, the card issuer accepts the collection and makes payment (less any fees charged by the card issuer).

Due to the short time frames and the supporting documentation necessary to successfully (and permanently) reverse a Chargeback in your favor, we strongly recommend the following:

Avoid Chargebacks by adhering to the guidelines and procedures outlined in this guide. If you do receive a Chargeback, investigate, and if you dispute the Chargeback, contact us immediately.

Whenever possible, contact the cardmember directly to resolve the inquiry/dispute.

If you have any questions, call Client Services and they will assist you (or they will refer you to someone who can).

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4.1.7.20 Other Debits

The following is a list of reasons for other debits. Paymentech may add or delete to this list as changes occur in the bankcard Association rules or Paymentech operational requirements:

- Bankcard Association fees, charges, fines, penalties, or other assessments because of client's sales activities.
- Currency conversion was incorrectly calculated.
- Discount not previously charged.
- Reversal of deposit was posted to your account in error.
- Debit for summary adjustment not previously posted.
- Reversal of credit for deposit previously posted.
- Debit for Chargeback never posted to your account.
- Debit for Association ruling against your account relating to Arbitration/Compliance.
- Incoming collections you have agreed to accept.
- Debit for EDC batch error fee.
- Association Merchant Chargeback Monitoring Fee Excessive Chargeback Handling Fee.
- Failure of transaction to meet Member Controller Authorization Service ("MCAS") - cardmember account number on exception file.
- Original transaction currency (foreign) not provided.
- Travel Voucher exceeds maximum value.
- Debit and/or fee for investigation and/or Chargeback costs related to Paymentech termination of Sales Agreement for cause, or for costs related to Paymentech collection activities including reasonable attorney fees.
- Shipping and handling fees. · Incorrect merchant descriptor (name and/or city, state) submitted.
- Incorrect transaction date submitted.
- Interchange fees.

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4.1.7.21 Summary (Deposit) Adjustments/Electronic Rejects

Occasionally, it is necessary for Paymentech to adjust the dollar amount of your summaries/submissions (deposits) and facilitate the crediting or debiting of your account accordingly. The following is a list of the most frequent reasons for Summary (Deposit) Adjustments/ Electronic Rejects:

- Your summary reflected an arithmetic error.
- Submitted sales not included in your Sales Agreement (i.e., Diners Club, American Express, and Discover).
- The dollar amount is unreadable/illegible.
- The cardmember's account number is unreadable/illegible.
- Duplicate sales record submitted.
- Credit card number is incorrect/incomplete.
- Summary indicated credits, but no credits were submitted.

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4.1.7.22 Disputing Chargebacks, Debits and Summary Adjustments

In order to quickly resolve disputed Chargebacks, debits, and summary adjustments, it is extremely important that these issues/items be sent to the address below. (If the Summary Adjustment is for unreadable or incorrect cardmember number, resubmit the corrected sales record with your next deposit. Also, if the transaction is over thirty (30) days, you must reauthorize.)

The following information should be obtained from your files:

1. Clear and legible copy of the sales record showing: Date of sale/credit. Cardmember's account number, Cardholder's name Total amount of the sale Description of goods and services, Date and authorization approval code.
2. A dated cover letter detailing the reasons for requesting a review of the Chargeback, debit, or summary adjustment and documentation to support your dispute should accompany your sales record. (You should retain a copy of the correspondence and all documentation for your files.) If the inquiry is related to prior correspondence, be sure to include the control number we used previously.

Immediately submit the sales/credit records, all documentation, and your letter to: Merchant Services Chargeback Department
Attn: RTV-N
P.O. Box 6700
Hagerstown, MD 21742-6700

If you have any questions, please call Customer Services. If you are informed by a Customer Service Representative that additional documentation is required in order to fully review the item; please submit it immediately to the above address.

It is strongly recommended that, whenever possible, contact the cardmember directly to resolve a Chargeback.

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4.1.7.23 Change of Information

Change of DDA Number (Checking Account)

If you change your DDA number, you must call your Relationship Manager or Customer Services immediately for an Electronic Funding Agreement that must be completed before a change can be made.

Change in Legal Name or Structure

You must call Relationship Management or Customer Services and request a new Sales Agreement.

Change in Company DBA Name, Address, Telephone or Fax Number Contact Customer Services.

4.1.7.24 Compliance Programs - Visa® and MasterCard®

In an effort to combat credit card fraud and reduce Chargebacks which ultimately lead to higher costs and risk for all parties within our industry, the MasterCard and Visa Associations have developed several programs designed to mitigate fraud risk and control Chargebacks. Guidelines have been established and merchant monitoring programs and reports have been developed to track merchant sales transaction deposit activity.

In the event you exceed the guidelines outlined in each program below and/or submit suspicious transactions as identified on Paymentech deposit exception reports, you may be subject to:

- Operating procedure requirement modifications
- Incremental Chargebacks and/or fees;
- Settlement delay or withholding subject to a Paymentech investigation to validate transactions
- Termination of your sales agreement.

Paymentech will make every effort to work on your behalf and support you in defense of Association concerns where we believe you are not at fault or where Association enforcement of unreasonable guidelines is evident.

4.1.7.25 Visa Compliance Programs

Merchant Chargeback Monitoring Program

This program identifies merchants who demonstrate excessive Chargeback activity. Any merchant with a ratio of Chargebacks to Visa sales volume of 2.5% or more in a 30 day period will be considered excessive if the merchant has at least 50 Visa sales transactions and 30 Chargebacks in a given calendar month, or, at least 100 Chargebacks, regardless of the number of Visa sales transactions.

Visa will assess Chargeback handling fees and other penalties for continued demonstration of excessive Chargebacks. If a merchant demonstrates a critical level of Chargebacks to Visa sales volume during any 30-day period, Visa reserves the right to require Paymentech to terminate the merchant agreement.

Merchant Review Program

This program monitors all merchant locations for a high occurrence of "Consumer Dispute" Chargebacks, i.e., service or merchandise not received, defective merchandise, credit not received or unauthorized purchaser. Consumer dispute Chargeback ratios which exceed 1% of a merchant's monthly sales volume with at least twenty (20) Chargebacks are considered "high occurrence". Merchant locations generating ratios exceeding 1% for four out of five consecutive months will be subject to restrictions, fines, and possible revocation of Visa card acceptance privileges.

Highly Suspect Potential Fraud

The Risk Identification Service (RIS) is a service provided by Visa U.S.A, to identify merchants generating a disproportionately high percentage of suspect transactions. Suspect transactions are defined as transactions which took place on the day a credit card was reported lost or stolen and may be potential fraud activity. Visa distributes information pertaining to abnormal levels of suspect transactions to Paymentech on a daily, weekly, and monthly basis. Upon identification of a merchant as highly suspect, the merchant may be required to adhere to special procedures, install fraud-reducing equipment, and may suffer fines.

Visa Confirmed Fraud/Questionable Merchant Activity (QMA) Program As part of Visa's risk management program, all merchants participating in the acceptance of Visa cards are monitored for confirmed fraud transactions. This program tracks fraud transactions by merchant location. Any merchant location meeting or exceeding the program criteria three (3) consecutive months will be considered a QMA (questionable merchant activity) location and will be subject to Chargeback liability (confirmed fraud transactions only) for a minimum of a 90 day period.

4.1.7.26 MasterCard Compliance Programs

MasterCard Violator Program

A merchant may be identified as part of the violator program when the percent of fraudulent sales exceeds 8% of total sales for two consecutive months. The merchant location may either be terminated from the MasterCard Acceptance Program or accept Chargeback liability for fraudulent transactions for a minimum of one year, beginning the first day after the two consecutive months violation. At the end of the year, MasterCard staff will review the merchant's fraud activity and determine whether to continue Chargeback liability. The Merchant Violation Program is conducted on a monthly basis, with reports sent Paymentech each month Paymentech will notify clients accordingly.

Excessive Counterfeit Program

A merchant identified as having excessive counterfeit activity will be subject to Chargeback liability for counterfeit transactions for a minimum of one year. Any merchant location having in a one-month period 5% of its total transaction volume identified as counterfeit and whether (i) the counterfeit dollar volume is a minimum of US\$1,000, or (ii) there is a minimum of two counterfeit transactions totaling US\$2,500, be required to utilize fraud-reducing equipment. Counterfeit activity is reported to Paymentech Payment on a monthly basis and clients are notified accordingly.

Excessive Chargeback Special Merchant

Merchant locations having a minimum of 15 Chargebacks and a 10% or more ratio of Chargebacks to sales volume for a period of two consecutive months, will be identified as an Excessive Chargeback Special Merchant. Should a merchant location be declared as having excessive chargebacks, issuing banks will be permitted to collect a \$25.00 recovery cost for each individual transaction charged back for at least one year beginning with the first day following the two consecutive months that the standards have been exceeded.

MasterCard Audit

MasterCard Security and Risk Management staff reserves the right to monitor and audit member's files and records of a merchant for fraudulent activity. MasterCard's staff will use available sources, including internal studies, analysis, member input and complaints, and information from compliance actions regarding activities which would raise serious concerns as to whether the merchant processed sales transactions which merchant knew or should have known were fraudulent or resulted in excessive cost to the industry.

If, during the course of monitoring the merchant, it is concluded that the merchant is collusive or otherwise fraudulent, the merchant will be declared fraudulent and corrective action will be taken. If a special audit of a merchant is necessary by MasterCard's staff, an assessment up to \$10,000.00 for audit expense recovery may be levied by MasterCard and the merchant's account will be debited accordingly.

Upon the conclusion of a special audit, MasterCard's staff will report their findings to senior management with recommendations for appropriate action, which may include financial and other penalties, including request for cancellation of the merchant agreement and/or expulsion of the merchant from the MasterCard Acceptance Program. Any action may be appealed on behalf of the merchant.

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4.1.8 Moneta/My Merchant View Information

When your online merchant bankcard application was approved, we sent an e-mail to you that included a Personal Identification Number (PIN), and step-by-step instructions to enroll for Moneta/My Merchant View Services.

4.1.8.1 This service is provided to you at no additional charge!

What is Moneta/My Merchant Viewsm from Paymentech? Moneta/My Merchant View is a secure, easy-to-use, Internet-based service that provides your monthly bankcard statements on-line. In addition to monthly statements, Moneta/My Merchant View offers a wide array of services designed to save you time and make you more productive. Using simple point-and-click commands you can see the information you want when you want. By using Moneta/My Merchant View, you can perform many reconciliation and research functions:

Sales Audit - Reconcile the amount submitted with the amount processed.

Check Account Reconciliation - Reconcile the amount processed with the amount funded to your checking account.

Chargeback Investigation and Resolution - Identify and resolve chargebacks.

Media Retrieval Processing - Retrieve and submit sales records upon request.

Historical Trend Analysis - Measure financial and operation performance.

Moneta/My Merchant View provides 18 months of sales history.

Cardholder/Customer Inquiries - Access cardholder information to respond to customer inquires. Moneta/My Merchant View provides a 6-month cardholder history.

Secure, encrypted access to account data.

Though a combination of encryption, personal certificates, and password protection, Moneta/My Merchant View controls access to your proprietary information. Multiple password protected access levels provide different degrees of protection for various types of information. With Moneta/My Merchant View, you can be sure your information is secure.

For additional information or a Moneta/My Merchant View guided tour, visit:

<http://www.mymerchantview.net>

If you have any questions regarding your Moneta/My Merchant View account, or financial transactions, please contact Customer Services at 1-888-807-5874.

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4.1.8.2 How to read your statement

Your bankcard statement is provided free of charge through Moneta/My Merchant View. HELP screens guide you through reviewing and reconciling your statement. If you have elected to receive a paper statement, the following guide reviews important features of the statement:

1. Important Features of your Merchant Services Statement:
2. Your statement mailing address
3. Key information including your merchant number, the statement period, and the bank accounts into which we deposit you money and deduct your fees.
4. The customer service phone number for any questions you may have.
5. The address of the store location for this statement.
6. The Outlet Funding Summary is the core of the statement and brings your deposited batches, deductions, and checking account deposits into one consolidated report.
7. The Deposit Summary columns provide summary information on your deposit activity by day.
8. The Financial Summary columns provide the fees and adjustments to your account due to Chargebacks, Chargeback Reversals, Interchange and Assessment Fees, Discount, Other Fees and Financial Adjustments.
9. The Fund Date is the date your deposit was processed for funding.
10. The Total \$ Submitted is the net dollar amount of your batch deposits for the day.
11. 10.The Total \$ Funded indicates your bankcard deposits that were funded.
12. The \$ Paid by 3rd Party indicates your non-bankcard deposits you were funded for in a separate deposit to your DDA (for example, American Express and Discover).
13. The Net \$ Funded is the net amount that was deposited into or deducted from your account on the Fund Date.

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4.1.9 Payment Gateways

4.1.9.1 What is a payment gateway?

A payment gateway enables the merchant to communicate with financial entities involved with the authorization and settlement of a transaction by acting as a central clearinghouse for transaction data.

4.1.9.2 What are the benefits of having a private gateway?

SECURITY: Gateways keep customers credit card data behind firewalls so that the merchant doesn't have to worry about someone "hacking in" to their system.

ENCRYPTION: Gateways use Secure Socket Layer (SSL) channel encryption to prevent Message tampering while the credit card information is being transmitted over the Internet.

BACK UP REDUNDANCY: Gateways have a back up system in place to ensure that merchants can continue processing in the event of an emergency. UP TO

DATE TECHNOLOGY: Gateways are services that are constantly upgraded to be up to date with the latest technology. And, because the gateways are not on merchant's computers, there is not need for the merchants to upgrade their software

PRICE: Gateways save the cost of an additional phone line that would be needed in a dial application

CERTIFIED STANDARDS: Gateways all must comply with standard First Data Merchant Services certification policies prior to being deemed an acceptable processing solution

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4.1.9.3 Do I need to have a payment gateway?

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

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4.1.9.4 What payment gateways are supported?

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

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

4.1.9.5 What if I don't want to use one of the gateways listed?

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

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4.1.10 ClearCommerce

4.1.10.1 How do I get my gateway set up?

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

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4.1.10.2 How long does it take to configure my store?

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

4.1.10.3 I received an e-mail stating that I need to upload a digital certificate. Why?

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

4.1.10.4 Can I use an existing merchant account?

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

4.1.10.5 What fees are associated with the ClearCommerce solution?

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

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

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

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4.1.10.7 What is Address Verification Service (AVS)?

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

4.1.10.8 What type of fraud protection is offered?

An AVS check is done at the issuing bank level. The merchant also has the capability of restricting orders based either by IP address or by credit card number through the ClearCommerce module.

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

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

4.1.10.10 When an order is placed how do I process the transaction?

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

4.1.10.11 Can I use the interface to process returns?

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

4.1.10.12 Can I set up my account to automatically capture money?

Captures usually accumulates into a "batch" and are settled as a group. ClearCommerce does a batch nightly after midnight. When the batch is submitted transactions will be finalized.

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4.1.10.13 What does it mean to void an order - is it different than a refund?

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

4.1.10.14 Do I have to charge sales tax?

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

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4.1.11 Day to Day Administration**4.1.11.1 Why don't I see the money in my merchant account?**

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

Log into Store Manager

Select "Store Manager"

Select "Store Admin"

Select "Payment Systems"

Select "Transaction Reports and Settlement"

Select "View Orders"

Specify the time period for the orders received that have not yet been marked as "Shipped"

Select "Submit Query"-you will come to an "Orders Received" page
Check the "Select" box next to all the orders you want to mark as "Shipped"
Select "Work with selected orders"-you will then come to a "Selected Orders Menu" that will reflect the status. This will advise if the orders are being shipped and that your selection was successful or if you have already shipped the specified orders.
Clear Commerce will then batch automatically. Once a transaction has been marked as shipped, the timeframe for the funds to be transferred to the merchant account will typically be 3 to 5 business days. The timeframe is dependant on the issuing bank for the shopper's credit card. If after 7-10 business days the merchant has still not seen the money in their merchant account, it is recommended that Mercantec Technical Support be notified.

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4.1.11.2 How do I do a manual sale?

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

Credit Card Number: This is the credit card number on the front of the card. This is a required field.

CVM Number: This is the 4 digit number on the back of the credit card on the signature line. This is not a required field. This is simply another way to authenticate the card.

Expiration Date: This is the expiration date on the credit card. This is a required field.

Transaction Type: This is the type of transaction that is being done with the order. If you are doing a manual order, the transaction type would be Sale. This would serve the same function as running a credit card through a terminal machine at many stores. This is a required field.

POS Type: This field is used for the merchant to differentiate between different sources of a sale.

Transaction Payment Type: This field will allow a merchant to keep track of a recurring monthly charge. This field does not however initiate a recurring charge.

Order Number: The order number is the cart id that is usually passed by SoftCart. In this instance, Any alphanumeric sequence will suffice as an order number. This is a required field.

Reference Number: The reference number is supplied as part of the authorization number. This is a number used to track the transaction through the various entities involved. This is not a required field.

PO Number: This would be if a customer had a purchase order number that they used on their end. This is not a required field.

Approval Code: This is the approval code that would be issued by the issuing bank for the credit card. This is not a required field.

Tax Exempt: This would be if the transaction was a tax exempt purchase. This is not the same as not taxing a product. This would be similar to a business to business transaction for resale. This is a required field. The next three fields will be added together for a grand total. If the merchant does not wish to break out the charges and wants to simply charge a single amount the merchant would just enter the amount in subtotal and leave the other two fields blank.

Tax: This would be used if there were any sales tax charges that would need to be added to the order.

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

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

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

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

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

4.1.11.3 How long are the preauthorizations good for?

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

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4.1.11.4 How do I void an order or preauth?

1. Log in to the SoftCart Store Manager.
2. Click on the Payment Systems tab.
3. Click on the link for Transaction Reports and Settlement.
4. Login to Clear Commerce
5. Click on View Orders
6. Specify Time Period
7. Click Submit
8. Select all orders that aren't marked as shipped
9. Work with Selected Orders
10. Select the radio button for confirm shipment of merchandise
11. Submit Query
12. There will now be a screen with a message similar to this:

Confirm Shipment

Order #: tfkt3452-0748

Comments: Placed in queue of orders to confirm shipment. 1 orders placed in processing queue.

This operation may take several minutes to complete. Please feel free to continue using the reports.

13. Click on the button below the message that says back to reports main menu.
14. Click on the link that says view batches.
15. Specify Time Period.
16. Click Submit.
17. A list of batches for the time period will display, select the current batch.
18. A list of transactions in the batch will be displayed with checkboxes to the left.
19. Select the transactions to be voided by clicking on the checkbox. Click on void selected transactions.

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4.1.11.5 How do I credit an order?

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

1. Login to the Mercantec SoftCart Store Manager.
2. Click on the payment system tab.
3. Click on the link for Transaction Reports.
4. Login to the ClearCommerce server.
5. Click on the View Orders link.
6. Specify the time period that the order appeared in under the section labeled "Specify Time Period".
7. Click on the Submit Query button.
8. Click on the order number that you would like to credit
9. Click on the button that says work with selected orders.
10. Check the box that says credit the entire amount of the order.
11. Click on the submit query button.

The order should now be credited.

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4.1.11.6 Can I automate post authorizations?

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

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

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

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4.1.11.8 Can I do a recurring charge?

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

My customers can't order from outside the United States. They are receiving the following error message: "CC2601 Unable to derive two letter abbreviation for state."

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

4.1.11.9 How can I access my reports?

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

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4.1.11.10 Do I have to charge sales tax?

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

4.1.12 Administrator Level Functions

4.1.12.1 I can't log into ClearCommerce. Why?

The userid and password would have been something you designated at the time you filled out the application for the merchant account. First, we ask that you try to remember the password based off of the hint in the Update Payment Gateway Account section. However, if you cannot remember the userid, this will not work. In order for Mercantec to reset the userid/password we will need the following information submitted via fax. Our fax number is 630/305-6065. Please write "ATTN: Technical Support". Once we have the necessary information below, we can usually have the password reset to a temporary one, within 24 hours.

Contact Name
Your Company
Who is your Internet Service Provider?
Your Domain Name/IP
Address
Contact Phone Number
Contact E-mail Address

What is the URL/Address to the Store?
Physical Signature

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4.1.12.2 How can I change my ClearCommerce password?

1. Login to the Store Manager.
2. Click on the Payment Systems tab.
3. Click on the update payment gateway account link on the left side.
4. Enter in the userid and the temporary password. (Both are case sensitive)
5. There will now be a screen with contact information for the store, with two fields at the top labeled **New Password** and **Confirm New Password**.
6. You will need to enter in the new password that you would like to use for ClearCommerce.
7. Click on Save.

The new password will now work for Sale Manager and Transaction reports and settlement.

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4.1.12.3 How do I turn off the ClearCommerce e-mail?

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

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

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

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

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

The receipt is not configurable. However, you can append text to the end of it. In order to have the text added to the shopper receipt email, a support request will need to be submitted to Mercantec support with the text that will be appended to the receipt e-mail.

4.1.12.6 Can I keep my existing merchant account if I switch servers or ISP's?

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

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4.1.12.7 What is a batch?

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

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

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

From the reports main page, select "Merchant Reports Administration", then click on "Set Batch Time", then select your desired time and click "Change".

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5. Glossary

Acquirer	A financial institution that maintains the merchant Chargeback credit card processing relationship and receives all transactions from the merchant to be distributed to the Cardmember Banks.
Address Verification	A service provided through Paymentech in which the merchant verifies the cardmember's address. Primarily used by Mail/Telephone/Internet order merchants. Not a guarantee that a transaction is valid.
Associations	MasterCard International, Visa, U.S.A. or Visa International, which are licensing and regulatory agencies for bankcard activities.
Authorization	Approval by, or on behalf of, the card issuer to validate a transaction for a merchant or another affiliate bank. An authorization indicates only the availability of the cardmember's credit limit at the time the authorization is requested.
Authorization Approval Code	A service provided through Paymentech in which a merchant accesses a national negative file database through his/her terminal/register to verify or authorize that the person has no outstanding bad check complaints at any of the member merchants. This is not a guarantee of payment to the merchant.
Authorization Center	A department within Paymentech that electronically communicates a merchant's request for authorization on Credit Limit credit card transactions to the cardmember's bank and transmits such authorization to the merchant via electronic equipment or by voice authorization.
Batch	Usually a day's worth of transactions, including sales and credits to be processed by the card processor.
Batch Header Ticket	The identifying form used by the electronic submission merchant to indicate a batch of sales/credit records (usually one day's work).
Cardmember	One to whom a credit card has been issued.
Cardmember Bank	The bank that issued a bankcard to an individual. The term is frequently used in conjunction with interchange arrangements to identify the card-issuing bank.
Chargeback	A returned transaction resulting from the lack of adherence to the conditions of the Sales Agreement, Association regulations or these Operating Procedures and the resultant debiting of your merchant account.
Credit	A refund or price adjustment given for a previous purchase transaction. A number issued to a participating merchant by the Authorization Center that confirms the authorization for a Credit Draft sale or service.
Credit Draft	A document evidencing the return of merchandise by a cardmember to a merchant, or other refund made by the merchant to the cardmember.
Credit Limit	The credit line set by the card issuer for the cardmember's account.
Discount Rate	The amount a merchant processor charges a merchant to give credit for depositing and handling merchant's daily credit card transactions.
Issuing Bank	Cardmember's bank or the bank that has issued a MasterCard or Visa card to an individual.
Media	The documentation of monetary transactions (i.e., sales drafts, credit records, computer printouts, etc.)
Merchant Sales	The written contractual agreement between a merchant, Paymentech and the

Agreement	clearing bank containing their respective rights, duties, and warranties with respect to the acceptance of credit cards.
Merchant Account Number (Merchant Number)	A number that numerically identifies each merchant to the merchant processor for accounting and billing purposes.
Referral	The message received from an issuing bank when an attempt for authorization requires a call to the Voice Authorization Center or Voice Response Unit (VRU).
Submission	The process of sending batch deposits Paymentech for processing. This may be done electronically or by mail.
Transaction Fees	Service costs charged to a merchant on a per transaction basis.