exigo

Merchant Account Setup

v 1.0

Contents

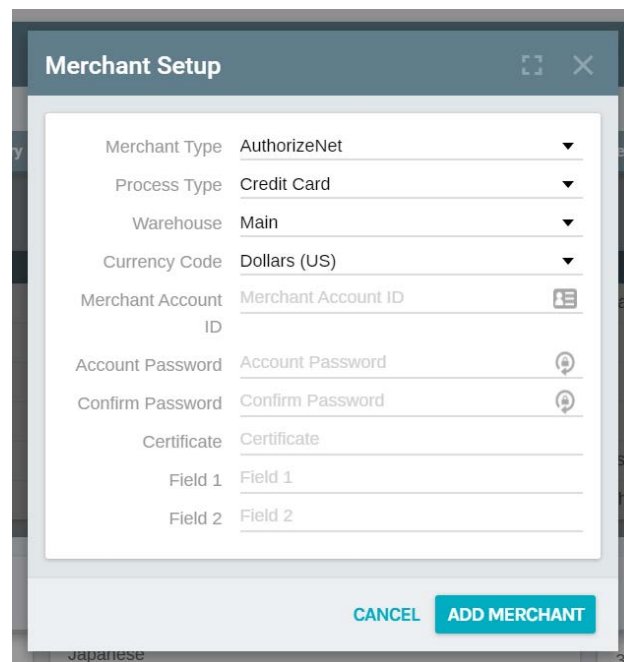# Merchant Account Payment Gateways

We are currently integrated with several PCI Compliant payment gateways for processing credit card transactions. We have also integrated with some gateways used for to process ACH (eCheck or Direct Debit) transactions. Please see http://www.exigo.com/exigo_paymentProcessors.pdf for a list of what is available.

HOW TO SETUP A NEW MERCHANT ACCOUNT

To setup a new merchant account, you would need to go to the Administration tab on the left menu, click on the Settings menu option, and then in the upper right tool bar, click on Company Settings to go to the Accounting Settings drop down option.

From the right hand column, click on Modify Merchant Settings in the Merchant section and the Accounting Settings popup will appear. Click on the Merchant tab.

Click on the Add button to add a new merchant account and the following popup screen will appear:

You can now configure the account you wish to use. Use the drop down menus to select the Merchant type, Process type, Warehouse and Currency.

You would then enter your username or account ID in the Merchant Account ID field. Then you would enter the password for your account. In most cases (except for Authorize.net), this is the username and password you use to login to your virtual terminal or merchant console.

The certificate field is only used if your payment gateway requires a special certificate file to be present on the server. We would normally set this up for you after you provide the certificate file. You do not need to configure this field unless instructed by Exigo to do so.

Field 1 is used by Exigo for any special field information that is required by your payment gateway. You do not need to configure this field unless instructed by Exigo to do so.

The moment you click on the OK button to save your settings, this merchant account gateway is now live and will be used for all orders placed in the warehouse you have configured the account for. We suggest that you glance to the left of the Accounting Settings screen and make a note of the next Order ID number in case you are changing from an existing gateway to a new gateway.

Each warehouse can only have one merchant account defined for each pr ocess type, by currency. For example, Warehouse One below has Echo for the process type Credit Card and PaySystems for process type ACH both for usd currency and Authorize.net for process type credit card for mxp currency.
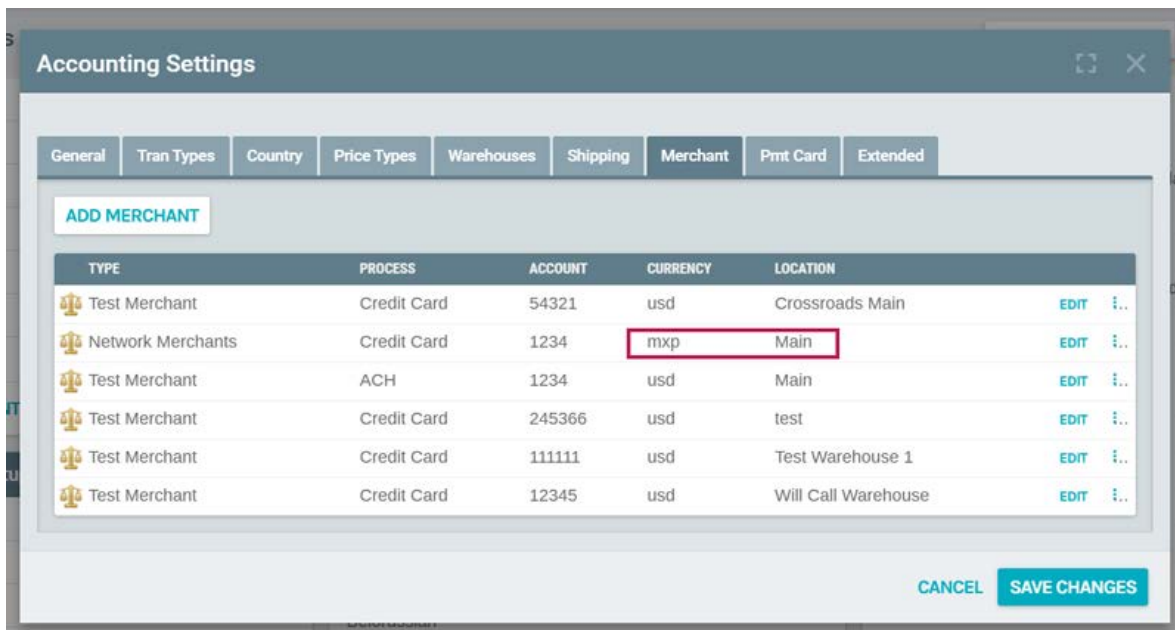

HOW TO MONITOR THE MERCHANT ACCOUNT TRANSACTIONS

All transactions that are attempted through your merchant account payment gateway are stored in a table called Merchant Log. This will show all attempts that were authorized as well as any attempts that were not authorized (declined for various reasons).

You can view the data by going to your Report Builder tool and create a report to view the merchant charge log. The information will show the information (RequestData) that was sent to the gateway, and the response (ResponseData) that we received back. Please keep in mind that the RequestData will show the credit card number and you should be careful when specifying who has access to the report and/or report builder.

When you add fields to the report, go to the Customer Payments>>Merchant Log section:
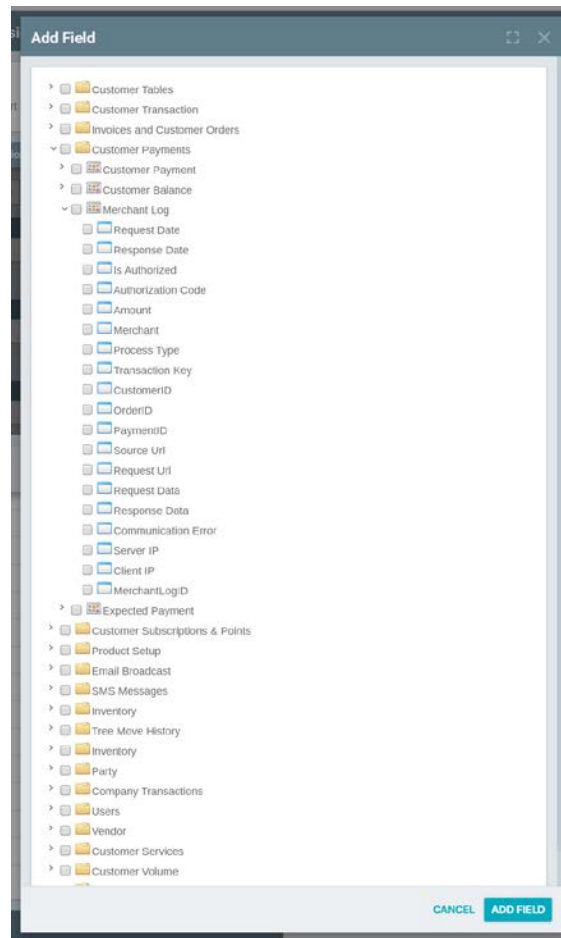
WHAT IF THERE ARE ERRORS WITH THE GATEWAY?

If you suspect that your merchant account is not working properly, then you should run the merchant log report to confirm the responses that you are getting back from your provider.

If you do not see your transaction attempt in the merchant log report, then it may be an issue with the Exigo integration and you should open a ticket with the details of the issue.

If you see the transaction attempt in the merchant log, then you should view t he response data information and contact your merchant account provider or gateway to find out the cause of the issue.

CAN I USE MORE THAN ONE MERCHANT ACCOUNT?

You can use the Modify Merchant Settings screen to change the account that you are using on a periodic basis. We do not have any routine that will automatically swap out accounts for you. It is our policy that any process that relies on credit card or ACH processing be managed manually by our clients so that there are no costly mistakes from an automated program.

WHAT IS TEST MERCHANT?

You can setup a merchant account that will allow you to take credit card payments for orders without charging the card. You would create your merchant account for the warehouse using the Test Merchant as the Merchant Type field. Any payment that you process will appear to process through the gateway and will always be authorized, but the authorization number will be 123456. The order will be stored as Accepted status.

This method is commonly used for ACH process types when there is no integrated payment gateway for your bank. The check information is stored in the customer's account, but there will be no online processing. You can then login to your bank's virtual terminal account and process the ACH payment manually.

WHAT IF I AM UNABLE TO PROCESS A REFUND FOR A RETURN ORDER?

If you are creating a Return Order and you attempt to add a refund to the order, you may receive an error for one of the following reasons:

- The original order was placed the same day as the Return order and the gateway will not allow a credit until the original transaction has settled. You should login to your virtual terminal to void the transaction or wait until the transaction settles and attempt the refund the next day.
- The original order was placed using a different merchant account. You can view the merchant account information on the original order by clicking on the Detail Report button at the top of the invoice screen when you view the order. Scroll to the bottom and the merchant account used will be shown. You can then compare the account ID information with the account that is currently configured for the warehouse in Modify Merchant Settings.

HOW TO OBTAIN THE REGISTRATION KEY FOR AUTHORIZE.NET

The most popular payment gateway used by our clients is Authorize.net. If you obtain an account with Authorize.net to use as your payment gateway, then you will need to follow these steps:

Login to your account by going to www.authorize.net and click on Merchant Login at the top. Once you are logged in, then go to the Account section in the left menu and click on Settings.

From the Settings screen, you can go to the Security Settings section and click on the link for API Login ID and Transaction Key.

You will then get asked the secret question and you will need to enter the answer.

NOTE: If you are at this screen and there is already an API Login ID: listed with the date the id and key were last obtained, then do not continue. You will deactivate the account that may be used by another system. You should only continue if you are okay with resetting the API login ID and transaction key. The old key will be good for 24 hours before the new one will deactivate it.

Once you have obtained the API Login ID and Transaction Key, you will want to copy and paste this page somewhere you can keep for future reference. You will not be able to look up your transaction key again, you can only reset it.

You can now follow the instructions above to setup the merchant account in Exigo. Enter the API Login ID into the Merchant Account ID field. Enter the Transaction Key into the Password fields.

Please make sure that your Authorize.net is not in TEST mode or else your live credit card transactions will not get funded.

I AM GETTING A LOT OF DECLINES, WHY?

Your security settings are managed and controlled through your payment gatway account, not by Exigo. We simply pass the credit card information to the gateway using the information in the RequestData field of the Merchant Log and then capture the ResponseData received from the gateway.

If you feel that your declines are happening due to security settings or Address Verification settings, then you should login to your virtual terminal or gateway console account and revisit your security settings. You may also want to contact the customer support for your gateway and provide them with the response data to find out what is causing the decline.