

The logo for ecBuilder Pro features a stylized red figure with arms raised, positioned above the 'e' and 'c' of 'ec'. The text 'ecBuilder Pro' is rendered in a bold, sans-serif font, with 'ec' in red and 'Builder Pro' in black. Below this, the text 'Using PSiGate' is written in a smaller, black, sans-serif font.

ecBuilder Pro
Using PSiGate

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Address Information

North America (Head Office):

1090 West Pender Street, 10th Floor
Vancouver, B.C. V6E 2N7
CANADA

Phone: (604) 601-8000
Fax: (604) 601-8001
Support: (604) 601-8100
Web site <http://www.multiactive.com>

Europe, Middle East, and Africa:

Bridge House, Bridge Avenue
Maidenhead, Berkshire SL6 1RR
UNITED KINGDOM

Phone: +44 (0)1628 587 777
Fax: +44 (0)1628 587 778
Support: +44 870 1278 757
Web site <http://www.multiactive.co.uk>

Asia Pacific:

123 Whitehorse Road, Level 1
Balwyn, 3103
AUSTRALIA

Phone: +61 (3) 8862 0200
Fax: +61 (3) 8862 0222
Support: +61 (3) 8862 0200
Web site <http://www.multiactive.com.au>

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CHAPTER 1

INTRODUCTION

i *In order to enable SSL-secured transactions, you must obtain and install a digital certificate on your IIS server. See the ecBuilder Pro User's Guide for more on digital certificates.*

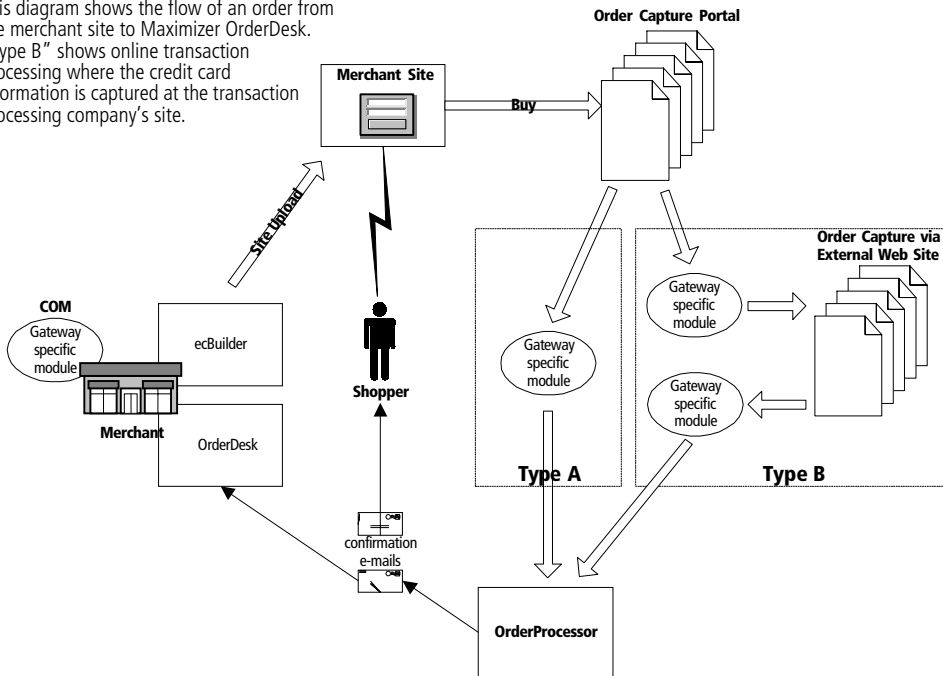
ecBuilder provides support for payment processing through plug-in extensions known as payment gateway modules (PGMs). PGMs encapsulate the interface to a third-party payment processor, and allow the ecBuilder-generated sites to forward merchant-authentication information from a transaction gateway to the respective payment processor.

The merchant authentication information is secured via public-key technology and embedded within the HTML pages generated by ecBuilder. At the time of purchase, the ecBuilder shopping cart forwards the encrypted processing information through a payment gateway module, where it is decrypted and used in conjunction with an SSL-secured order form to then log in to the payment processor and facilitate the credit card authorization process.

The transaction result—whether it is a pre-authorization, a capture, or a refund—is then returned by the processor and forwarded back to ecBuilder, which in turn sends the order information to the merchant as an encrypted e-mail attachment.

In addition to allowing merchants to view the order information received, Maximizer OrderDesk can provide an interface to the payment processor which will enable merchants to submit capture and refund requests to the payment processor post-fulfillment. Maximizer OrderDesk can also operate as a “point-of-sale” terminal for merchants, allowing them to perform authorization requests directly to their third party payment processing company right from their own computer. Both of these features are dependent upon which third-party payment processor you choose.

This diagram shows the flow of an order from the merchant site to Maximizer OrderDesk. "Type B" shows online transaction processing where the credit card information is captured at the transaction processing company's site.



There are several third-party transaction gateway providers directly supported by ecBuilder.



Note

In order to take advantage of the online credit card processing capabilities provided by a payment processing gateway, you must set up a merchant account with one of the transaction processing companies.

How to Apply for an Account

i Rather than following these steps, you may also obtain a merchant account by going directly to the PSiGate site at <http://www.psigate.com>.

Applying for a PSiGate is an easy process that you can start in ecBuilder. The PSiGate Web site lets you apply for a merchant account in four steps:

- Choose the currency you wish to settle in (Canadian, US, or both).
- Choose the credit cards you wish to accept.
- Enter your billing information.
- Download, sign, and return the contracts.

For more information, contact PSiGate customer support.

➤ **To apply for a PSiGate merchant account**

1. In ecBuilder, go to the Online Processing screen.
2. Click the Add button. The Merchant Gateway Profile dialog box appears.
3. Select PSiGate from the drop-down list and click the “Acquire merchant account...” button. ecBuilder opens the PSiGate application Web page.
4. Follow the instructions on the screen to complete the application.

Upon approval of your merchant account application, PSiGate provides you with the information you need to configure ecBuilder to work with your PSiGate account:


- **User ID** – this is used to access your account information at the PSiGate Web site.
- **Password** – the password is used in conjunction with your user ID at the PSiGate Web site.
- **Store name** – enter this information in the “Store Name” field when you set up ecBuilder.
- **Secure host name (and port number)** – enter the host name (not including the “https://”) in the “Host” field. Enter the port number in the “Port” field.
- **Digital certificate** – go to this URL to download your digital certificate to a safe location on your computer. In ecBuilder, enter the path to the downloaded file in the “Key File Full Path” field.
- **Additional instructions** - read and follow any additional instructions provided to you by PSiGate.



Note

You enter the above information in ecBuilder when you add a new Merchant Gateway Profile in the Online Processing screen. See “Set Up a Merchant Account Profile” on page 3. Press F1 for additional help.

Set Up a Merchant Account Profile

 Before you can enable online transaction processing in ecBuilder, you must have a merchant account with a credit card company or your bank and a transaction processing company.

If you have a merchant account with a credit card company or your bank, you may wish to set up online transaction processing. Once this is set up, credit card transactions are processed from your Web site and are tracked and maintained through Maximizer OrderDesk. You set up online payment processing in ecBuilder’s Transaction

Processing screen by creating a Merchant Account Profile for each account you have with a payment processing company.

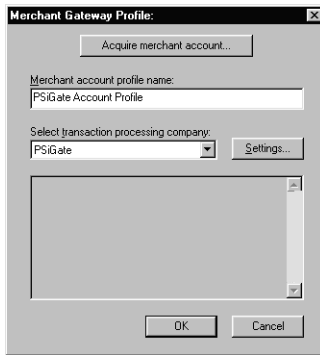
The method and procedures for online transaction processing will vary depending on the transaction processing company. PSiGate allows you to pre-authorize funds, process transactions after the product has shipped, and issue refunds.

➤ **To create a new Merchant Account Profile**

1. In ecBuilder, select Go > Online Processing to change to the Online Processing screen.


The Online Processing screen lets you select the merchant account that you wish to use for your ecBuilder catalog, or add a new profile for a merchant account.

2. Click the Add button to open the Merchant Gateway Profile dialog box.



3. Under "Merchant account profile name", type a short, descriptive name for the profile.
4. From the drop-down list, select the PSiGate transaction processing company. Note that you must have a merchant account set up with E-xact to proceed.

5. From the Merchant Gateway Profile dialog box, click Settings. ecBuilder prompts you to enter the settings for the merchant account.



The image shows a dialog box titled "PSiGate Settings". It contains the following fields and controls:

- Store Name: [Empty text box]
- Key File Full Path: [Empty text box] with a "Browse..." button to its right.
- Host: [secure.psigate.com]
- Port: [1139]
- Preauthorize Payments
- Test Store
- OK button
- Cancel button

6. Enter the settings for your merchant account and click OK. If you need help with any of these settings, **press F1 in the Settings dialog box** or see the documentation provided to you by PSiGate.
7. Once the settings are entered, click OK in the Merchant Gateway Profile dialog box to finish creating the new profile. The new profile is now selected in the Transaction Processing screen. You also use this profile in Maximizer OrderDesk.

**Note**

You are not limited to the number of profiles or merchant accounts you can use with ecBuilder. The process of setting up different profiles allows you to switch your profile selection in both ecBuilder and Maximizer OrderDesk.



CHAPTER 2 USING PSIGATE

PSiGate allows for the pre-authorization, capture, and refund of funds to and from the consumer's credit card. Depending on the settings you enter in ecBuilder for your PSiGate merchant account profile, the orders you receive in Maximizer OrderDesk from your online catalog may also contain credit card pre-authorization information. The consumer's e-mail message will contain confirmation information from the merchant indicating the order has been received.

In addition to allowing you to view the order information, Maximizer OrderDesk provides a direct interface to the PSiGate payment processing server which enables the merchants to directly submit, capture, and refund requests to the PSiGate Processing server after the order has arrived in Maximizer OrderDesk.

If you would like to use PSiGate as a payment gateway for online credit processing, you must set up a merchant account with PSiGate. For more information, visit <http://www.PSiGate.com> to learn more about how their system works.

PSiGate from the Customer's Point of View

If you set up your online catalog to use PSiGate for credit card transaction processing, the result is a seamless integration of the credit card transaction into the visitor's Web experience. At the time that the visitor places an order, ecBuilder collects the visitor's credit card information after the visitor enters his or her name and address.

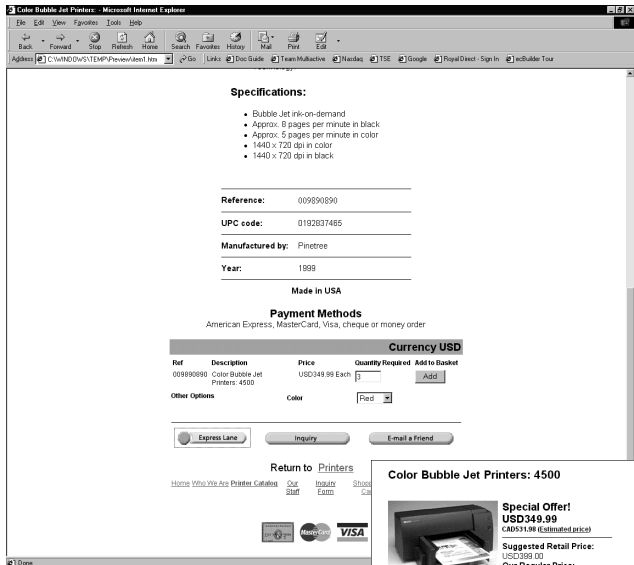
ecBuilder processes the order "behind the scenes". The order arrives as an encrypted e-mail attachment that, when opened, is

automatically imported to Maximizer OrderDesk and marked with the status of the credit card transaction—Payment Received, Payment Declined, Payment Preauthorized, and so on.

The Visitor's Point of View

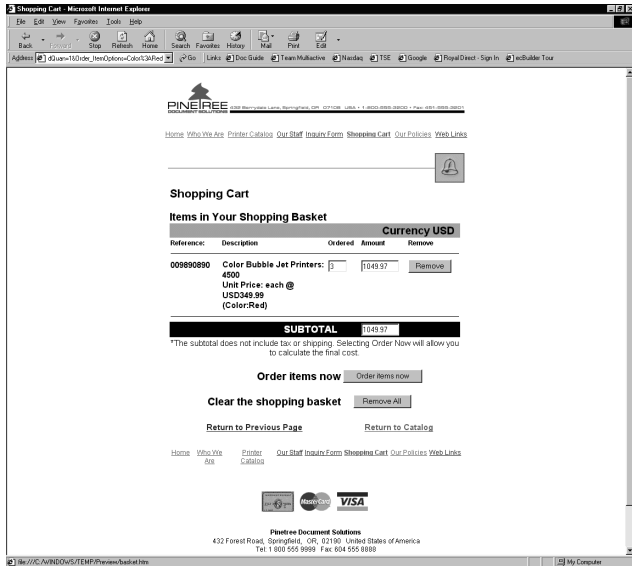
If you use PSiGate for processing credit card transactions, here's what a typical shopper will experience:

1. The shopper examines the online catalog, reads the description of a product and decides to buy it, choosing quantity and options, and then clicking Add.

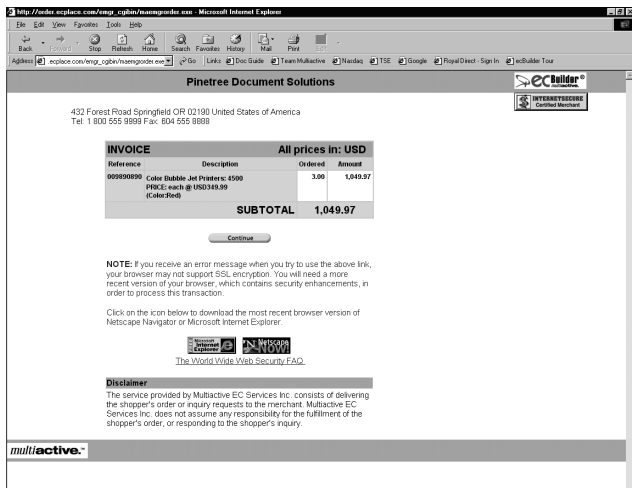


NOTE: The shopper has the option on this page of clicking the Express Lane button, which skips the Shopping Cart (step 2) and goes directly to the invoice page (step 3).

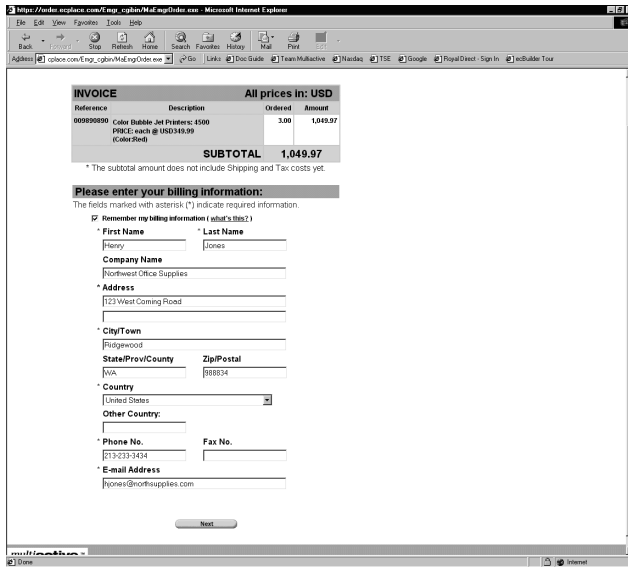
- On the Shopping Cart page the shopper reviews the order, including price and quantity, and then clicks "Order Items Now".



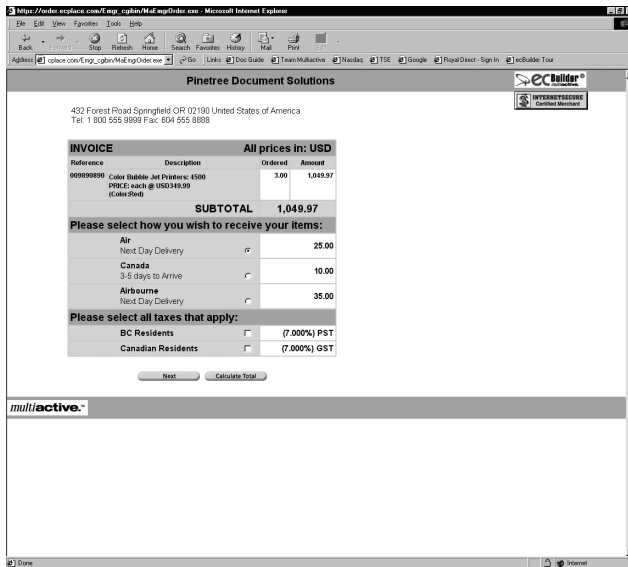
- The shopper then sees a summary of the invoice, reviews it, and clicks Continue.



- The ecBuilder order page redisplay the invoice and collects the shopper's name and address. If the visitor is a returning customer, the address information is displayed automatically. The shopper clicks Next.



- The shopper selects a method of delivery and any applicable taxes, then clicks Next.



- Invoice and address information are displayed. Near the bottom of the page, the shopper can choose to pay by credit card or another method.

The screenshot shows a Microsoft Internet Explorer browser window displaying an invoice and a payment options form. The invoice is titled 'All prices in: USD' and lists items with their descriptions, ordered amounts, and total amounts. The subtotal is 1,049.97, and the total including shipping and taxes is 1,074.97. The billing information is for Henry Jones at Northwest Office Supplies. The payment options form offers 'Credit Card' and 'cheque or money order' as choices. It includes a section for 'Please complete the following' with several questions and a text area for 'Additional information'.

Reference	Description	Ordered	Amount
00000000	Color Bubble Jet Printer: 4500 PWE: each @ USD349.99 (ColorJet)	3.00	1,049.97
SUBTOTAL			1,049.97
Shipping/Delivery			
Air	Next Day Delivery		25.00
Taxes			
PST (7.000%)	BC Residents		0.00
GST (7.000%)	Canadian Residents		0.00
TOTAL			USD 1,074.97

Billing To:

Name: Jones, Henry
 Company Name: Northwest Office Supplies
 Address: 123 West Coming Road, Ridgewood, VA, 000694, United States
 Phone No: 213.233.3434
 Fax No:
 Email: hjones@northsupplies.com

Please enter your shipping/delivery information:

Same as Billing contact.

* First Name: [Henry] Last Name: [Jones]
 Company Name: [Northwest Office Supplies]
 Address: [123 West Coming Road]

Payment Options:

Credit Card
 Selecting this option will require you to enter your credit card information on a subsequent page.

cheque or money order
 Please enter Payment Detail (cheque or money order):
 With this payment option, your order will be processed after submitting this page. There will be NO further request for confirmation.

Please complete the following:

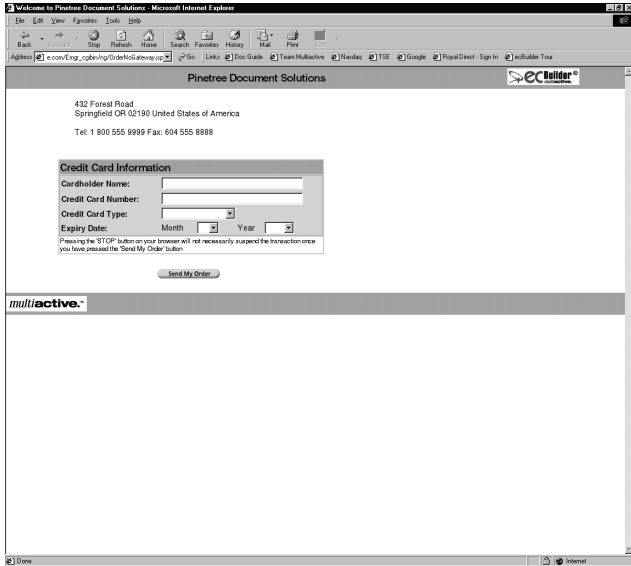
The fields marked with asterisks (*) indicate required information.

* How did you hear about our site?
 [from a friend]
 * Did you find what you were looking for?
 [yes]
 Would you like us to contact you?
 [please]

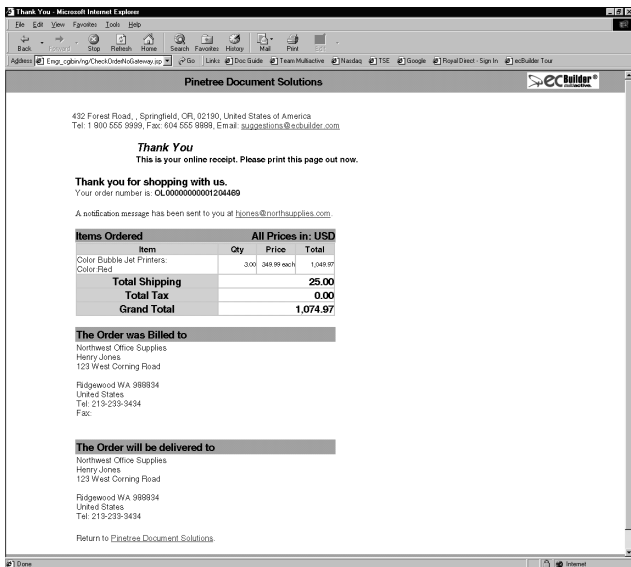
Additional information:
 Please supply additional information for your order (maximum 600 characters)

[Next] [Cancel My Order]

- If paying by credit card, the shopper enters the credit card information and clicks Submit.



- A thank you page notifies the shopper that the transaction is complete and displays the details of the order, including an order number that will be sent by e-mail.



Behind the Scenes

i The e-mail address you enter in the Site Builder Profile screen appears in the Contact Person Profile screen as the "Contact's E-mail Address". If you'd like this address changed, do so in the Site Builder Profile screen.

Behind the scenes, the ecBuilder order page sends the visitor's credit card information to PSiGate, which responds by sending the transaction record back to the server. The order and the results of the credit card transaction are automatically sent to you (the merchant) as an encrypted e-mail attachment, which you open to bring the information into Maximizer OrderDesk. As well, the ecBuilder order page generates a notification e-mail. Both of these e-mails are sent to the e-mail address you enter in the Site Builder Profile screen of ecBuilder. You can also specify to have orders and inquiries sent to three additional e-mail addresses in the Contact Person Profile screen.



Note

If you are using multiple e-mail addresses (entered in the Contact Person Profile screen) for e-mail notification of orders and inquiries, make sure you install the same digital certificate that you use to publish your site on each computer receiving notification. For more information, please refer to the section on "Importing and Exporting Digital Certificates" in the *ecBuilder Pro User's Guide*.

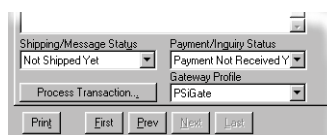
Using Maximizer OrderDesk to Process PSiGate Transactions

If you're using PSiGate as an online transaction processing gateway, you can process credit card transactions online using Maximizer OrderDesk. You can use Maximizer OrderDesk to perform one of four types of transactions: Sale, PreAuthorize Purchase, PostAuthorize Purchase, or Credit. Essentially, this allows you to complete sales transactions, preauthorize funds, complete a preauthorized purchases, and issue refunds to customers.

i One of the options when you set up your PSiGate merchant account profile in ecBuilder is the "Pre-authorize Payments" option. With this option selected, ecBuilder uses PSiGate to pre-authorize the purchase only—no funds are transferred. In this situation, you use Maximizer OrderDesk to "Complete Pre-authorize Purchase".

➤ To process a credit card transaction in Maximizer OrderDesk

1. Open Maximizer OrderDesk.
2. Locate and double-click the order to open the Order dialog box.
3. Under "Gateway Profile", select the merchant account profile for PSiGate and click the Process Transaction button.



- In the Process PSiGate Transaction dialog box, select the type of transaction you wish to perform: Sale, PreAuthorize Purchase, PostAuthorize Purchase, or Credit.



i If any information is incorrect in the Process PSiGate Transaction dialog box, simply click Close to return to the Order dialog box and make the necessary changes.

- Verify the credit card information and the transaction amount.
- If the information displayed is correct, click the Submit button to submit the information to PSiGate for processing. Maximizer OrderDesk displays a message indicating the result of the transaction.

PSiGate Features

PSiGate provides packaged solutions so you can get your Internet business up quickly-without time-consuming and expensive systems integration services.

PSiGate Payment

The PSiGate Payment module communicates with major Canadian and U.S. card processors to authorize credit card transactions in real time, reducing the cost of doing business over the Internet. Funds can be deposited into any Canadian bank or any of over 300 US banks in either Canadian or U.S. dollars. Customers receive real-time purchase confirmation, eliminating the impulse to call the merchant's help desk to verify that the transaction was successful. SSL transaction protocol sends transactions over a dedicated lease line directly into the banking systems data infrastructure. PSiGate is a multi-threaded application that allows multiple transactions to be processed concurrently on one server. This ensures that customers won't have to "wait in line" to get their transactions processed by a merchant.

PSiGate Fraud Protection

In addition to fraud checks provided by the card processor, the PSiGate Fraud Protection module provides extensive automatic checks that substantially reduce risk from fraud. These include: address verification services, valid card number check, duplicate order check, spending patterns checks, frequency of card usage, and guards against automatic card generator programs. Some levels of fraud checking are configurable by the merchant, who also is able to block out specific IP addresses and credit card numbers through a simple, Web-based interface. In addition, all credit card information is always encrypted so that unauthorized usage is prevented.


PSiGate ESD

The PSiGate ESD module allows automatic electronic delivery of soft goods immediately after purchase, making purchased soft goods available to customers as downloads from an automatically generated Web page. Built-in mechanisms track the progress of the download to verify its success, then the link is automatically removed so that additional downloads from the same URL are disabled.

Merchant Reporting

The PSiGate solution provides a wealth of merchant reports that enable merchants to display transaction information, confirm shipment of goods, initiate post-authorizations and credits, add and delete entries in the fraud database, and manage the soft goods fulfillment system for their store-fronts. Because of the integrated components of PSiGate, these reports automatically reconcile orders placed through the storefront and those settled through the processor.

Using the PSiGate Reports and Tools

 *To find out more about any of the administrative options offered by PSiGate, refer to the documentation provided by PSiGate.*

Reports and Tools allows merchants to generate reports on Internet store activity from several different perspectives and to perform various administration tasks, including confirming shipments, issuing credits, and locking out fraudulent credit card users.

To view the reports, you will need an Internet connection with a forms capable browser. Once connected to the Internet, launch the browser and go to the Merchants Reports URL assigned to you by PSiGate. The URL will be in this form:

<https://reports.psigate.com/admin/yourstorenamereports>

You will be prompted to enter the user name and password assigned to you by PSiGate. If a user name or password was not assigned, please contact your Customer Care Representative or system administrator. After the user name and password have been successfully entered, the main menu of the Reports and Tools for your store, will display.

The main menu page displays a bar graph representing sales over the past twelve months, along with links to access reports and modules that may include:

View Orders

Allows you to view all successful orders by time period, by credit card number and time, or by order number. Selecting links from the Orders Received report lets you confirm shipments, credit orders, and block transactions from IP addresses or credit card numbers associated with selected orders, monitor the success of a specific ESD download, or send e-mail to customers.

View Transactions

Allows you to view all transactions (Sales, PreAuths, Credits, etc.) by time period, by credit card number and time, by order number, or by transaction type and time. In the Transactions Processed report, you can review Address Verification Service* (AVS) results or learn the reason a specific transaction was declined.

View Item Sales Statistics

Allows you to view sales statistics for all items or for one particular item within a specified time range.

Merchant Fraud Protection

Allows you to lock out the Internet Protocol (IP) address or credit card number of customers who have previously used a fraudulent credit card. You can also unlock IP addresses and credit card numbers from this section of the Reports and Tools. Also included in this chapter is information about fraud protection elements that can be configured outside the reports interface.

View Batches

Allows you to view when a batch was run, how much the batch totaled, and which transactions were included in the batch. Voids may also be performed from the View Batches section of reports.

Merchant Reports Administration

Allows you to delete old test transactions from the database, set a new time to run settlement (batch), and manually run batch.

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