

9. Payments

Orders

When a Customer places an order, the iNETstore Server does these things:

1. It sends you an e-mail advising you an order has been placed, this e-mail contains the details of who has placed the order and what they have ordered. Credit card details are not sent in this e-mail as e-mail is not secure enough.
2. It stores the order details in the transaction table of the iNETstore database. You can log into the browser based administration utility to retrieve this order information.
3. iNETstore redirects the user to the iNETstore secure payment gateway, where they are prompted to enter their credit card details. If you are using offline processing, you can view the credit card details through they payment gateway merchant interface. If you are using real-time processing, the gateway server will send you a confirmation email if the order has been approved.
4. After credit card details have been entered, the user is redirected to an order confirmation page on your web site.

There are several ways you can deal with orders from your online store:

- **Offline Processing:** The most common method of processing orders is Offline Processing. In this method the merchant simply retrieves the order details through a browser based maintenance interface. If the iNETstore secure payment gateway is used, credit card details can be retrieved from the secure server and processed manually through the merchant's normal system, for example through an EFTPOS terminal.
- **Real Time Processing:** This method utilises a third party provider of credit card clearing services. When the order is placed on your iNETstore the iNETstore server passes the payment details to the clearing service, which then verifies the credit card details and transfers the money to your bank account. The iNETstore secure payment gateway supports selected credit card clearing services. Note that these third party providers of payment services may normally have fees for processing your payments.

Orders Setup

To change order configurations, select 'Orders Setup' from the 'Transactions' heading in the BBMS menu. You will see this screen:

Orders Setup	
Login Title	Member Login
Enable 'Member Login' ?	Yes <input checked="" type="radio"/> No <input type="radio"/>
Payments accepted	Credit cards only (process offline) <input checked="" type="radio"/> All methods <input type="radio"/>
Current Transaction ID	21013
Gateway Account	aa00057
Gateway Server	https://www.secureserver-1.com/gateway/default.inetstore
Encryption Key	c+aa5)slMpLiB4!spq,cJa{KS49j}D1r8WBdY7BPj@#_ftXeqbl*xZi6OlVGlM0Vg*h9_54\$y@ [hHh\$bSPt*8CH8zT0J5.zN2+
Tax Type	Current Value: GST
View Cart Message	TIP: Enter a tag to enter a line break or a <p> tag to start a new paragraph. To modify the contents of your cart, enter the quantity required and click update.
Order Email Message	TIP: Enter a tag to enter a line break or a <p> tag to start a new paragraph. Thank you for your order. We look forward to serving you again soon.
<input type="button" value="Submit"/> <input type="button" value="Reset"/>	

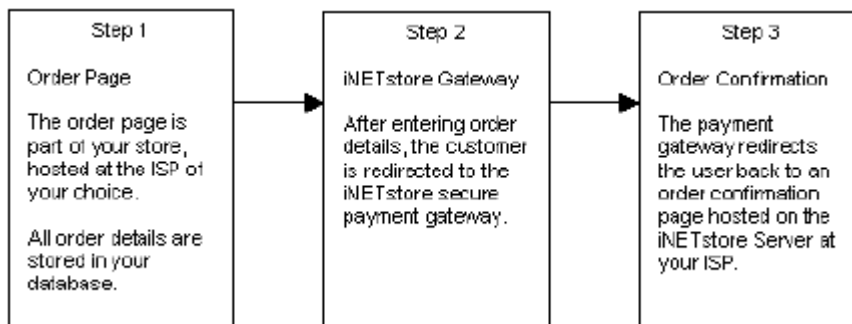
Login Title	This is the title of the login box.
Enable 'Member Login'	Select whether you would like to enable the member login functionality. If disabled, customer cannot register.
Payments Accepted	Select the payment methods you would like to enable. Two options are available: Credit cards only Select this option if you would like to accept secure credit card orders only. All methods Select this option if you would like to accept secure credit card orders as well as other methods such as phone and fax orders.
Current Transaction Id	This is a counter that is increased every time a transaction takes place. You may change this number if you would like to reset transaction id's.
Gateway Account	These are the iNETstore Secure Payment Gateway details. You will receive these details when you set up an account. Visit http://www.inetstore.com/gateway for information about how to set up a gateway account.
Gateway Server	
Encryption Key	
Tax Type	Select the tax type that applies in your area, for example GST, VAT, etc.
View Cart Message	This message will be shown on the view cart page.
Order Email Message	This is the email message that is sent to customers after they place an order.

iNETstore Secure Payment Gateway

It is important that your customers know that their details will be safe when they place orders in your online store. To ensure the security of credit card details, all transactions should be carried out through a secure server, for example using SSL encryption. SSL is the Internet standard in secure transactions and provides a secure link between your customers' web browser and your online store. All information passed between the browser and server is highly encrypted ensuring that nobody can intercept and decipher your customers details.

All iNETstore merchants have access to the iNETstore secure payment gateway to take secure orders (conditions apply). The gateway supports offline as well as real-time payment processing.

Below is a figure that demonstrates how the iNETstore payment gateway works:



iNETstore Gateway Screen Shots



Secure Payment Gateway

You are about to be charged \$66.00 to your credit card.

If you agree with this charge, please enter your details below and click on the 'Continue' button.

Amount: \$66.00

Payment Option:

Credit Card Number:

Expiry Date:

Name on Card:

THAWTE
128-bit
Strong
Encryption

e-commerce by
iNETstore

After a customer submits the order form, they are redirected to the iNETstore Payment Gateway, which is hosted on a secure server. There, the customer is prompted to enter his or her credit card details.



Your credit card has been processed.

Please click on 'Continue' to be redirected to an order confirmation page.

e-commerce by
iNETstore

After submitting credit card details, the customer is presented with a message saying that the credit card has been processed. Upon clicking on 'Continue' the customer is transferred back to a customisable order confirmation page on merchant's web server.

Signing Up For An iNETstore Gateway Account

To sign up, please visit <http://www.inetstore.com/gateway>. You will need to have a valid store license number to create an account. If you don't have a store license number, please contact sales@inetstore.com.

When you enter a valid store license number, an account will be created instantly. Account details should be sent to the specified email address within a few minutes. Please note that only one account can be set up with each store license number. If you require multiple accounts, you will need to purchase additional store licenses.

How To Integrate The Gateway With Your Store

The first time you log into your account, you will need to go through a simple account set-up wizard. The steps you have to go through are described below:

Step 1

- a) Confirm that your return email address is correct.
- b) Enter your return URL. This is the address of your order confirmation page. All the default templates that ship with iNETstore already have a file called 'orderconfirmation.ehtml' in the public directory. Thus, the format of your return url would be:

```
<url to your store>/public/orderconfirmation.ehtml
```

For example, if your store is hosted at the following URL:

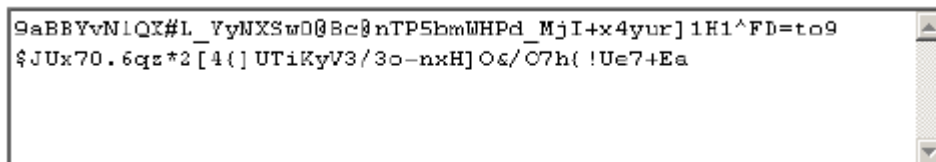
```
http://www.server.com/
```

Then your return url would be:

```
http://www.server.com/public/orderconfirmation.ehtml
```

Click on 'Next' to save your details and go to the next step of the wizard.

Step 2



This page contains a box with a random key as shown above. The key is used to encrypt communication between the iNETstore order page and the gateway. You will need to copy this key and paste it into a field called 'key' in the system table of your store. You can use iNETstore Maintenance or BBMS (browser based maintenance system) to do that.

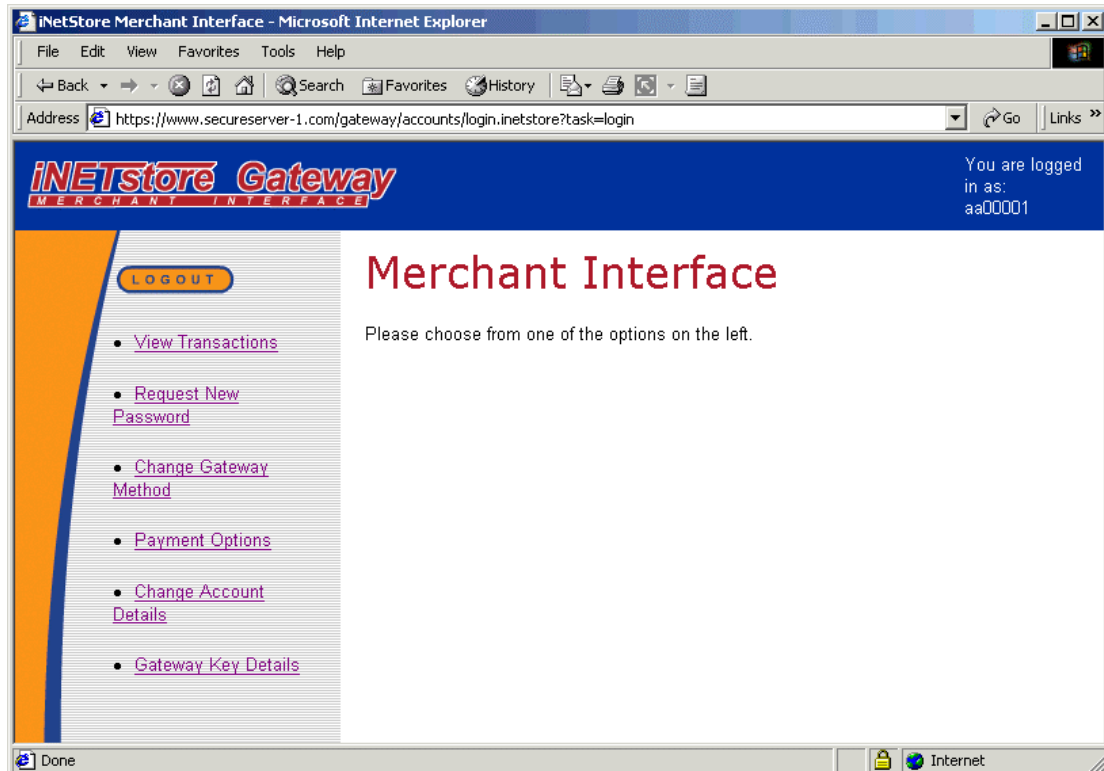
When finished, click on the 'Next' button to continue.

Step 3

In this last step of the wizard, you will be given a brief overview of the iNETstore Gateway interface.

Click on 'Next' to continue.

The Gateway Interface



The gateway interface consists of several sections:

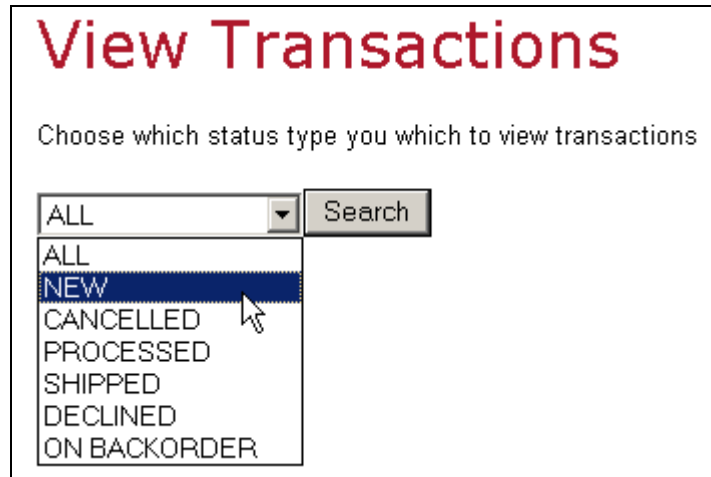
- View Transactions
- Request New Password
- Change Gateway Method
- Payment Options
- Change Account Details
- Gateway Key Details

In the remaining part of this chapter, each section is described in more detail.

View Transactions

In this section, you can retrieve your orders.

a) Do a search for the required status type. For example, if you want to search for all new orders, select 'NEW' from the pull-down menu and click on the 'Search' button.



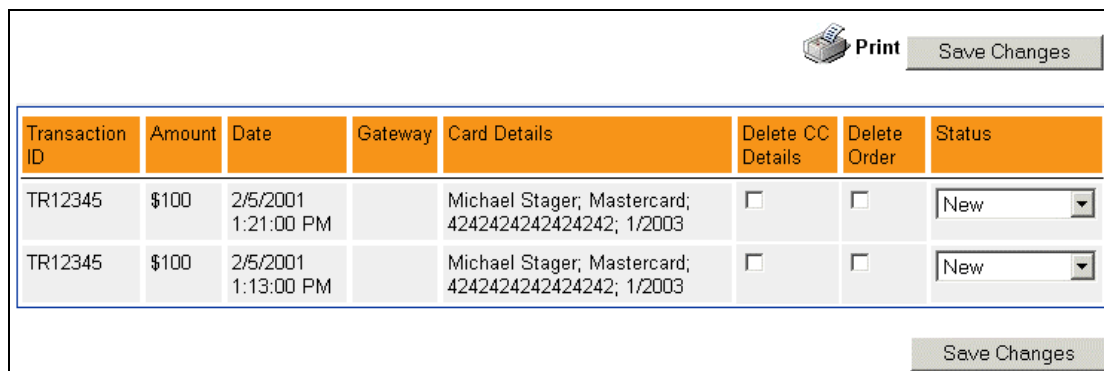
View Transactions

Choose which status type you which to view transactions

ALL Search

ALL
NEW
CANCELLED
PROCESSED
SHIPPED
DECLINED
ON BACKORDER

b) A list of all transactions that meet your criteria are now shown.



Print Save Changes

Transaction ID	Amount	Date	Gateway	Card Details	Delete CC Details	Delete Order	Status
TR12345	\$100	2/5/2001 1:21:00 PM		Michael Stager; Mastercard; 4242424242424242; 1/2003	<input type="checkbox"/>	<input type="checkbox"/>	New
TR12345	\$100	2/5/2001 1:13:00 PM		Michael Stager; Mastercard; 4242424242424242; 1/2003	<input type="checkbox"/>	<input type="checkbox"/>	New

Save Changes

The screen shot above shows a list of transactions

Delete Credit Card Details	Tick this box if you wish to delete the credit card number and expiry date only. Note that all other order details won't be deleted from the server.
Delete Order	Tick this box if you want to delete the complete order from the database.
Change Status	If you want to keep an order on the system, you can change the order status. For example, you can flag orders as 'on backorder' if you have run out of stock. Alternatively, you can flag an order as 'not approved' if the card has been declined and you would like try to process it again in a few days.

After processing orders and making changes, you will need to click on 'Save Changes' to update your database.



WARNING

If you use offline processing, iNETstore stores credit card numbers in a database. While we take reasonable precautions, there is no absolute guarantee that nobody can break into our system (like with any other system). For this reason, we strongly recommend that credit card numbers be always deleted immediately after processing an order.

Request New Password

This section allows you to request a new password. The new password will be generated randomly and sent to the email address you have specified. The old password will discontinue to work immediately after a new password has been issued. For security reasons, we don't allow merchants to specify their own password.

Change Account Password

Please click the submit button and a new email will be sent to you via email to your address 'michaels@inetstore.com.au'

Your old password will be invalid immediately.

If this email address is incorrect please click [here](#) to change it

Send New Password

Change Gateway Method

The default method for processing of credit cards through the iNETstore Gateway is offline. This means that you will see the credit card details that have been entered by your customers and you will need to process cards manually through your normal channels, such as an EFTPOS terminal.

The iNETstore Gateway also supports real-time credit card clearing through supported third-party banks and service providers. This means that the credit cards are processed in real-time and approved or declined immediately. If you use a real-time gateway, you will not see your customer's credit card details in our transaction interface. Instead, you will only see a status code such as 'approved' or 'declined' and the order amount. Depending on the real-time payment gateway solution that was selected, you might have additional options.

Change Credit Card Payment Method

Your current setting is offline.

Please Choose the payment method you wish to use:

Offline

Real-Time Payment Gateway

commsecure
 qsi
 Securepay

Note: Real time processing requires a merchant account to be configured with a real time processing company. The credit card will be cleared at the time of purchase and you will be notified of the goods purchased and whether the transaction was successful via email. Additional costs may apply to use these services.

If in doubt click "Offline"

Payment Options

This section allows you to specify the payment options that apply to your account. If offline credit card processing, the default option, is selected, you will be able to select enter the type of credit cards you accept, such as Visa, MasterCard, Amex, etc. You are also able to specify whether a Luhn check is done on the card number. A Luhn check uses a check digit method to verify that a valid credit card number has been entered. Please note that it is not the purpose of a Luhn check to approve or reject credit card payments. It is provided as a convenience, to catch most data entry errors. Credit cards will still need to be authorised through normal channels.

Change Offline Payment Method

Below is the list of valid offline payment methods for your account.

Option 1:	<input type="text" value="Visa"/>	<input checked="" type="radio"/> Don't validate any fields <input type="radio"/> Check all fields are filled in <input type="radio"/> Check all fields are filled in and validate Credit Card
Option 2:	<input type="text" value="Mastercard"/>	<input checked="" type="radio"/> Don't validate any fields <input type="radio"/> Check all fields are filled in <input type="radio"/> Check all fields are filled in and validate Credit Card
Option 3:	<input type="text"/>	<input checked="" type="radio"/> Don't validate any fields <input type="radio"/> Check all fields are filled in <input type="radio"/> Check all fields are filled in and validate Credit Card
Option 4:	<input type="text"/>	<input checked="" type="radio"/> Don't validate any fields <input type="radio"/> Check all fields are filled in <input type="radio"/> Check all fields are filled in and validate Credit Card
Option 5:	<input type="text"/>	<input checked="" type="radio"/> Don't validate any fields <input type="radio"/> Check all fields are filled in <input type="radio"/> Check all fields are filled in and validate Credit Card
Option 6:	<input type="text"/>	<input checked="" type="radio"/> Don't validate any fields <input type="radio"/> Check all fields are filled in <input type="radio"/> Check all fields are filled in and validate Credit Card
Option 7:	<input type="text"/>	<input checked="" type="radio"/> Don't validate any fields <input type="radio"/> Check all fields are filled in <input type="radio"/> Check all fields are filled in and validate Credit Card
Option 8:	<input type="text"/>	<input checked="" type="radio"/> Don't validate any fields <input type="radio"/> Check all fields are filled in <input type="radio"/> Check all fields are filled in and validate Credit Card

Change Account Details

In this section you can modify your email address. This is the address to which order notifications and other correspondence are sent.

You can also change the return URL. This is the address of your order confirmation page, to which the gateway redirects after an order was received.

In addition, your store license number is shown on the bottom of the first page in this section.

Change Account Details

Email Address

The notification address is the sending address of all emails automatically generated to the user. Make sure it is a valid address and expect customers to reply to this address.

Email Address

Return URL

The return URL is the order confirmation webpage you want displayed to the user after the gateway transaction has been processed.

Return URL

Store License

This is the valid iNETstore license number for this gateway account.

Store License:4440-0EQH-BGZ9-TTAA

Gateway Key Details

This section allows you to view and modify your key. This key is used to encrypt communication between the iNETstore Server and the iNETstore Gateway. You will need to copy and paste this key into a field called 'key' in the system table of your store.

If you think your key has become compromised, you can generate a new one. For security reasons, it is recommended to change the key on a regular basis, for example once a month.

Gateway Key Details

This is your Gateway Key. It is used to encrypt data being sent to and from the gateway.

You will need to copy this number into your iNETstore Maintenance account.

Gateway Key

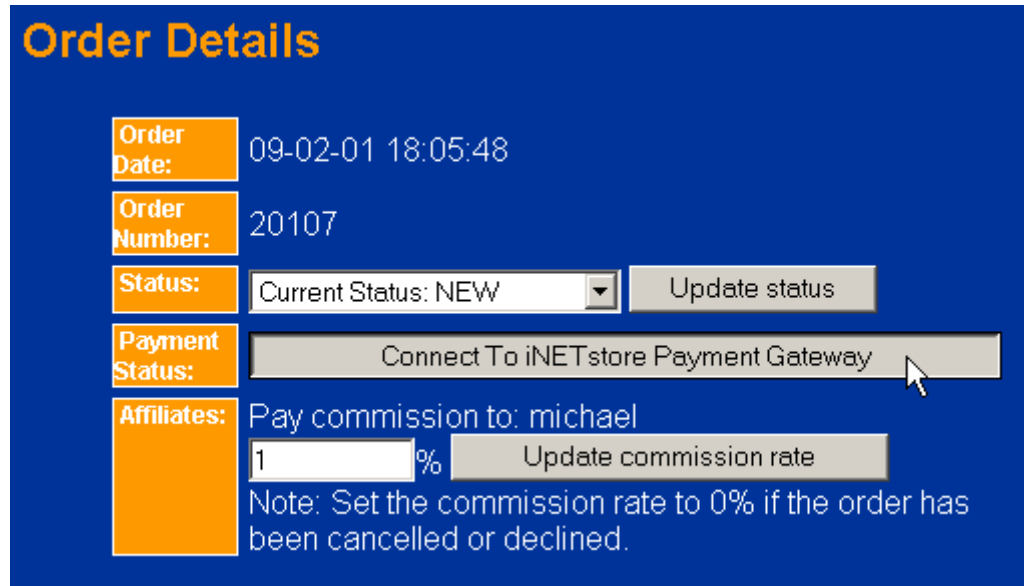
```
0aNBubMzQX$Z+YyMCSe0@Nv#mY  
{5b,EHPd+MjO+c5uuta2J2&GD=yp9^JIX7-/6qx_3]4{aUToKuV4/4o=mxH]  
P*!P8j}@Ur8QRs
```

You can generate a new gateway key by clicking the button below.

Access The Gateway Through BBMS

The iNETstore Payment Gateway has a hook that allows you to access transactions directly through the BBMS (Browser Based Maintenance System).

In order to access the gateway through this hook, simply click on 'Connect to iNETstore Payment Gateway' in the transaction management section of BBMS.



Order Details

Order Date: 09-02-01 18:05:48

Order Number: 20107

Status: Current Status: NEW

Payment Status:

Affiliates: Pay commission to: michael
1%
Note: Set the commission rate to 0% if the order has been cancelled or declined.

After you have clicked on this button, you will be redirected to the gateway, which is hosted on a secure server operated by iNETstore Corporation. If you haven't already established a session on the gateway, you will be prompted for your password, as shown below. Note that you are shown the login screen only once in each session. Once you are logged in, you will immediately see the transaction, without having to log in again.



Please enter your iNETstore Gateway password to continue.

Login: aa00002

Password:

After successful login, you are shown the transaction details. You can change the status of transaction, delete credit card details off the server or permanently delete the transaction record.

Transaction Info (Secure Server)

This page is hosted on the iNETstore Gateway server.

Transaction ID	20143
Date	2/8/2001 5:13:00 PM
Status	New
Amount	New
Gateway	Cancelled
Payment Details	Processed
	Shipped
Transaction Record	Declined
	On Backorder
	<input checked="" type="radio"/> Update status
	<input type="radio"/> Delete credit card details and update status
	<input type="radio"/> Permanently delete this transaction record

242 4242 4242
Expiry: 02/2002
Name: George Sample