

:: LinkPoint® Connect  
Version 3.5  
INTEGRATION GUIDE

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**LinkPoint**  
INTERNATIONAL®



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# Introduction

Electronic commerce (e-commerce) - using remote, electronic connections for transacting business - is an integral part of our world today. But conducting credit card and check authorizations over the Internet, in a secure environment, is a very complex process. LinkPoint International® provides a simple payment solution for the e-commerce industry by offering LinkPoint® Connect. Using LinkPoint Connect is the easiest method for connecting an online store to the powerful LinkPoint Secure Payment Gateway (LSPG). LinkPoint Connect manages all of your interactions with credit card processors and financial institutions.



Using LinkPoint Connect, you immediately gain access to credit card authorizations, check payments, and real-time transaction reports.

## LinkPoint® Connect Business Features

LinkPoint Connect enables online merchants easy access to essential Internet business services. Although transaction processing is the core function of LinkPoint Connect, the following features are included for secure, successful Internet e-commerce:

- Fraud Protection - all LinkPoint products automatically include numerous Internet fraud checks in real time, enabling merchants to lock out specific credit card numbers and Internet Protocol (IP) addresses. Address Verification Service (AVS) and card code (CVV2, CVC2, and Discover® CID) provide additional fraud checks.
- The LinkPoint Central Reports tool - provides reporting and management utilities for merchant storefronts.

## Secure Sockets Layer (SSL) Encryption

LinkPoint Connect provides data encryption, server authentication, message integrity and optional client authentication for a Transmission Control Protocol / Internet Protocol (TCP/IP) connection by using Secure Sockets Layer (SSL) protocol, version 3.0.

SSL is a protocol developed by Netscape® to provide the secure transmission of private

information being sent over the Internet. This process prevents the data from being compromised while in transit.

## Understanding Electronic Payment Processing

Using electronic methods to process transactions for an e-commerce store is complex. Security, hardware and software must continually be improved and upgraded to remain competitive, effective and profitable. The following figure demonstrates a basic overview of the components required for secure transaction processing.

When a merchant decides to sell products over the Internet, one of the first steps is to develop and manage the store Web pages. As a merchant, you may already have a certain amount of HTML expertise, or you may hire a Web designer or developer for this purpose. An Internet service provider (ISP) can usually host your non-secure Web pages. A commerce service provider (CSP) can provide technical resources for setting up the correct payment processing solution for your business.

Payment processing involves connecting your store with the LinkPoint Secure Payment Gateway (LSPG). The LSPG is a server application capable of receiving, storing, processing and sending online transactions to a bankcard processor or financial institution. Data is encrypted by the LSPG through protocols that ensure security and privacy of data sent through public networks. The purpose of LinkPoint Connect is to quickly and easily link you into the LSPG. LinkPoint International is responsible for maintaining and upgrading the entire LSPG system and all LinkPoint products.

A merchant with a large product base may have the technical resources to complete some of the above-mentioned services in-house, such as database storage. In this case, LinkPoint resources are utilized to complete the remaining transaction processing functions.

## Managing an Online Storefront

The following activities must be designed, created and continually managed by an individual merchant or a merchant site administrator:

- Creating the Internet storefront Web pages.
- Calculating the order total and sending this information to the Gateway.
- Identifying and setting up the shipping and tax; then conveying this information to LinkPoint.

# Integrating LinkPoint® Connect

Several HTML programming steps are required for integrating LinkPoint Connect before payment processing can begin. A good working knowledge of HTML is required for using LinkPoint Connect. If you are not familiar with HTML, there is a lot of information available to help you learn. Try visiting one of the suggested **HTML resources**.

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# How It Works

There are many ways to use LinkPoint® Connect , but the online payment process basically works like this:



1. A customer visits an order form located on the merchant's Web server. The customer selects the item she wants to purchase and clicks on the **Pay Now** button.
2. The customer is transferred to a highly secure payment form hosted on the LinkPoint® Secure Payment Gateway, where she enters her billing and shipping address, and her credit card number and expiration date. She clicks the **Submit** button.
3. The order and payment information is sent via a secured Internet connection to the LinkPoint Secure Payment Gateway.
4. The LinkPoint Secure Payment Gateway transmits the order and payment information to the credit card processing network through a dedicated, secure lease line and receives a response. Within 6 seconds\*, the customer can review her transaction results.
5. The customer reviews the LinkPoint® Connect receipt page, confirming the details of her approved credit card transaction. She clicks to continue.
6. LinkPoint Connect automatically sends her an e-mail receipt for her purchase.

7. LinkPoint Connect posts all order and payment information back to the merchant's Web server.
8. The customer is returned to an **Order Confirmed** page on the merchant's Web site that outlines the details of the order and reminds the customer that a receipt has been e-mailed.
9. The merchant reviews his online orders by logging into LinkPoint Central (included with the LinkPoint Connect payment solution). He downloads transaction data to import into his order management database.

\* The LinkPoint Secure Payment Gateway's average response time is less than 6 seconds.







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# Credit Card Types

The credit card types that LinkPoint Connect supports are:

Visa®	
MasterCard®	
Discover®	
American Express®	
Diner's Club®	
JCB®	

Some of the card types require that you have a separate account with the card provider. If you are unsure of or would like to change the credit card types that you accept, please check with your processor's Merchant Services department.

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# Transaction Types

The transaction type you use depends on whether you want to confirm that the customer has available funds (Authorize Only), to capture funds on a customer's card (Sale), or to charge the customer's card for an amount previously authorized (Ticket Only or PostAuth). Sale transactions can be made Recurring (a.k.a. Periodic Billing).

There are also three other types of transactions available to you by logging into LinkPoint Central . You can also return money to a customer, either against an existing order on the LinkPoint system (a Return) or against an existing order from outside the LinkPoint system (a Credit). You can also capture funds for an amount previously authorized over the phone (Forced Ticket).

These same transaction types apply for both credit cards and for purchasing cards. To perform a purchasing card transaction, you need do nothing different than you would for a regular credit card order. The LinkPoint system will automatically detect the use of a purchasing card and will ensure the appropriate data is collected for the transaction to occur.

To make changes to a **Recurring** credit card **Sale** transaction, see your **Reports**. These recurring transactions are referred to as **Periodic Bills** in **Reports**.

No funds are transferred during any of these transactions; funds are transferred only after your batch of transactions is settled (this is set up to occur automatically once a day).

- **Sale:** immediately charges a customer's credit card. A Sale transaction can be made Recurring. (Previously this was a separate type of transaction called a Periodic Bill. To make changes to a recurring credit card transaction, see your Reports. These recurring transactions are referred to as Periodic Bills in Reports.) To run a sale transaction, set the **txntype** data field to **sale**, as in the following HTML sample.

- **Authorize Only:** Also known as a PreAuth transaction. Reserves funds on a

customer's credit card. Authorize Only does not charge the card until you perform a Ticket Only transaction and/or confirm shipment of the order (using an option available in Reports). Note that authorization reserves funds for varying periods, depending on the issuing credit card company's policy. The period may be as little as three days or as long as several months. For your protection we strongly suggest that you confirm shipment as soon as possible after authorization. To perform an Authorize Only transaction, do not send the **txntype** data field, or, if you choose to send it, set it to ***preauth***, as in the following HTML sample.

- **Ticket Only:** a post authorization or PostAuth. Captures the funds from an Authorize Only transaction. Funds are transferred when your batch of transactions is settled. If you enter a larger total in the Post-Authorization transaction than was specified for the Authorize Only transaction, the Post-Authorization transaction may be declined. If you enter a smaller amount than was authorized, only the amount entered will be captured. To run a ticket only transaction, set the **txntype** data field to ***postauth***, as in the following HTML sample.

## Other Transaction Types

The transaction types listed below must be run manually. To run the following transaction types, you will need to log into LinkPoint Central .

- **Forced Ticket:** a forced post authorization. This transaction type is used similarly to a Ticket Only transaction, except it is specifically for authorizations you obtained over the phone (not through LinkPoint Central ). It requires a reference number (or approval code) that you should have received when you did the phone authorization. Use the Point of Sale page in LinkPoint Central for a Forced Ticket transaction.
- **Return:** returns funds to a customer's credit card against an existing order on the LinkPoint Secure Payment Gateway. To perform a return, you need the order number (which you can find in your Reports). If you perform a Return of the full

order amount, the order will appear in your Reports with a transaction amount of 0.00. To perform a Return transaction, use the Return page in LinkPoint Central .

- **Credit:** returns funds to a customer's credit card for orders where you do not have a LinkPoint order number. This transaction is intended for returns against orders processed outside the LinkPoint system. Use the Credit page in LinkPoint Central to perform a Credit transaction. (Credit transactions are marked as Returns in your Reports. Credit transactions may not be available on your account. If you need to perform a credit transaction and you do not currently see this option, contact **support**.)
- **Void:** voids the transaction. VOID transactions must be run manually in LinkPoint Central Reports. Only transactions in the current batch (that have not yet been sent for settlement) can be voided.

Before the money associated with a transaction is transferred to/from your account, the batch of transactions for the day has to be settled (this is also called closing the batch). This automatically occurs by default at 6:00 pm (PST) every day. You can also manually close your batch in LinkPoint Central Reports.

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```
<input type="hidden" name="txntype" value="sale">
```

```
<input type="hidden" name="txntype" value="preauth">
```

```
<input type="hidden" name="txntype" value="postauth">
```

# VirtualCheck Transaction Types\*

Currently, there are only two transaction types for a VirtualCheck transaction: SALE and VOID.

- **Sale:** Initiates a debit from the consumer's account. Money is transferred to the merchant account after a short holding period. To run a sale transaction, set the **txntype** data field to **sale**, as in the following HTML sample:

```
<input type="hidden" name="txntype" value="sale">
```

- **Void:** voids the transaction. VOID transactions must be run manually in LinkPoint Central Reports. Only checks in the current batch (that have not yet been sent for settlement) can be voided.

As of 12 March 2004, Verified by Visa®/Mastercard® SecureCode™ is in beta test and will be available to the general merchant population upon completion of testing. Please contact your product manager for further information.

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# What Expertise Is Required?

## Hypertext Markup Language (HTML)

Several HTML programming steps are required for integrating LinkPoint® Connect before payment processing can begin. A good working knowledge of HTML is required for using LinkPoint Connect. As a merchant, you may already have a certain amount of HTML expertise, or you may hire a Web designer or developer for this purpose. If you are not familiar with HTML and wish to learn, there is a lot of information available to help you. Try visiting one of the suggested **HTML resources**.

## Other Helpful Skills

Knowledge of CGI, Javascript, and other web technologies is helpful for implementing web site features such as calculating order totals and collecting and storing order data. Some of the suggested **HTML resources** can help you learn about other web technologies as well.

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# What Equipment and Software is Required?

To use LinkPoint® Connect for e-commerce, you need a Web site hosted on a Web server and a domain name. (If you are not familiar with these terms, see the **Glossary**.) You are free to choose any Web server hardware or Web development language for your Web site; LinkPoint Connect is compatible with all Web servers and development languages.

Depending on your business needs and resources, you may choose to host your Web site on your own server or you may hire an Internet service provider (ISP) or commerce service provider (CSP) to host your Web pages and/or provide technical resources for setting up your e-commerce Web site.

When you set up your Web site to process orders with LinkPoint Connect, at a minimum you will need one (or more) order form(s) along with some means for calculating the order total. Javascript or any other Web programming language such as PHP or PERL can be used to calculate the total. You may also need a means to calculate tax and shipping for your orders and a database to store order data and transaction results.

If you do use a database to store order data and results, we caution you to take care in storing sensitive customer data such as address and credit card number; this type of information must be safeguarded with strong security measures to ensure that you do not compromise your customers' sensitive information.

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# HTML References

There are so many excellent HTML resources readily available on the web, we aren't even going to try to list them all here. Here are a few to get you started:

**W3C** is the definitive reference for HTML.

**WebMonkey** is a fabulous source of information, with lots of user-friendly tutorials.

Kevin Werbach's **Bare Bones Guide to HTML** is a handy quick-reference guide to all HTML tags. Once you understand HTML concepts, you might want to use this guide to look up unfamiliar tags.

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# Different Ways to Integrate

LinkPoint® Connect is very flexible to allow for many different types of e-commerce stores. Here are some of the common ways that LinkPoint Connect is used.

## FullPay Mode

If you want LinkPoint Connect to collect EVERYTHING (billing, shipping, and payment information), we recommend using FullPay mode. FullPay mode allows you to send the order total to LinkPoint Connect and it collects everything else.

## The Simple Order Form

The nice thing about the LinkPoint Connect Payment Form is that it collects whatever information is required for a particular transaction that your Web site didn't collect.

## Bypassing the Payment Form

You always have the option to bypass the LinkPoint Connect payment form. When you do this, you take on the responsibility to collect all the required information for the transaction, but you also retain full control over the data, plus you can keep the customer on your Web site the whole time.

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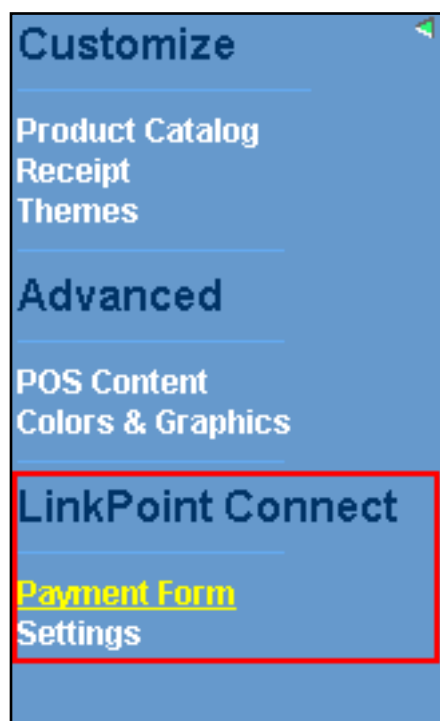
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# Configuring Your Connect Settings

The **Connect Settings** form contains some critical fields you must fill out in order for your order submission process to complete successfully, and return customized status information to your customers.

To view this form:

1. Logon to LinkPoint® Central.
2. Click on **Customization** in the **Main Menu Bar**.
3. Click on **Settings** in the **Side Menu Box**.



Below is an explanation of each of the form fields for the Connect Settings form.

# Connect Settings

Change these settings to configure LinkPoint Connect

## Order Submission Form

Submission Form URL (text only):

For example:

*<http://www.yourserver.com/yourstorename/yourorderform.html>*

or if you are using a secure web server:

*<https://www.yourserver.com/yourstorename/yourorderform.html>*

or if you are generating the form in a CGI:

*<http://www.yourserver.com/yourstorename/yourorderform.cgi>*

<http://localhost/payonly.html>

## Order Submission Form URL

This is the critical part of the form. We need to know where (i.e., the web address for) your order form(s) are located. When we receive an order for your store, we check that it is coming from one of your order submission form URLs. If it does not match, the order is automatically declined. Enter the URL for each order form on your web site in this box, separated by spaces. Examples of order submission URLs are shown below. Examples are also provided on the form above the field as a convenient reference when you are entering your data.

### Nonsecure Web Server Example

If your web site resides on a regular, NON-Secure web server and the order form is an HTML page, the URL might look like the following example:

[http:// www.yourserver.com /yourstorename /yourorderform.HTML](http://www.yourserver.com/yourstorename/yourorderform.HTML)

1

2

3

4

1. <http://> indicates a NON-Secure server
2. [www.yourserver.com](http://www.yourserver.com) is the name of your web server
3. [yourstorename](http://www.yourserver.com/yourstorename) is the name of your online store
4. [yourorderform.HTML](http://www.yourserver.com/yourstorename/yourorderform.HTML) is the name of the file from which orders are submitted by customers.

## SECURE Web Server Example

If your web site resides on a SECURE web server and the order form is an HTML page, the URL might look like the following example:

**https://** **www.yourserver.com** **/yourstorename** **/yourorderform.HTML**

1

2

3

4

1. **https//:** indicates a SECURE server
2. **www.yourserver.com** is the name of your web server
3. **yourstorename** is the name of your online store
4. **yourorderform.HTML** is the name of the file from which orders are submitted by customers.

## CGI Script

If your web site resides on a NON-SECURE web server and the order form is a CGI script, the URL might look like the following example:

**http://** **www.yourserver.com** **/yourstorename** **/yourorderform.cgi**

1

2

3

4

1. **http//:** indicates a NON-SECURE server
2. **www.yourserver.com** is the name of your web server
3. **yourstorename** is the name of your online store
4. **yourorderform.cgi** is the name of the CGI script that submits the orders

### Confirmation Page ("Thank You" Page URL)

Confirmation URL (text only):

**http://www.linkpoint.com**

CGI page:

☐ URL is a CGI script

Auto forwarding:

☐ Automatically display specified URL after the LinkPoint HTML receipt page.

## Confirmation Page URL

This is where you tell us where to send your customers after a successful transaction. The URL format is similar to the order submission form URL format (see examples above). If you do not supply a URL in this field, the default receipt page will contain no links, and customers will have to use the browser's back button to navigate back to your site.

If the URL is a CGI binary or script, you can select the CGI option. By checking this box, you tell us to post the results of each approved transaction to this URL. This gives you the opportunity to collect and store the order data.

If you want us to display this URL automatically after the receipt page, check the box that says Automatically display specified URL after the LinkPoint® HTML receipt page. If you check this box, the Connect transaction result page will show momentarily before the customer is forwarded to your thank you page.



The screenshot shows a configuration window titled "Failure Page ('Sorry' Page URL)". It contains a text input field for the "Failure Page (text only):" with the value "http://". Below this, there are two checkboxes: "CGI page:" with a sub-option "URL is a CGI script", and "Auto forwarding:" with a sub-option "Automatically display specified URL after the LinkPoint HTML receipt page.".

Failure Page ("Sorry" Page URL)	
Failure Page (text only):	<input type="text" value="http://"/>
CGI page:	
<input type="checkbox"/>	URL is a CGI script
Auto forwarding:	
<input type="checkbox"/>	Automatically display specified URL after the LinkPoint HTML receipt page.

## Failure Page URL

You may want to link non-approved customers (customers whose credit card transactions were declined) to a specific page on your web site where they will find information on how to get in contact with you by e-mail or by phone. In this section of the screen, you may want to supply the URL for a "Sorry" page where you can invite the customer to contact you to make other payment arrangements.

Just as in the Confirmation Page URL, if you do not supply a URL in this field, the default sorry page will contain no links, and customers will have to use the browser's back button to navigate back to your site. The URL format is again similar to the Order Submission Form URL format (see the examples above).

If the URL is a CGI binary or script, you can select the CGI option. By checking this box, you tell us to post the results of each declined transaction to this URL. This gives you the opportunity to collect and store the transaction data.

If you want us to display this URL automatically after the receipt page, check the box that says Automatically display specified URL after the LinkPoint HTML receipt page. If you check this box, the Connect transaction result page will show momentarily before the customer is forwarded to your sorry page.

Customer's Receipt	
<input type="checkbox"/>	Receive a copy of each receipt
<div>-- Submit --</div>	

## Customer's Receipt

If you click this check box, a copy of the receipt e-mailed to the customer will automatically be e-mailed to you.

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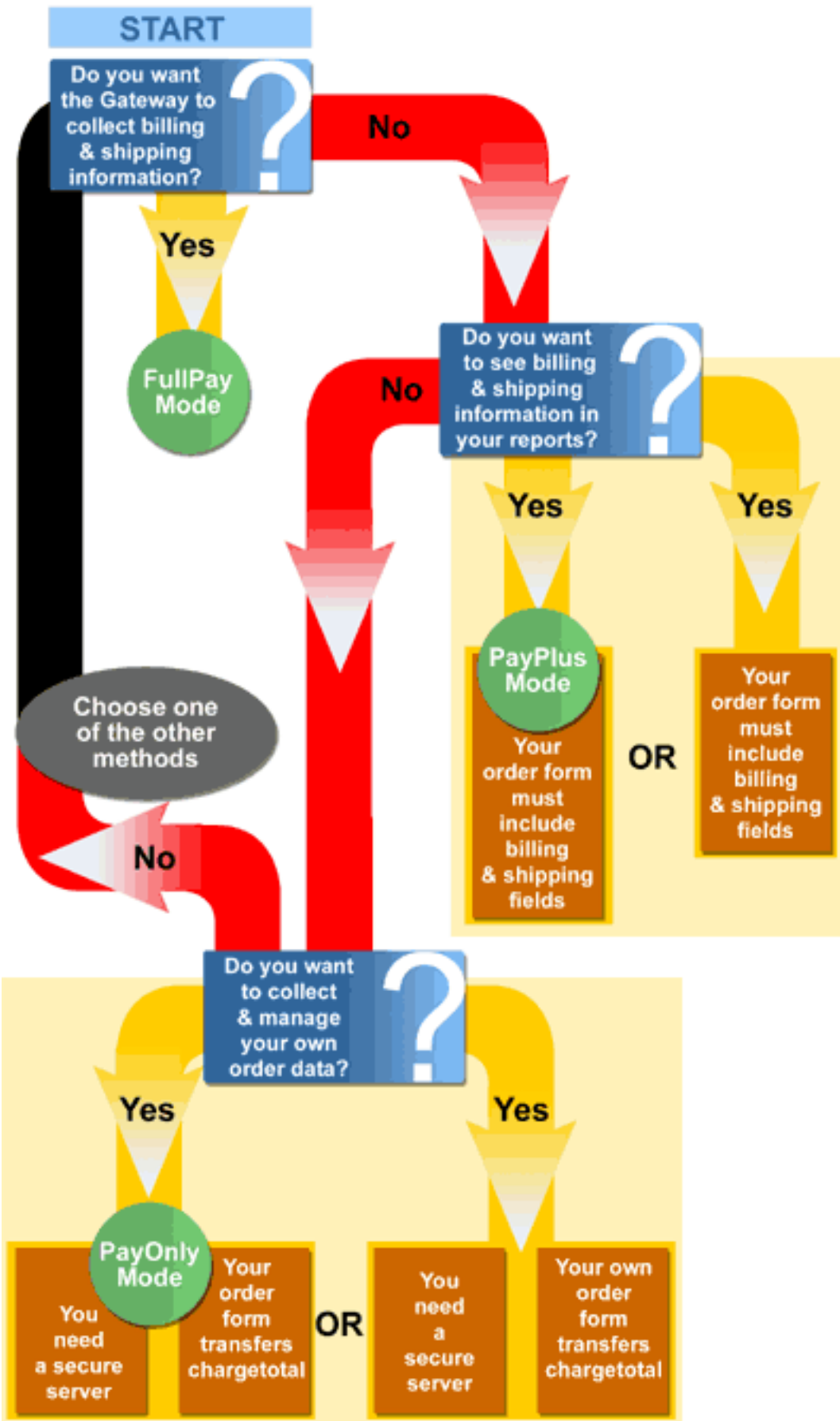
# Choosing a Payment Mode

You have the option to select one of the LinkPoint® Connect payment modes or not to use the payment modes. The amount of transaction data that is collected and stored by the Gateway is determined by your choice. It is important to choose the method most applicable to your business.

For example, if your company can collect and store transaction data on a secure in-house server, you may elect not to use a payment mode; in fact, you may choose to bypass the Gateway payment form altogether. A merchant without data storage capability might choose to use the FULLPAY mode, which collects and stores all the billing and shipping data in addition to the payment data.

LinkPoint Connect requires that you add special HTML tags to your store's order form. Which tags you add depends on whether or not you choose to use a payment mode, and, if you do choose to use one, which one you choose for your store.

This section explains each of the three payment mode options and how each choice affects your store's implementation. Contact your sales agent for additional assistance. You can arrange with your sales agent to enable the LinkPoint Connect secure payment form to collect data for credit card, electronic check payments or both.



## FULLPAY OPTION

The FullPay option is the simplest payment processing solution for an online merchant. All of the customer billing and shipping information is collected over the LinkPoint Secure Payment Gateway (LSPG) with fraud protection and is then stored in our database. You can extract this information through the LinkPoint Central Reports tool.

The merchant store Web site must collect product data and calculate the totals for each order. Any additional costs charged for the purchase (e.g., tax, shipping) must also be added and compiled by your Web site as well. Finally, you must implement a method for transferring the final total to the **chargetotal** data field.



[View a Demo of FullPay Mode](#)

## PAYPLUS OPTION

Unlike the FullPay option, PayPlus gathers and stores less information over the LSPG. The merchant order form may include the customer address fields, which are transferred to the gateway. If the address fields are passed to the Gateway, it is available for extraction by the merchant in the LinkPoint Central Reports tool. The merchant order form should be located on a secure server to protect customer privacy.

As with FullPay, PayPlus requires the **chargetotal** amount for a transaction, and any additional costs charged for the purchase (e.g., tax, shipping) must be added and compiled through the merchant's Web site.



[View a Demo of PayPlus Mode](#)

## PAYONLY OPTION

The PayOnly solution transfers and stores the minimum information required to complete an electronic transaction over the LSPG. Only the final transaction total (see **chargetotal**) is transferred to the gateway. Because the additional information is never collected or sent to the Gateway, reports regarding customer billing or shipping are not available in the LinkPoint Central Reports tool.

Merchants with access to a secure server may choose this option to compile customer shipping and billing data directly from their order form to their database.

Any additional costs charged for the purchase (e.g., tax, shipping) are added and compiled through the merchant's Web site. The method of calculating the **chargetotal** and transferring this data to the Gateway is the responsibility of the merchant.



[View a Demo of PayOnly Mode](#)

# Customizing LinkPoint® Connect

Customizing LinkPoint® Connect is very easily done within LinkPoint Central . Following is a quick summary of what you can do to customize how LinkPoint Connect works with your web site to process transactions. To access any of these LinkPoint Connect customization features, simply click on **Customization** in the **Main Menu Bar**, then click on **Receipt** or **Payment Form** or **Settings** in the **Side Menu Box**.

- You can choose whether you wish to use the payment and receipt forms on our server or bypass them altogether. If you bypass the order and receipt forms, you simply post all the transaction information to us and the customer never leaves your web site. If you choose to use the Gateway payment and receipt forms, you can customize them using the features below. (VirtualCheck users should see **Rules for Processing VirtualCheck Transactions** before attempting to bypass the payment forms.)
- If you choose to use the order and/or the receipt forms on our server, you can customize them.
- You can customize your LinkPoint Connect order and receipt pages to make it almost transparent to your customers whether they are on your web server or ours.
- You can add **custom fields** to LinkPoint Connect. This allows you to pass your own custom data to us whenever an order is place, and we will post it back to your server. You can then collect and analyze the data however you please.

To customize the payment and receipt forms, you use the **Customization** menu selection, and the **Payment Form** and/or the **Receipt** links.

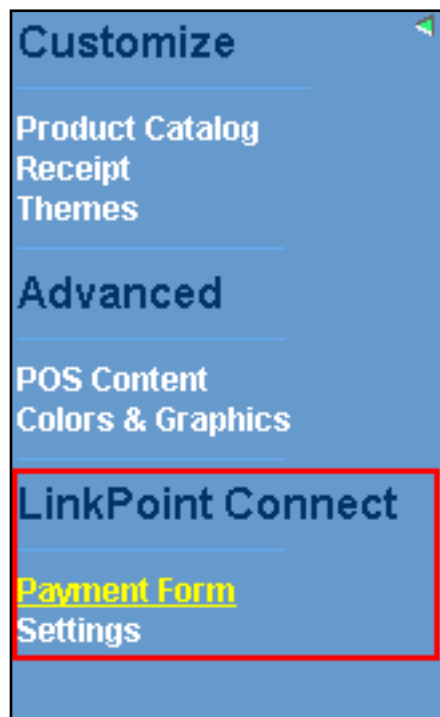
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# Customizing the Payment Form

The Payment Form screen contains fields that allow you to tailor your customer's ordering experience to better represent your company. To access the form:

1. Logon to LinkPoint® Central
2. Click on **Customization** in the **Main Menu Bar**.
3. Click on **Settings** in the **Side Menu Box**.



Some of the options allow you to enter either plain text or a reference to an HTML file, optionally containing an image file reference. If you choose to enter an image file reference, be certain that the file is on an accessible, secure server, and that your URL begins with "https://". Otherwise, every time one of your customers opens the payment form, a dialogue box will appear warning that some of the contents about to be displayed are not secure. The dialogue box requires a response from the customer before the form will be displayed.

## Company Name

To display your company's name on the top of the secure order and order confirmation pages on LinkPoint's secure payment gateway, enter your company name in the Company Name textbox. If both your company name and logo are provided, the company name will be displayed next to the logo at the top of the order and confirmation pages. Entering your company name here only affects your secure order and order confirmation pages; the DBA company name you gave us when you opened your account is not affected in any way.

## Logo

You may want your logo to appear at the top of the secure order and order confirmation pages on the LinkPoint Secure Payment Gateway. To do this, enter the URL for your logo graphic file. You can use any common web graphics format (gif, jpg, or png). The graphic must be available from a SECURE web server. (If it were on a non-secure web server, the customer would get an error message saying, "The requested page contains both secure and non-secure elements. Do you wish to display both?" This typically makes customers very nervous, and we do not encourage it.) A logo will NOT appear at the top of the pages unless you supply a valid URL in this field. The URL you enter should include the HTTPS protocol, for example:

### SECURE Web Server Example

Your logo graphics URL might look like the following example:

[https:// www.yourserver.com /yourstorename /logo.gif](https://www.yourserver.com/yourstorename/logo.gif)

1                      2                      3                      4

1. <https://>: indicates a SECURE server
2. [www.yourserver.com](http://www.yourserver.com) is the name of your web server
3. [yourstorename](http://yourstorename.com) is the name of your online store
4. [logo.gif](http://logo.gif) is the name of the file you want to use as your logo

## Background Image

You may customize the background behind your payment form by entering an https URL for a graphics file in this field. Note that this field may not contain plain text.

Payment Form	
Use these options to provide your own branding and connectivity to LinkPoint Connect	
<b>Company Information</b>	
Company Name (text only):	<input type="text" value="The Company"/>
Logo (HTML or text):	<input type="text"/>
Background Image (HTML only):	<input type="text"/>

## Payment Header

The contents of this field (either plain text or HTML) will be displayed at the top of your payment form, replacing the default content.

## Payment Footer

The contents of this field (either plain text or HTML) will be displayed at the bottom of your payment form.



Payment Form
Payment Header (HTML or text):
<div></div>
Payment Footer (HTML or text):
<div></div>

## Custom Fields

These entries provide you with an opportunity to document up to fifteen custom fields that you may use to gather additional customer data geared toward your business specialty, or you may use them to gather additional customer demographic data which you can then store in your own database for future analysis. Please note that filling out this section of the form does NOT automatically make the custom fields a part of your payment form submission to the gateway. You must still include the HTML tags in your submission in order for them to be submitted to and returned from the gateway.

The custom fields you provide here will be displayed on the LinkPoint Connect confirmation page provided that you check "Make Viewable". You may send as many custom fields as you wish. Custom field values are returned along with all other fields to the thank you URL (if a CGI URL has been specified). Again, if the "Make Viewable" checkbox is selected, the customer receipt page will display the caption along with the custom field value.

Custom Fields			
#	Name	Make Viewable	Caption
1		<input type="checkbox"/>	
2		<input type="checkbox"/>	
3		<input type="checkbox"/>	
4		<input type="checkbox"/>	
5		<input type="checkbox"/>	
6		<input type="checkbox"/>	

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# Customizing your Receipt E-mails

When your customers receive receipt e-mails from your store, you probably want them to be able to easily recognize that receipt. They ought to be able to readily identify that the receipt is from a purchase they made at your store, and the easiest way for you to help them do that is to customize your e-mail receipts. Customizing your e-mail receipts also opens up new marketing opportunities, as well as a chance to increase your brand recognition.

If you customize your receipt page with text for the top and bottom of the receipt, the same text will appear on your e-mail receipts.

To customize the receipt pages and e-mails, you must do the following:

1. Log into LinkPoint® Central.
2. Click on **Customization** in the Main Menu Bar.
3. Click on **Receipt** in the Side Menu Bar.

This is where you specify the header and footer content for your receipts and e-mails.

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# Sending the User to Your Thank You and Sorry Pages

You can direct your customer back to your Web site after a transaction is completed. To do this, create appropriate Web page(s), place it on your Web server, and note the URL. You may want to create two pages: one for successful transactions (a **Confirmation ("Thank You")** page), and one for declined transactions (a **Failure ("Sorry")** page), or you can use the same page for both responses. There are two ways to inform the Gateway as to what URL to send the customer to:

1. Enter the URL in the "Thank You" and "Sorry" page URL fields on the **Settings** screen within the **Customization** main menu selection. If you wish your customers to be transferred automatically from the LSPG receipt page to your **Thank You** or **Sorry** page URL, check the box labeled, "Check if you wish to automatically display specified URL after the LinkPoint Connect receipt page."

**VirtualCheck users:** If you choose to bypass the LSPG receipt page by checking the box labeled "Check if you wish to automatically display specified URL after the LinkPoint Connect receipt page.", you must provide your own receipt page meeting the requirements for electronic check transactions. This receipt must specify:

- The date the transaction occurred
- The customer's full name
- The merchant's DBA name
- The amount of the transaction
- The soonest date the debit could occur (today's date)
- Consent language specifically authorizing the merchant to initiate the debit to the

consumer's account in the amount specified. Example of appropriate consent language is as follows. Replace the **[merchant name]** with the merchant's DBA name and the **[order total]** with the total for the specific order.

*I authorize **[merchant name]**  
to initiate an electronic debit  
to my bank account in the  
amount of **[order total]**.*

This authorization is to remain in full force and effect unless I provide written notification to **[merchant name]** within an appropriate timeframe as to allow **[merchant name]** to act on it.

LinkPoint Connect posts all transaction information back to the **Thank You** URL if the transaction was approved, or to the **Sorry** URL if the transaction was declined. If you wish, you can use a CGI program to collect this information. If you are using a CGI program to collect this data, check the box labeled, "URL is a CGI script."

2. Alternatively, you can post the following fields with your order. If you post these fields, you do not have to fill in the **Thank You** and **Sorry** URL fields in the **Settings** form. The same caution specified above applies for VirtualCheck orders if you choose to redirect users directly to your response URL(s).
  - **responseSuccessURL**: post a valid URL in this field for successful transactions (your **Thank You** URL).
  - **responseFailURL**: post a valid URL in this field for declined transactions (your **Sorry** URL).

- **responseURL:** post a valid URL in this field if you wish ALL transactions (whether successful or declined) to be returned to this URL.

Examples demonstrating the usage of these fields are shown below.

```
<input type="hidden" name="responseSuccessURL"
value="http://www.mystore.com/thankyou.html">
<input type="hidden" name="responseFailURL"
value="http://www.mystore.com/sorry.html">
```

```
<input type="hidden" name="responseURL"
value="http://www.mystore.com/receipt.cgi">
```

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# Bypassing the Payment Form

If you have a secure Web server available to you, and the knowledge and the means to securely collect the customer's payment information yourself, you may choose to bypass the LinkPoint Connectsecure payment form altogether, or choose to have it collect only limited information. Bypassing the payment form allows you to keep the merchant on your Web site throughout the order process. Do NOT attempt to implement this option if you are unsure about the methods for collecting secure information or if you do not have a secure Web server available to you; doing so could compromise your customer's payment data and greatly harm your business.

## Bypassing Pages for VirtualCheck Transactions

For VirtualCheck transactions, the customer needs to specifically authorize a debit to their account, so there is an additional form added to the process where the customer clicks an **Authorize** button to continue with the transaction. You have the option to bypass this form by setting the **authPageDisplayed** field to **False**. Also, you have the option to bypass the Select Payment Method page setting the **paymentMethod** data field to **check**.

## How to Bypass the Payment Form

You bypass the payment form by including all the required fields in your order form. No data will be collected by the gateway if you post all the required fields.

- Use a value of **Submit** if you are posting cardnumber, expmonth and expyear to the gateway. In this case, no data is collected by the Gateway-it simply processes the transaction data posted to it. For example:

```
<input type="hidden" name="cardnumber"
value="4111111111111111">
<input type="hidden" name="expmonth" value="01">
<input type="hidden" name="expyear" value="03">
<input type="hidden" name="storename" value="123456">
<input type="hidden" name="chargetotal" value="99.99">
<input type="hidden" name="2000" value="Submit">
```

- Use a value of **Check** if you wish VirtualCheck information to be collected by the gateway. Using this option transfers the customer directly to the VirtualCheck order form (they do not have to select a payment type first). For example:

```
<input type="hidden" name="storename" value="123456">  
<input type="hidden" name="chargetotal" value="99.99">  
<input type="hidden" name="2000" value="Check">
```

- Use **00c8** if you are posting the VirtualCheck data fields **acnttype**, **route**, and **checknum**.



- Use **00c9** if you are posting VirtualCheck information including micr. No data is collected by the Gateway. Example:

When you use the 2000 data field, you do not have to select a payment mode or use the **mode** data field.

**VIRTUALCHECK USERS:** If you choose to bypass the LinkPoint Connect payment form, there are specific requirements you must meet. There are specific rules that apply when using the Internet to initiate a debit to a consumer's bank account that the merchant must follow. See **Rules for VirtualCheck Transactions** for complete instructions.

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# Processing Transactions Manually

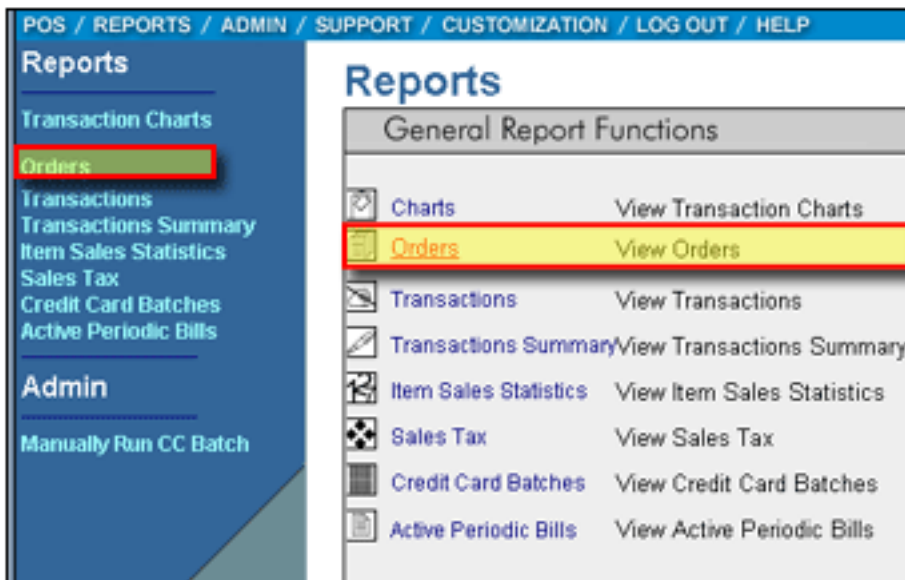
## Point-of-Sale Transactions

If you need to process transactions manually (that is, by keying in the information), you can use the virtual point-of-sale terminal available in LinkPoint® Central (LPC). To use it, log into LinkPoint Central at <https://www.linkpointcentral.com>, click on **POS**, then key in the information for the transaction.

## Post-Authorizing One or More Transactions

You can post-authorize several transactions simultaneously by using Reports:

1. Click on **Reports** in the **Main Menu Bar**, then on **View Orders**.



2. Choose the criteria for the transactions you wish to post-authorize, then click the **Submit Query** button to bring up the report.

## View Orders

**Display Orders:**

☒ By Time  
☐ By Card Number And Time    First 4 Digits:  Last 4 Digits:   
☐ By User ID And Time      
☐ By Order Number   

**Specify Time Period:**

☒ This Month    ☐ Last Calendar Month    ☐ The Last 30 Days  
☐ This Week    ☐ The Last 7 Days    ☐ The Last  Days  
☐ Today    ☐ Yesterday  
☐ From:    To:

**Options:**

☐ Only Show Unshipped Orders  
☒ Only Show Approved Orders

**Display Preference:**

Display data in groups of:

3. Once you are viewing the report, select orders by clicking the associated checkbox in the left-most column of the table.

Select

☒

☐

☒

☐

☒

Orders Received							
09/01/2003 - 09/30/2003							
Select	S	I	Order #	User ID	Date	Name	Amount
<input checked="" type="checkbox"/>			<a href="#">4444444444444444</a>	<a href="#">900014</a>	09/22/03 13:50	bob*	300.00
<input type="checkbox"/>			<a href="#">63.173.36.50-1064263621-975859-13738-12</a>	<a href="#">900014</a>	09/22/03 13:47		161.58
<input checked="" type="checkbox"/>			<a href="#">208.14.144.239-1064259144-725618-14254-11</a>	<a href="#">900014</a>	09/22/03 12:32		10.00
<input type="checkbox"/>			<a href="#">208.14.144.239-1064259007-403123-4803-13</a>	<a href="#">900014</a>	09/22/03 12:30		200.00
<input checked="" type="checkbox"/>	Y	Y	<a href="#">205.186.105.112-1064257209-147933-4802-12</a>	<a href="#">900014</a>	09/22/03 12:00		20.00
<input type="checkbox"/>	Y	Y	<a href="#">66.1.220.22-1064257065-661309-10625-8</a>	<a href="#">900014</a>	09/22/03 11:57		15.00
<input type="checkbox"/>	Y	N	<a href="#">66.255.103.214-1064256337-80291-4430-12</a>	<a href="#">900014</a>	09/22/03 11:45	Alan Goodsell	24.95
<input type="checkbox"/>	Y	N	<a href="#">857643</a>	<a href="#">900014</a>	09/22/03 11:42	Corey Spann	24.95

4. Click on the **Work with Selected Orders** button at the bottom of the page.

Select All	Invert Selection	Work with Selected Orders	Reset
CSV(Comma delimited)		Export All Data	

5. Select the option to **Confirm Shipment of Merchandise**, then click on the **Submit Query** button.

## Selected Orders Menu

6 Order(s) Selected

**With Selected Orders:**

☒ Confirm Shipment Of Merchandise

☐ Credit The Entire Amount Of The Order

☐ Reject Order By ☐ IP or: ☐ Credit Card

[Submit Query](#)
[Reset](#)
[Reports Main](#)

6. A confirmation page will appear.

## Confirm Shipment Results

Order Number	Status
4444444444444444	: This order has already been shipped!
208.14.144.239-1064259144-725618-14254-11	: This order has already been shipped!
205.186.105.112-1064257209-147933-4802-12	: This order has already been shipped!
367589	: This order has already been shipped!
moto	: This order has already been shipped!
67.22.186.74-1064176104-175065-10623-9	: This order has already been shipped!

[Reports Main](#)

## Voiding Transactions

Similarly, you can void transactions that have not yet been processed by going to the

**Credit Card Batches** or **Check Batches** report, then clicking on **Current Batch**. Follow a similar procedure to void any transactions you need to void.



## Getting Help

For more assistance on using LinkPoint Central , click on **Help** within LinkPoint Central . This will bring up full instructions for using LinkPoint Central .

POS / REPORTS / ADMIN / SUPPORT / CUSTOMIZATION / LOG OUT / **HELP**

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# Rules for Processing VirtualCheck Transactions\*

VirtualCheck is a means of processing automated clearing house (ACH) via the Internet. ACH transactions debit a customer's account and transfer the funds to a merchant's account.

There are specific rules that apply when initiating a debit to a consumer's bank account that the merchant must follow. These rules are established and maintained by the National Automated Clearing House Association (NACHA) and are published periodically in *ACH Rules: A Complete Guide to Rules & Regulations Governing the ACH Network*. While we present the following synopsis as an overview, it is each merchant's responsibility to understand and abide by the published rules and regulations.

In all cases, the merchant must provide the customer with a receipt detailing the transaction. If the merchant has not disabled the API e-mail receipts, the customer will automatically receive an e-mail receipt that contains all required information. If the merchant chooses not to use this receipt, the merchant must take steps to provide a receipt (printed, faxed, or e-mailed) to the customer prior to the check settlement date.

The rules for authorization differ depending on whether the transaction is:

- **e-commerce,**
- **retail & mail order (PPD),**
- **telephone order..**

See below for important obligations of the merchant for each type of transaction.

Once the merchant has obtained written authorization from the consumer to debit the account and submits the transaction for processing, an immediate response will result. If the check is **immediately declined** because of the consumer's credit, an error message containing the following text will be returned in the field **r\_error**.

*We are sorry that we cannot accept your check at this time. Our decision is based, in whole or in part, on information provided to us by TeleCheck. We encourage you to call TeleCheck at 1-877-678-5898 or write TeleCheck*

*Customer Care at P.O. Box 4513, Houston, TX 77210-4513. Please provide TeleCheck your driver's license number and the state where it was issued, and the complete banking numbers printed on the bottom of your check. Under the Fair Credit Reporting Act, you have the right to a free copy of your information held in TeleCheck's files within 60 days from today. You may also dispute the accuracy or completeness of any information in TeleCheck's consumer report. TeleCheck did not make the adverse decision to not accept your check and is unable to explain why this decision was made.*

If this error message appears, the **merchant is responsible for providing the text message in its entirety** to the consumer. The merchant should either seek another form of payment or choose not to accept the order from the customer.

## E-commerce Transactions

When processing e-commerce check transactions, the merchant must obtain electronic authorization from the consumer to debit the account. Before the merchant Web site or system submits the payment for processing, it must present the customer with an authorization form where consent language is displayed, along with an **Authorize** button and a **Cancel** button. The **Authorize** button continues with the transaction--the **Cancel** button may present the customer with other payment options, but it cannot continue to process the check transaction.

The authorization form must include:

1. The merchant's DBA name
2. The amount of the transaction
3. The date on or after which the consumer account will be debited
4. The date of the consumer's authorization
5. The merchant's customer service phone number
6. Consent language; that is, text that specifically states that the customer is authorizing the merchant to debit the customer's bank account.
7. An **Authorize** button and a **Cancel** button

## Sample Authorization Form (E-Commerce)

## Date

By clicking on the **Authorize** button below, I authorize **[merchant name]** to initiate an electronic debit to my bank account in the amount of **[order total]**.

This authorization is to remain in full force and effect unless I provide written notification to **[merchant name]** within an appropriate timeframe as to allow **[merchant name]** to act on it. If my payment is returned unpaid, additional attempts may be made to process the payment, and I will be charged a returned item fee up to the maximum allowed by law.

Call **[merchant phone #]** with any questions regarding this authorization.

If you wish to cancel this transaction, click the **Cancel** button.

## Retail and Mail Order (PPD) Transactions

When the transaction is either a retail (face to face) order or a mail order transaction, the merchant is required to obtain written authorization from the consumer to debit the account. The merchant must save the written records for four years from the date of the authorization in case of a later dispute.

For retail and mail order, VirtualCheck transactions are known as Prearranged Payment and Deposit (PPD) debit transactions.

The authorization must include:

1. The merchant's DBA name
2. The amount of the transaction
3. The date on or after which the consumer account will be debited
4. The date of the consumer's authorization
5. The merchant's customer service phone number



6. Consent language
7. The consumer's name
8. A line for the consumer to sign

For in person (face to face) transactions, a check or sharedraft that has not been previously voided or negotiated, provided by the consumer, may be used as a source and authorizing document. The document will be processed in a check reading device to capture the MICR information. The originator must provide to the consumer the voided source document, a copy of the consumer's authorization and a receipt containing information specific to the purchase.

In the case of a mail order transaction, the merchant may fax or e-mail the authorization form to the customer, if needed.

## Sample Authorization Form (Retail or Mail Order)

Date

I authorize **[merchant name]** to initiate an electronic debit to my bank account in the amount of **[order total]** that will be processed through the regular banking system on or after **[order date]**. If my payment is returned unpaid, additional attempts may be made to process the payment, and I will be charged a returned item fee up to the maximum allowed by law.

This authorization is to remain in full force and effect unless I provide written notification to **[merchant name]** within in such time and in such manner as to afford **[merchant name]** and my financial institution a reasonable opportunity to act on it.

Call **[merchant phone #]** with any questions regarding this authorization.

---

Print name

---

Signature

## Telephone Order Transactions

Requirements for a telephone order include the same information and consent language- the difference is that the merchant has the option to tape record the customer's authorization and retain the recording as proof of authorization for a period of four years. For an oral authorization to be valid, the originator must (1) state clearly that the consumer is authorizing an ACH debit entry to his account, and (2) express the terms of the authorization in a clear manner.

If the merchant is not recording the conversation, the merchant must send written notification to the consumer confirming the verbal authorization prior to settlement. API e-mail receipts fulfill the requirement to send written notification, but if the merchant chooses not to use them, please note that the notification must include the following information. If the authorization is VERBAL, the merchant must use similar language (in the conversation with the customer) to the following.

The authorization must include:

1. The merchant's DBA name
2. The date on or after which the consumer account will be debited
3. The date of the consumer's authorization
4. The merchant's customer service phone number
5. Consent language similar to that below

## Sample VERBAL Authorization (Telephone Order)

By answering YES, you are authorizing **[merchant name]** to initiate an electronic debit to your bank account in the amount of **[order total]** on or after **[today's date]**. If your payment is returned unpaid, additional attempts may be made to process the payment, and you will be charged a returned item fee up to the maximum allowed by law.

This authorization is to remain in full force and effect unless you provide written

notification to **[merchant name]** in such time and in such manner as to afford **[merchant name]** and your financial institution a reasonable opportunity to act on it. You may call **[merchant name]** at **[phone number]**

Do you authorize this transaction? (Please answer Yes or No.)

## Sample Authorization Form (Telephone Order)

Date

Dear **[full customer name]**,

This notice is to confirm your verbal authorization given on **[date of verbal authorization]** for **[merchant name]** to initiate an electronic debit to your bank account in the amount of **[order total]**. If your payment is returned unpaid, additional attempts may be made to process the payment, and you will be charged a returned item fee up to the maximum allowed by law.

This authorization will remain in full force and effect unless you provide written notification to **[merchant name]** in such time and in such manner as to afford **[merchant name]** and your financial institution a reasonable opportunity to act on it.

Sincerely,  
**[Merchant DBA]** Phone: **[merchant phone]**

As of 12 March 2004, Verified by Visa®/Mastercard® SecureCode™ is in beta test and will be available to the general merchant population upon completion of testing. Please contact your product manager for further information.

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# Using Address Verification

For non-swiped transactions, the Gateway provides Address Verification System (AVS) codes to help protect you from costly chargebacks and fraud. Also, some credit cards (including Discover<sup>®</sup>, MasterCard<sup>®</sup>, and Visa<sup>®</sup>) require the use of AVS when you are processing card-not-present (i.e., mail order, telephone order, or e-commerce) transactions.

Whenever you perform a credit card **Sale** or **Authorize Only** transaction, the Gateway verifies the customer's address provided against the address that the card-issuing bank has on file for the customer. In order to take advantage of AVS, you need to pass the first line of the customer's billing address and the zip code to the Gateway. The data fields for these are **baddr1** and **bzip**. An HTML code sample for passing these two fields is shown below.

```
Address, line 1: <input type="text" name="baddr1">  
Zip code: <input type="text" name="bzip">
```

The AVS code returned tells you how well the two addresses match. If the transaction is approved, you will find the 3-digit AVS code in the middle of the **Approval Code**. A typical transaction result code might look like this. The AVS code is highlighted.

```
Y: 0097820000019564: YNAM: 12345678901234567890123:
```

AVS compares the numeric portion of the street address and the zip code against the information on file with the card-issuing bank. If the street address number matches, the 3-digit AVS code will begin with a **Y**. If it doesn't, the AVS code will begin with an **N**. If the zip code matches, the second digit will be a **Y**; if not, it will be an **N**. If there is insufficient information to do a comparison, an **X** will appear in the first and/or second digit. An **N** indicates a higher probability of fraud. Please see the table below for a list of codes and their meanings.

You will only get an AVS code if the transaction was approved, regardless of whether the addresses match. If you get an AVS code indicating that the address and/or zip code do not match, it is up to you to decide whether you wish to accept the risk and ship the goods to the customer to complete the transaction.

It is important to know that AVS has some limitations, because this may impact your decision-making about how to treat bad verification results:

- The AVS system isn't always reliable; bad results can be triggered unnecessarily because people move, or because some people report five-digit zip codes and some report nine-digit zip codes. This may generate a response stating that the address matches, but the zip code does not match.
- The AVS system doesn't generally handle addresses outside the U.S., so if you decide to ship only to addresses with good AVS results, you will rule out most international orders.

However, checking the AVS response on all transactions greatly reduces your exposure to risk.

Declines can be handled politely to keep the door open to legitimate orders by displaying a message similar to: "We are unable to process your credit card payment at this time. If you still wish to purchase this product or service, please call us at 1-800....". At this time the merchant can obtain more information from the customer to verify why the address didn't match such as recently moved, city changed zip codes, etc. The merchant can also ensure their product is shipped via registered mail with a return signed receipt to ensure it was received by the proper person.

## AVS Code Meanings

Response codes can seem rather cryptic, but the table below shows what they mean.

<b>AVS Code</b>	<b>DESCRIPTION</b>
<b>YY*</b>	Address matches, zip code matches
<b>YN*</b>	Address matches, zip code does not match
<b>YX*</b>	Address matches, zip code comparison not available
<b>NY*</b>	Address does not match, zip code matches
<b>XY*</b>	Address comparison not available, zip code matches

<b>NN*</b>	Address comparison does not match, zip code does not match
<b>NX*</b>	Address does not match, zip code comparison not available
<b>XN*</b>	Address comparison not available, zip code does not match
<b>XX*</b>	Address comparisons not available, zip code comparison not available
<p>(*) -- This is the one character response code sent by the authorizing bank and it varies by card type (e.g., Y,Z,A,N,U,R,S,E,G are valid responses for Visa®; Y,Z,A,N,X,W,U,R,S are valid for MasterCard®; Y,Z,A,N,U,R,S are valid for American Express® and A,Z,Y,N,W,U are valid for Discover®).</p>	

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# Using the Card Code

Mail order and telephone order (MO/TO) and other card-not-present transactions have higher fraud rates than face-to-face transactions. To help reduce fraud in the card-not-present environment, credit card companies have introduced a card code program. Visa<sup>®</sup> calls this code Card Verification Value (CVV); MasterCard<sup>®</sup> calls it Card Validation Code (CVC); Discover<sup>®</sup> calls it a Card IDentification (CID) number.

## What is a card code?

The card code is a three- or four- digit security code that is printed on the back of cards. The number typically appears at the end of the signature panel. This program helps validate that a genuine card is being used during a transaction. All MasterCard cards, both credit and debit, were required to contain CVC2 by January 1, 1997; all Visa cards were required to contain CVV2 by January 1, 2001. Beginning in October 2003, Discover requires the card code for all Discover transactions.



## How does the card code work?

You send the card code to the Gateway when processing an order. The Gateway then compares the card code against the code on file with the card-issuing bank. Results of this comparison show in the transaction approval code.

## Why should I use a card code?



To help combat fraud, card-not-present merchants (those who receive orders via mail order, telephone order, or the Internet) should always enter a card code (if on the card) when processing an authorization. By using the card code results along with the Address Verification Service (AVS), you can make more informed decisions about whether to accept transactions. Also, as of October 2003, Discover **requires** the card code for all Discover transactions.

## Where do I find card code comparison results?

A typical transaction result code might look like this. The card code result is highlighted.

Y: 0097820000019564:YNA**M**: 12345678901234567890123:

The last alphabetic character in the middle (M) is a code indicating whether the card code matched the card-issuing bank's code. An "M" indicates that the code matched. This code may or may not be present, depending on whether the card code was passed and the service was available for the type of card used. Below is a table showing all the possible return codes and their meanings.

Value	Meaning
M	Card Code Match
N	Card code does not match
P	Not processed
S	Merchant has indicated that the card code is not present on the card
U	Issuer is not certified and/or has not provided encryption keys
X	No response from the credit card association was received

A blank response should indicate that no code was sent and that there was no indication that the code was not present on the card.

## What about American Express®? Don't they have card codes too?

Yes, American Express does have card codes printed on their cards. The Gateway does not currently support American Express card codes, so the card code response will be blank from an American Express. We do encourage you to get in the habit of entering card codes from all cards, however.

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# Using Verified by Visa® and MasterCard® SecureCode™\*



Ever worry that the customers ordering from your Web site aren't really who they say they are? You can't see them, you can't see or imprint the card, and you can't verify the signature. What if the card number is stolen or fraudulent? Will your online revenue be lowered by cardholder disputes and chargebacks?

LinkPoint® Connect has a solution for merchants to help you feel more confident when accepting online credit card payments: the Verified by Visa® and MasterCard® SecureCode™ Service.

## What is the Verified by Visa® and MasterCard® SecureCode™ service?

This service helps to prove that the person placing an order on your Web site is really the owner of that card. Similar to the ATM process, a cardholder signs up for a PIN number with their credit card issuer. If your online store has the Verified by Visa and MasterCard SecureCode service enabled and integrated, the PIN number is requested when the card is used for online purchases. When the card is forwarded for authorization, the issuer of the card confirms the cardholder is the owner of the card and produces a virtual signature. The benefits of these services are clear - chargeback protection for the merchant and fraud protection for the consumer.

1.

Shop at participating online stores. Enter your Visa number and submit your order.

2.

A window will appear. Submit your password; your identity will be confirmed, and you're done.

3.

You're then returned to the online store.

## How do I use this service with LinkPoint Connect?

Adding this service is very easy. First, you need the service enabled on your account. To add this service, please contact your sales representative. Once you have the service enabled, you need to add the following HTML tag to your order form and ensure you are sending all the required fields (see [Payer Authentication data fields](#)).

```
<input type="hidden" name="authenticateTransaction"
value="true">
```

When this data (along with the contents of your order form) is sent to the Gateway by your Web server, the Visa or MasterCard authentication form will automatically appear on the consumer's computer. The information the consumer provides on that form is sent to the card-issuing bank, who verifies the password and sends back an encrypted response that is transmitted with the transaction when it is sent to the banking system for processing.

Please note that if you use VBV, you will automatically bypass the LinkPoint Connect payment forms and results pages, so you will not need to select a payment mode. Because you will be bypassing the payment forms, you should have a secure server (https) available for collecting the customer's credit card data securely.

## Is there anything special my online store customers will need to do?

When your customers visit your online store and make a purchase, they will not have to do anything special. One of the great advantages of Verified by Visa and MasterCard SecureCode is that it can work with just about any PC with an Internet connection. There's no special software to install. Once the customer activates the card, she simply shops like normal – and her card number is automatically recognized at checkout.

Your customers will need to be sure that Cookies and JavaScript are enabled, however. For those customers who do not want to enable ALL cookies on their browser, they can just enable the cookies required for the payer authentication services to work. You may want to post instructions for your users on your site. Suggested text is as follows:

Please ensure cookies and javascript are enabled on your browser. If you are concerned about privacy and do not want to enable all cookies, you may do the following:

In Internet Explorer:

1. Click on **Tools > Internet Options** in the browser menu bar.
2. Click the **Privacy** tab.
3. At the bottom of the dialog box, there is a section where you can enable specific web sites. Click on the **Edit...** button.
4. Type in **www.achex.com** and click the **Allow** button.
5. Click on the **OK** button.
6. To apply the new settings and close the dialog box, click on the **OK** button on the original dialog box.

\* As of 12 March 2004, Verified by Visa®/Mastercard® SecureCode® is in beta test and will be available to the general merchant population upon completion of testing.

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# Creating an Order Form

The merchant Web page order form must include LinkPoint® Connect<sup>SM</sup>-specific data fields, in the form of HTML tags, for payment processing. Any spelling or context errors within the code will cause an error and transactions will fail.

## PROCEDURE

Use the following steps to add the required HTML text to your order form Web page:

1. Open your order form Web page in your HTML editor of choice. Ensure that the editor allows you to view and edit the HTML source code.

Add an appropriate Form tag to your source code, specifying the LSPG gateway application lppay as the action and the post method. If you have a live LinkPoint Connect account, the application URL will be

***https://www.linkpointcentral.com/lpc/servlet/lppay*** . (A test account will have a posting URL of ***https://staging.linkpt.net/lpc/servlet/lppay***.)

For example:

```
<FORM  
action="https://www.linkpointcentral.com/lpc/servlet/lppay"  
method="post">
```

2. If you are using a payment mode, add the **mode** data field. For example:

```
<INPUT type="hidden" name="mode" value="fullpay">
```

If applicable, replace the value within the quotes with the payment mode for your store: Fullpay, Payplus or Payonly.

3. Add a means for sending the chargetotal data field. This assumes you have already calculated the order total and passed the appropriate value to this field. For example:

```
<INPUT type="hidden" name="chargetotal" value=" ">
```

The **value** field must be automatically entered from the total purchase price calculated by the merchant Web site.

4. Add a **storename** data field to identify the order is coming from your store. For example:

```
<INPUT type="hidden" name="storename"  
value="123456">
```

Replace the value 123456 within the quotes with your numeric storename. See your "Welcome to LinkPoint Connect" e-mail.

5. Add a **submit** button and close the form tag. For example:

```
<INPUT type="submit" value="Continue to secure payment  
form"> </Form>
```

The **Submit** field will then send the form data to the URL specified in the action command (sent to the LinkPoint Gateway).

6. Use the sample code as a guide for adding the minimum data field requirements for credit card, VirtualCheck, or recurring payments. See the section entitled **Data Fields** for full information on all fields available to you

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# What are Data Fields?

Data fields are specific HTML tags used for collecting data required by LinkPoint Connect for completing payment processing functions.

For example, a possible entry for the required chargetotal data field is below:

```
<INPUT type="hidden" name="chargetotal" value="13.99">
```

In the example above, "hidden" means that the specific name, chargetotal, is not displayed to the customer on your order form. The value for chargetotal is the total purchase price for one order.

All data field names are case sensitive! Be sure you use the field names exactly as specified in your order form.

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# Minimum Required Fields

The minimum required fields for LinkPoint® Connect to run a transaction are shown below. In addition to these fields, you also need a **FORM** tag on your order form. See the [sample order form HTML](#) for the Minimum Credit Card Sale as an example.

Field Name	Possible Values	Purpose	Rules	Required?	Sample HTML
<b>chargetotal</b>	a real or integer number from 0.01 - 99999.99 for credit cards or from 0.01 - 5000.00 for checks	The total amount of the transaction	<b>subtotal</b> , <b>shipping</b> , and <b>tax</b> must add up to the <b>chargetotal</b>	Required for all transactions	<INPUT type="hidden" name="chargetotal" value="13.99">
<b>mode</b>	<b>payplus</b> , <b>fullpay</b> , or <b>payonly</b>	Payment mode	If passed, the value must be set to one of the three values: <b>payplus</b> , <b>fullpay</b> , or <b>payonly</b>	Not required. If this field is not passed, the Gateway will collect all the fields required for the transaction that were not included on the merchant order form.	<input type="hidden" name="mode" value="fullpay">

<b>storename</b>	Typically a 6 or 10-digit integer	To identify your merchant store to the gateway	Use the storename or store number from your Welcome E-mail	Required for all transactions	<input type="hidden" name="storename" value="1234567890">
<b>baddr1</b>	Limit of 30 characters, including spaces	Billing address	Cannot be all spaces	Required for <b>payplus</b> mode (for AVS purposes)	<input type="text" name="baddr1" size="30" maxlength="30">
<b>bzip</b>	Zip code (for US orders) or international postal code	Billing zip or postal code		Required for <b>payplus</b> mode if country is US (for AVS purposes)	<input type="text" name="bzip" size="5" maxlength="10">
<b>txnorg</b>	<b>retail</b> for retail transactions, <b>mail</b> for mail order transactions, <b>telephone</b> for Telephone order, or <b>eci</b> for internet orders. For CREDIT CARD mail order / telephone order transactions	Transaction Origin. How the merchant received the order from the customer.	Required for retail, mail order, and telephone orders only. Default is <b>eci</b> .	Do NOT set <b>txnorg</b> to <b>moto</b> for VirtualCheck transactions.	<input type="hidden" name="txnorg" value="eci">

	only: <b><i>moto</i></b>				
<b>txntype</b>	<b><i>sale</i></b> for immediate sale transactions, <b><i>preauth</i></b> to reserve funds on the card, or <b><i>postauth</i></b> to capture reserved funds	Type of transaction	For online stores who are shipping products, use <b><i>preauth</i></b> . For ESD, use <b><i>sale</i></b> .	Required for <b><i>sale</i></b> and <b><i>postauth</i></b> transactions. Also required for recurring transactions. The default transaction type is <b><i>preauth</i></b> (Authorize Only). Recurring transactions (periodic bills) require the <b>txntype</b> be set to <b><i>sale</i></b> .	<input type="hidden" name="txntype" value="sale">
<b>authenticateTransaction</b>	"True" or "False"	Indicates whether to authenticate the consumer's identity	If set to "true", LinkPoint Connect will attempt to authenticate the consumer.	Required for payer authentication only.	<input type="hidden" name="authenticateTransaction" value="true">

<b>bname</b>	Alphanumeric characters, spaces, and dashes	Customer's name	Cannot be all spaces	Required for <b>payplus</b> mode. Required for VirtualCheck TELEPHONE transactions if you bypass the Gateway payment form. Also required for <b>payer authentication</b> (VBV/MC SecureCode).	<input type="text" name="bname">
<b>responseURL</b>	A valid URL	The URL where you wish to direct customers after a transaction (regardless of whether it was successful or declined)	May be a CGI script or HTML page	Required only for <b>payer authentication</b> .	<input type="hidden" name="responseURL" value="http://www.mystore.com/receipt.cgi">

## Order Related Data Fields

Some of the miscellaneous data fields that you can post with your orders are shown below.

Field Name	Possible Values	Purpose	Rules	Required?	Sample HTML
<b>oid</b>	Up to 30 characters. If not passed, the LSPG automatically assigns an order ID number.	Order ID number	Must be unique for each order.	Not required	<input type="hidden" name="oid" value="1234567-102201-AR3">
<b>ponumber</b>	Limit of 30 characters, including spaces	Purchase order number or other customer-supplied value, such as a department code.		Required for purchasing card transactions	<input type="text" name="ponumber" size="30" maxlength="30">
<b>debug</b>	<b>true</b>	Used to post back debugging information	Use only for debugging. Remove from live order forms.	Not required	<input type="checkbox" name="debug">

<b>refer</b>	Any combination of letters, numbers, spaces, and punctuation.	Who referred the customer to your store		Not required	< SELECT name= "refer" size= "1"> < OPTION value= "magazinead"> Magazine Ad< /OPTION> < OPTION value= "adonline"> Online Banner Ad< /OPTION> < OPTION value= "friend"> Friend or Acquaintance< /OPTION> < OPTION value= "other"> Other< /OPTION> < /SELECT>
<b>comments</b>	Any combination of letters, numbers, spaces, and punctuation.	Comments about the order		Not required	< textarea name= "comments" rows= "5" cols= "45"> < /textarea>
<b>swipe</b>	<b>True</b> or <b>False</b>	Used to indicate if a merchant is swiping a card.	Used only for retail transactions.	Not required. Not recommended for typical online stores	< input type= "checkbox" name= "swipe">
<b>subtotal</b>	Any real number from 1 - 99999.99	Subtotal for the order (not including tax and shipping)	The chargetotal must equal the sum of <b>subtotal</b> , <b>shipping</b> , and <b>tax</b>	Not required	< input type= "hidden" name= "subtotal">
<b>shipping</b>	Any real number from 1 - 99999.99	Shipping charges for the order	The chargetotal must equal the sum of <b>subtotal</b> , <b>shipping</b> , and <b>tax</b>	Required for purchasing card transactions	< input type= "hidden" name= "shipping">

<b>tax</b>	Any real number from 1 - 99999.99	Tax applied to this order	The chargetotal must equal the sum of subtotal, shipping, and tax	Required for purchasing card transactions if the order is not tax exempt.	<input type="hidden" name="tax">
<b>taxexempt</b>	<b>True</b>	Used to indicate whether the purchase is tax exempt	Value must be set to either <b>True</b> (or <b>1</b> ) or not passed. If you use a checkbox for this field, when it is checked the value is <b>True</b> , when it is NOT checked, the field is not sent.	Required for purchasing card transactions	<input type="checkbox" name="taxexempt">
<b>vattax</b>	Any real number from 1 - 99999.99	Value Added Tax (VAT) applied to this order	Applies to some international orders	Not required	<input type="hidden" name="vattax">
<b>userid</b>	Any string	User ID number	Should be unique for each user	Not required	<input type="hidden" name="userid" value="A12309123-N345">



<b>responseSuccessURL</b>	A valid URL	The URL where you wish to direct customers after a successful transaction (your Thank You URL)	May be a CGI script or HTML page	Not required	<input type="hidden" name="responseSuccessURL" value="http://www.mystore.com/thankyou.html">
<b>responseFailURL</b>	A valid URL	The URL where you wish to direct customers after a declined or unsuccessful transaction (your Sorry URL)	May be a CGI script or HTML page	Not required	<input type="hidden" name="responseFailURL" value="http://www.mystore.com/sorry.html">
<b>responseURL</b>	A valid URL	The URL where you wish to direct customers after a transaction (regardless of whether it was successful or declined)	May be a CGI script or HTML page	Required only for <b>payer authentication</b> .	<input type="hidden" name="responseURL" value="http://www.mystore.com/receipt.cgi">

<b>paymentMethod</b>	<b><i>check</i></b> or <b><i>creditCard</i></b>	Allows VirtualCheck users to bypass the <b>Select Payment</b> form.	Value must be set to either <b><i>check</i></b> or <b><i>creditCard</i></b>	Not required	<input type="hidden" name="paymentMethod" value="check">
<b>authenticateTransaction</b>	<b><i>True</i></b> or <b><i>False</i></b>	Instructs the Gateway whether or not to authenticate the consumer with Verified by Visa® or MasterCard® SecureCode™	Must have Verified by Visa and MasterCard SecureCode enabled on the Gateway account	<b>Feature not yet enabled.</b>	<input type="hidden" name="authenticateTransaction" value="true">
<b>suppressTitle</b>	<b><i>True</i></b>	Allows merchant to suppress the title text at the top of the payment and receipt pages when a custom graphic is used.	Set the value to <b><i>True</i></b> or do not pass the field	Not required	<input type="hidden" name="suppressTitle" value="true">

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# Credit Card Fields

If you are bypassing the payment form for a credit card transaction, the following fields are available to you. These fields are not needed if you are using the Gateway payment form. If you do not have a secure server and the means and expertise to collect and protect data in a secure environment, you should use the Gateway payment form and NOT use these fields.

Field Name	Possible Values	Purpose	Rules	Required?	Sample HTML
<b>cctype</b>	<b>V</b> for Visa®, <b>M</b> for MasterCard®, <b>D</b> for Discover®, <b>A</b> for American Express®, <b>J</b> for JCB®, <b>C</b> for Diner's Club®	Credit card type		Required only if you wish the card type returned to your Web site with the transaction results	<pre>&lt;select name="cctype" size="1"&gt; &lt;option value=""&gt;...&lt;/option&gt; &lt;option value="V"&gt;Visa®&lt;/option&gt; &lt;option value="M"&gt;MasterCard®&lt;/option&gt; &lt;option value="A"&gt;American Express®&lt;/option&gt; &lt;option value="D"&gt;Discover®&lt;/option&gt; &lt;option value="J"&gt;JCB®&lt;/option&gt; &lt;option value="C"&gt;Diner's Club®&lt;/option&gt; &lt;/select&gt;</pre>
<b>cardnumber</b>	Valid credit card numbers	Customer's credit card number	Limit of 30 characters. Must be in a valid credit card number format.	Required if you bypass the LinkPoint Connect secure payment form. Also required for <b>payer authentication</b> .	<pre>&lt;input type="text" name="cardnumber" size="20" maxlength="30"&gt;</pre>
<b>expmonth</b>	Integers from 1 through 12	The month the customer's credit card expires	Must be an integer between 1 and 12.	Required if you bypass the LinkPoint Connect secure payment form. Also required for <b>payer authentication</b> .	<pre>&lt;SELECT name="expmonth" size="1"&gt; &lt;OPTION value=""&gt;...&lt;/OPTION&gt; &lt;OPTION value="1"&gt;Jan&lt;/OPTION&gt; &lt;OPTION value="2"&gt;Feb&lt;/OPTION&gt; &lt;OPTION value="3"&gt;Mar&lt;/OPTION&gt; &lt;OPTION value="4"&gt;Apr&lt;/OPTION&gt; &lt;OPTION value="5"&gt;May&lt;/OPTION&gt; &lt;OPTION</pre>

					value="6"> Jun</OPTION> < OPTION value="7"> Jul</OPTION> < OPTION value="8"> Aug</OPTION> < OPTION value="9"> Sep</OPTION> < OPTION value="10"> Oct</OPTION> < OPTION value="11"> Nov</OPTION> < OPTION value="12"> Dec</OPTION> </SELECT>
<b>expyear</b>	4-digit year up to 7 years from the present year	The year the customer's credit card expires	Must be 4-digit integer	Required if you bypass the LinkPoint Connect secure payment form. Also required for <b>payer authentication</b> .	<select NAME="expyear" SIZE="1"> <OPTION value="">...</OPTION> <option value="2004"> 2004 </option> <option value="2005"> 2005 </option> <option value="2006"> 2006 </option> <option value="2007"> 2007 </option> <option value="2008"> 2008 </option> </select>
<b>cvm</b>	3- or 4-digit integer	3- or 4-digit card code, usually located on the back of the customer's card. Visa <sup>®</sup> , MasterCard <sup>®</sup> , and Discover <sup>®</sup> card codes are currently supported.		Optional. Regulations require card code for Discover <sup>®</sup> transactions.	<input type="text" name="cvm" size="4">

<b>cvmnotpres</b>	<b>True</b> or <b>1</b>	A flag for indicating when the card code is not present on the card	Customer should check the checkbox if the card code is not present.	Optional. Regulations require this field be passed for Discover® transactions when the code is not on the card. If used, the value must be set to either <b>True</b> (or <b>1</b> ) or not passed. If you use a checkbox for this field, when it is checked the value is <b>True</b> , when it is NOT checked, the field is not sent.	<input type="checkbox" name="cvmnotpres">
-------------------	-------------------------	---	---	---	---

## Sample Order Form HTML to pass the Minimum Required Fields for a Credit Card Transaction when Bypassing the LinkPoint® Connect Payment Form

If you copy this HTML for your own use, make sure you:

1. Use a secure server (with https protocol) to host your order form, and take strong measures to protect sensitive customer information.
2. Change the value of **storename** from **1234567890** to your merchant storename (or store number) as specified in your Welcome E-mail.
3. If you are using a test store on the staging server, change the form action to **<https://staging.linkpt.net/lpc/servlet/lppay>**.
4. Don't forget to complete the appropriate portions of the **Payment Form** screen under the main menu bar **Customization** selection before you attempt any transactions.

```
<html>
<head>
<title>Sample LinkPoint Connect Order Form</title>
</head>
<body>
<h1>Order Form</h1>
<p>Your order total is: $13.99.</p>
<FORM action="https://www.linkpointcentral.com/lpc/servlet/lppay" method="post">
<input type="hidden" name="storename" value="1234567890">
<INPUT type="hidden" name="chargetotal" value="13.99">
<input type="hidden" name="txnorg" value="eci">
<input type="hidden" name="mode" value="payplus">
```

```

<input type="hidden" name="txntype" value="sale">
Credit card number: <input type="text" name="cardnumber" size="20" maxlength="30"><br>
Expires: <SELECT name="expmonth" size="1">
<OPTION value="">...</OPTION>
<OPTION value="1">Jan</OPTION>
<OPTION value="2">Feb</OPTION>
<OPTION value="3">Mar</OPTION>
<OPTION value="4">Apr</OPTION>
<OPTION value="5">May</OPTION>
<OPTION value="6">Jun</OPTION>
<OPTION value="7">Jul</OPTION>
<OPTION value="8">Aug</OPTION>
<OPTION value="9">Sep</OPTION>
<OPTION value="10">Oct</OPTION>
<OPTION value="11">Nov</OPTION>
<OPTION value="12">Dec</OPTION>
</SELECT> / <select NAME="expyear" SIZE="1">
<OPTION value="">...</OPTION>
<option value="2004"> 2004 </option>
<option value="2005"> 2005 </option>
<option value="2006"> 2006 </option>
<option value="2007"> 2007 </option>
<option value="2008"> 2008 </option>
</select><br>
Card Code: <input type="text" name="cvm" size="4"> <input type="checkbox"
name="cvmnotpres"> Code not present <br>
Name: <input type="text" name="bname" size="30" maxlength="30"><br>
Address (1st line): <input type="text" name="baddr1" size="30" maxlength="30"><br>
Zip code: <input type="text" name="bzip" size="5" maxlength="10"> <br><br>
<INPUT type="submit" value="Continue to secure payment form"> </Form>
</body>
</html>

```

This form would look like this:

## Order Form

Your order total is: \$13.99.

Credit card number:

Expires: /

Card Code: Code not present

Name:

Address (1st line):

Zip code:



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# Level 2 Purchasing Card Fields

A purchasing card is a corporate card used by some companies for their business purchases. When a customer pays for goods or services using a purchasing card, the following information must be included with the order information. This information is optional for a regular credit card transaction.

1. You must have a means for determining whether the order is tax exempt and, if it is, you must set the tax exempt flag. The tax exempt flag (**taxexempt**) must be set to **1** or **True** if the order is tax exempt. If the order is not tax exempt, you do not need to pass this field.

HTML example:

```
<input type="hidden" name="taxexempt" value="1">
```

2. If the order is NOT tax exempt, then the **tax** field must be populated with the appropriate tax amount for the order (a value from 0.01 to 99999.99).

HTML example:

```
<input type="hidden" name="tax" value="1.35">
```

3. Also, you must pass a value in the **ponumber** field associated with this order. The ponumber field can be populated with any customer-supplied alphanumeric value (i.e., it can be a customer code associated with the purchasing card or a purchase order number, but it cannot be the same as the order ID number (oid)). The customer (not the merchant) must supply the value for the ponumber. The same ponumber may be used for several orders.

HTML example:

```
<input type="text" name="ponumber" size="25">
```

The minimum required fields you need to send for Level 2 Purchasing cards are:

Field Name	Possible Values	Purpose	Rules	Required?	Sample HTML



<b>chargetotal</b>	a real or integer number from 0.01 - 99999.99 for credit cards or from 0.01 - 5000.00 for checks	The total amount of the transaction	<b>subtotal, shipping, and tax</b> must add up to the <b>chargetotal</b>	Required for all transactions	< INPUT type= "hidden" name= "chargetotal" value= "13.99">
<b>mode</b>	<b>payplus</b> , <b>fullpay</b> , or <b>payonly</b>	Payment mode	If passed, the value must be set to one of the three values: <b>payplus</b> , <b>fullpay</b> , or <b>payonly</b>	Not required. If this field is not passed, the Gateway will collect all the fields required for the transaction that were not included on the merchant order form.	<input type= "hidden" name= "mode" value= "fullpay">
<b>storename</b>	Typically a 6 or 10-digit integer	To identify your merchant store to the gateway	Use the storename or store number from your Welcome E-mail	Required for all transactions	<input type= "hidden" name= "storename" value= "1234567890">

<b>baddr1</b>	Limit of 30 characters, including spaces	Billing address	Cannot be all spaces	Required for <b>payplus</b> mode (for AVS purposes)	<input type="text" name="baddr1" size="30" maxlength="30">
<b>bzip</b>	Zip code (for US orders) or international postal code	Billing zip or postal code		Required for <b>payplus</b> mode if country is US (for AVS purposes)	<input type="text" name="bzip" size="5" maxlength="10">
<b>ponumber</b>	Limit of 30 characters, including spaces	Purchase order number or other customer-supplied value, such as a department code.		Required for purchasing card transactions	<input type="text" name="ponumber" size="30" maxlength="30">
<b>tax</b>	Any real number from 1 - 99999.99	Tax applied to this order	The chargetotal must equal the sum of subtotal, shipping, and tax	Required for purchasing card transactions if the order is not tax exempt.	<input type="hidden" name="tax">

<b>taxexempt</b>	<b>True</b>	Used to indicate whether the purchase is tax exempt	Value must be set to either <b>True</b> (or <b>1</b> ) or not passed. If you use a checkbox for this field, when it is checked the value is <b>True</b> , when it is NOT checked, the field is not sent.	Required for purchasing card transactions	<input type="checkbox" name="taxexempt">
------------------	-------------	---	--	---	--

## Sample HTML (Minimum Required Fields for Level 2 Purchasing Cards)

```

<html>
<head>
<title>Sample LinkPoint Connect Order Form</title>
</head>
<body>
<h1>Order Form</h1>
<p>Your order total is: $13.99.</p>
<FORM action="https://www.linkpointcentral.com/lpc/servlet/lppay"
method="post">
<INPUT type="hidden" name="chargetotal" value="13.99">
<input type="hidden" name="mode" value="payplus">
<input type="hidden" name="storename" value="1234567890">
Address (1st line): <input type="text" name="baddr1" size="30"
maxlength="30">
<br> Zip code: <input type="text" name="bzip" size="5" maxlength="10">
<br>
Check if tax exempt: <input type="checkbox" name="taxexempt"> <br>
<input type="hidden" name="tax" value="1.35"> <br>

```

```
Purchase order number: <input type="text" name="ponumber"
size="25"><br>
<INPUT type="submit" value="Continue to secure payment form"> </Form>
</body>
</html>
```

This form would look like this:

## Order Form

Your order total is: \$13.99.

Address (1st line):

Zip code:

Check if tax exempt:

Purchase order number:

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# VirtualCheck Fields\*

If you are bypassing the payment form for a VirtualCheck transaction, the following fields are available to you. These fields are not needed if you are using the Gateway payment form. If you do not have a secure server and the means and expertise to collect and protect data in a secure environment, you should use the Gateway payment form and NOT use these fields.

In addition to the fields listed as required below, if the order was taken over the telephone, the following fields are also required. See **Billing Fields** for further information.

- bname
- baddr1
- bcity
- bstate
- bzip

Field Name	Possible Values	Purpose	Rules	Required?	Sample HTML
<b>acnttype</b>	<b>PC</b> for personal checking, <b>PS</b> for personal savings, <b>BC</b> for business checking, or <b>BS</b> for business savings	Specifies which type of account to draw funds from		Required for VirtualCheck transactions if you bypass the LinkPoint Connect secure payment form	<pre>&lt;select name="acnttype" size="1"&gt; &lt;option value=""&gt; ... &lt;/option&gt; &lt;option value="PC"&gt; Personal Checking &lt;/option&gt; &lt;option value="PS"&gt; Personal Savings &lt;/option&gt; &lt;option value="BC"&gt; Business Checking &lt;/option&gt; &lt;option value="BS"&gt;</pre>

					Business Savings < /option> < /select>
<b>checknum</b>	integer	Customer's check number		Not required. The customer's check is not used for the transaction.	<input type="text" name="checknum" size="4" maxlength="6">
<b>route</b>	A valid 9-digit transit routing number for a US bank	The transit routing number for the customer's bank		Required for VirtualCheck transactions if you bypass the LinkPoint Connect secure payment form	<input type="text" name="routing">
<b>accountnum</b>	A valid account number from a US bank	Customer's bank account number		Required for VirtualCheck transactions if you bypass the LinkPoint Connect secure payment form.	<input type="text" name="account" size="15">

<b>bankname</b>	A valid US bank name	The name of the customer's bank		Required for VirtualCheck transactions if you bypass the LinkPoint Connect secure payment form	<input type="text" name="bankname">
<b>bankstate</b>	A valid 2-letter US state code	The state in which the customer's bank is located		Required for VirtualCheck transactions if you bypass the LinkPoint Connect secure payment form.	See the <b>Sample Code for US States</b> for a dropdown list containing all the US states
<b>dlnumber</b>	A valid driver's license or state-issued ID card number	The customer's driver's license number or state-issued ID card number		Required for VirtualCheck WEB or TELEPHONE transactions if you bypass the LinkPoint Connect secure payment form	<input type="text" name="dlnumber">

<b>dlstate</b>	A valid 2-letter US state code	The state in which the driver's license (or ID) was issued		Required for VirtualCheck WEB or TELEPHONE transactions if you bypass the LinkPoint Connect secure payment form.	See the <b>Sample Code for US State</b> for a dropdown list containing all the US states
<b>ssn</b>	A valid 9-digit social security number	The customer's social security number	Dashes may or may not be included.	Optional	<input type="text" name="ssn" size="11" maxlength="11">
<b>phone</b>	Limit of 20 characters	Customer's phone number	May contain ( ), spaces, or -	Required for ALL VirtualCheck transactions	<input type="text" name="phone" size="15" maxlength="20">

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# Billing Fields

The fields in the table below are used to collect the billing address and contact information for the customer. If you are using fullpay mode, you do not need to use some of these fields (bname, baddr1, baddr2, bcity, bstate, bstate2, bzip, and bcountry) because they will be automatically collected on the Gateway.

Field Name	Possible Values	Purpose	Rules	Required?	Sample HTML
<b>bname</b>	Alphanumeric characters, spaces, and dashes	Customer's name	Cannot be all spaces	Required for <b>payplus</b> mode. Required for VirtualCheck TELEPHONE transactions if you bypass the Gateway payment form. Also required for <b>payer authentication</b> (VBV/MC SecureCode).	<input type="text" name="bname">
<b>baddr1</b>	Limit of 30 characters, including spaces	Billing address	Cannot be all spaces	Required for <b>payplus</b> mode (for AVS purposes). Required for VirtualCheck TELEPHONE transactions if you bypass the Gateway payment form	<input type="text" name="baddr1" size="30" maxlength="30">

<b>baddr2</b>	Limit of 30 characters, including spaces	Billing address, line 2		Not required	<input type="text" name="baddr2">
<b>bcity</b>	Limit of 30 characters, including spaces	Billing city	Cannot be all spaces	Required for <b>payplus</b> mode. Required for VirtualCheck TELEPHONE transactions if you bypass the Gateway payment form.	<input type="text" name="bcity" size="30" maxlength="30">
<b>bstate</b>	2-letter US state code	US state of billing address		Required for <b>payplus</b> mode if the country is US. Required for VirtualCheck TELEPHONE transactions if you bypass the payment form	See the <b>Sample Code for US States</b> for a dropdown list containing all the US states
<b>bzip</b>	Zip code (for US orders) or international postal code	Billing zip or postal code	Send only 5 digits for VirtualCheck orders	Required for <b>payplus</b> mode if the country is US. Required for VirtualCheck TELEPHONE transactions if you bypass the payment form.	<input type="text" name="bzip" size="5" maxlength="10">

<b>bcountry</b>	2-letter country code	Country of billing address	International addresses are NOT supported on VirtualCheck orders	Required for <b>payplus</b> mode if the country is NOT the US.	See the <b>Sample Code for Country</b> for a dropdown list containing all the countries
<b>bstate2</b>	Up to 30 characters, including spaces	Province or territory, if not US	International addresses are NOT supported on VirtualCheck orders	Required for <b>payplus</b> mode if the country is NOT the US	<input type="text" name="bstate2" size="25" maxlength="30">
<b>phone</b>	Limit of 20 characters	Customer's phone number	May contain ( ), spaces, or -	Required for ALL VirtualCheck transactions	<input type="text" name="phone" size="15" maxlength="20">
<b>fax</b>	Limit of 20 characters	Customer's fax number	May contain ( ), spaces, or -	Not required	<input type="text" name="fax" size="15" maxlength="20">
<b>email</b>	Limit of 45 characters	Customer's e-mail address	Must be in valid e-mail format (e.g., name@host.com)	Required if you wish to send the customer an e-mail receipt. Suffices for confirmation of authorization for VirtualCheck TELEPHONE transactions.	<input type="text" name="email" size="30" maxlength="45">

# Shipping Fields

The fields in the table below are used to collect the shipping address and contact information for the customer. If you are using fullpay mode, you do not need to use some of these fields (sname, saddr1, saddr2, scity, sstate, sstate2, szip, and scountry) because they will be automatically collected on the Gateway.

Field Name	Possible Values	Purpose	Rules	Required?	Sample HTML
<b>sname</b>	Alphanumeric characters, spaces, and dashes	Ship-to name	Cannot be all spaces	Not required	< input type= "text" name= "sname">
<b>saddr1</b>	Limit of 30 characters, including spaces	Shipping address	Cannot be all spaces	Not required	< input type= "text" name= "saddr1" size= "30" maxlength= "30">
<b>saddr2</b>	Limit of 30 characters, including spaces	Shipping address, line 2		Not required	< input type= "text" name= "saddr2">
<b>scity</b>	Limit of 30 characters, including spaces	Shipping city	Cannot be all spaces	Not required	< input type= "text" name= "scity" size= "30" maxlength= "30">

<b>sstate</b>	2-letter US state code	US state of shipping address		Not required	See the <b>Sample Code for US States</b> for a dropdown list containing all the US states
<b>szip</b>	5-digit zip code (for US orders) or international postal code	Shipping zip or postal code	Send only 5 digits for VirtualCheck orders	Not required	<input type="text" name="szip" size="5" maxlength="10">
<b>scountry</b>	2-letter country code	Country of shipping address	International addresses are NOT supported on VirtualCheck orders	Not required	See the <b>Sample Code for Country</b> for a dropdown list containing all the countries
<b>sstate2</b>	Up to 30 characters, including spaces	Province or territory, if not US	International addresses are NOT supported on VirtualCheck orders	Not required	<input type="text" name="bstate2" size="25" maxlength="30">

# Recurring Transaction Fields

The following fields are required for recurring transactions.

Field Name	Possible Values	Purpose	Rules	Required?	Sample HTML
<b>submode</b>	<b><i>periodic</i></b>	Used to indicate a recurring transaction	If <b>submode</b> = <b><i>periodic</i></b> , then the transaction is recurring. Otherwise, it's not.	Required for recurring (periodic) transactions	<input type="hidden" name="submode" value="periodic">
<b>periodicity</b>	Use <b>LD</b> format where <b>L</b> is one of the following: <b><i>d</i></b> (day), <b><i>w</i></b> (week), <b><i>m</i></b> (month) or <b><i>y</i></b> (year) and <b>D</b> is a number between one and 999	Time period between two billings (e.g., 2 weeks, 1 month)	Must be in LD format.	Required for recurring (periodic) transactions	<input type="hidden" name="periodicity" value="m1">
<b>startdate</b>	<b><i>YYYYMMDD format where YYYY is the year, MM is the month, DD is the day</i></b>	Date to start the first recurring payment	The first payment occurs on the startdate	Required for recurring (periodic) transactions	<input type="hidden" name="startdate" value="20040503">

<b>installments</b>	Integer value from 1 to 999	Total number of payments to charge the customer		Optional	<input type="hidden" name="installments" value="3">
<b>threshold</b>	Integer value from 1 to 5	The # of billing failures that are allowed before the merchant is sent a notification e-mail	Default is 3.	Optional	<input type="hidden" name="threshold" value="1">
<b>txntype</b>	<b><i>sale</i></b> for immediate sale transactions	Type of transaction	Recurring transactions (periodic bills) require the <b>txntype</b> be set to <b><i>sale</i></b> .	Recurring transactions (periodic bills) require the <b>txntype</b> be set to <b><i>sale</i></b> .	<input type="hidden" name="txntype" value="sale">

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# Payer Authentication Data Fields

The minimum required fields to use payer authentication services (Verified by Visa® (VBV) / MasterCard® SecureCode™) that you must pass to LinkPoint® Connect are listed in the table below. You may pass other fields as well, but you must pass these fields at a minimum.

Because the payer authentication services bypass the LinkPoint Connect payment forms and receipt pages, you do not need to pass payment mode. You will need a secure method for collecting sensitive credit card data.

Also, please note if you are using payer authentication services and your acquiring bank is not certified for both services, any attempts made for the non-certified service will result in an error code. That is, if your acquiring bank is certified for Verified by Visa, but not for MasterCard SecureCode, MasterCard transaction attempts will result in an error, but only if you send them with authenticateTransaction set to "true". We suggest you take the following actions to avoid this situation:

1. Check with your acquiring bank or merchant service provider to find out whether your acquiring bank is certified for BOTH Verified by Visa and MasterCard SecureCode.
2. If your acquiring bank is certified for one, but not the other, add a mechanism to your web site to check for credit card type. You can do this either by checking the credit card number bin range or you can request the information from the customer.
3. For the credit card type with the unsupported service, do not attempt to authenticate the user.

Field Name	Possible Values	Purpose	Rules	Required?	Sample HTML
<b>chargetotal</b>	a real or integer number from 0.01 - 99999.99 for credit cards or from 0.01 - 5000.00 for checks	The total amount of the transaction	<b>subtotal, shipping, and tax</b> must add up to the <b>chargetotal</b>	Required for all transactions	< INPUT type= "hidden" name= "chargetotal" value= "13.99">



<b>authenticateTransaction</b>	"True" or "False"	Indicates whether to authenticate the consumer's identity	If set to "true", LinkPoint Connect will attempt to authenticate the consumer.	Required for payer authentication only.	<input type="hidden" name="authenticateTransaction" value="true">
<b>storename</b>	Typically a 6 or 10-digit integer	To identify your merchant store to the gateway	Use the storename or store number from your Welcome E-mail	Required for all transactions	<input type="hidden" name="storename" value="1234567890">
<b>cardnumber</b>	Valid credit card numbers	Customer's credit card number	Limit of 30 characters. Must be in a valid credit card number format.	Required if you bypass the LinkPoint Connect secure payment form. Required for payer authentication purposes.	<input type="text" name="cardnumber" size="20" maxlength="30">

<b>expmonth</b>	Integers from 1 through 12	The month the customer's credit card expires	Must be an integer between 1 and 12.	Required if you bypass the LinkPoint Connect secure payment form. Required for payer authentication purposes.	<pre>&lt;SELECT name="expmonth" size="1"&gt; &lt;OPTION value=""&gt;...&lt;/OPTION&gt; &lt;OPTION value="1"&gt;Jan&lt;/OPTION&gt; &lt;OPTION value="2"&gt;Feb&lt;/OPTION&gt; &lt;OPTION value="3"&gt;Mar&lt;/OPTION&gt; &lt;OPTION value="4"&gt;Apr&lt;/OPTION&gt; &lt;OPTION value="5"&gt;May&lt;/OPTION&gt; &lt;OPTION value="6"&gt;Jun&lt;/OPTION&gt; &lt;OPTION value="7"&gt;Jul&lt;/OPTION&gt; &lt;OPTION value="8"&gt;Aug&lt;/OPTION&gt; &lt;OPTION value="9"&gt;Sep&lt;/OPTION&gt; &lt;OPTION value="10"&gt;Oct&lt;/OPTION&gt; &lt;OPTION value="11"&gt;Nov&lt;/OPTION&gt; &lt;OPTION value="12"&gt;Dec&lt;/OPTION&gt; &lt;/SELECT&gt;</pre>
<b>expyear</b>	4-digit year up to 7 years from the present year	The year the customer's credit card expires	Must be 4-digit integer	Required if you bypass the LinkPoint Connect secure payment form. Required for payer authentication purposes.	<pre>&lt;select NAME="expyear" SIZE="1"&gt; &lt;OPTION value=""&gt;...&lt;/OPTION&gt; &lt;option value="2004"&gt; 2004 &lt;/option&gt; &lt;option value="2005"&gt; 2005 &lt;/option&gt; &lt;option value="2006"&gt; 2006 &lt;/option&gt; &lt;option value="2007"&gt; 2007 &lt;/option&gt; &lt;option value="2008"&gt; 2008 &lt;/option&gt; &lt;/select&gt;</pre>

<b>responseURL</b>	A valid URL	The URL where you wish to direct customers after a transaction (regardless of whether it was successful or declined)	May be a CGI script or HTML page	Required for payer authentication purposes.	<input type="hidden" name="responseURL" value="http://www.mystore.com/receipt.cgi">
<b>bname</b>	Alphanumeric characters, spaces, and dashes	Customer's name	Cannot be all spaces	Required for payer authentication purposes.	<input type="text" name="bname">

\* As of 12 March 2004, Verified by Visa®/Mastercard® SecureCode® is in beta test and will be available to the general merchant population upon completion of testing.

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# Custom Fields

In addition to the standard LinkPoint® Connect data fields, you may also use your own custom fields. Many merchants like to use custom fields to collect extra information about their customers that's important to their business. Some examples where you might want to use custom fields are to collect and store customer Web address or to include complete product information for the order on your **Thank You** or **Sorry** pages.

## What field names can I use?

The only restriction on the field names you can use is the custom field names must not be the same as any of those used by LinkPoint Connect.

## How many custom fields can I use?

You may post as many fields as you wish. Although there is a capability to list up to 15 custom fields, you do NOT need to list your custom fields form and the number of fields you can use is unrestricted.

## Does LinkPoint Connect send the custom fields back to my Web server?

Your custom fields are posted back to your Web server after the transaction is processed, so you can display them on your **Thank You** or **Sorry** pages if you wish.

LinkPoint Connect does not track or store the values for your custom fields, so they are not available in your Gateway reports. If you want to capture and store the values for your custom fields, you must set up a CGI script for this purpose.

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# LinkPoint® Connect Tutorials

## How to Set Up an Online Store Using LinkPoint® Connect

You want to set up an online store using LinkPoint Connect? We'll show you how! Simply follow this easy tutorial where you will create a fake store, charge a nonexistent credit card, and see how the whole process works.

With LinkPoint Connect, you can set up a store to sell a single product, multiple products, or you can sell something where you charge the customer several recurring payments (e.g., five easy payments of \$19.95, or an annual subscription).

Note: If you have a whole catalog of products you want to offer, you might want to consider using a shopping cart program. There are many shopping carts who have already integrated into our system, so the work you need to do to get set up to process transactions with us is in many ways all done for you with a shopping cart program. If you are using a shopping cart, the process you will go through to get your store set up is different from what is described in this tutorial; contact your shopping cart vendor for more information.

To use LinkPoint Connect (and to do this tutorial), you need to understand hypertext markup language (HTML). If you do not understand HTML, we recommend you go through an HTML tutorial or two prior to attempting this tutorial. See [HTML References](#) for HTML tutorial recommendations and other useful HTML information.

Here's what we're going to do in this tutorial:

1. Make the order form page layout.
2. Add the form that collects all the customer's order information and sends it to us each time a customer places an order.
3. Create a "Thank You" page for customers to go to after they have placed an order.
4. Create a "Sorry" page for those orders that don't get processed.
5. Set up the administrative stuff to get LinkPoint Connect to work.
6. Test your store.

Which type of store do you want to set up?

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# Create an Order Page for a Single Product

The HTML in the box below will create a basic page layout for our tutorial. You don't really need to examine any of this code (unless you want your store to look just like this)--it's just the introductory information at the top of the order page.

Copy the HTML shown below into a blank HTML document in your favorite HTML editor or Notepad. Save the file as **orderpage.HTML**. This file is eventually going to go on your web server. If you want to save it there now, go ahead, but if your web server isn't local, you can save it anywhere on your hard drive for now.

```
< HTML>
< head>
< title>LinkPoint Connect Example Store< /title>
< /head>

< body>

< h1>Buy the Thing!< hr> < /h1>

< h3>The Thing! Only $65.00!!!< /h3>

< p>From Greg comes the greatest putter to hit the course since the
beginning of golf! Used widely by golf pros, this putter will change your
game. Get the Thing now!

< br clear= left>

< /body>
< /HTML>
```

Done? Okay, let's go to the next step--**add the form** to send the customer's order information to LinkPoint Connect.

**Add the form >>**

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# Add the Order Form

Now we're going to add the HTML that will make the form to collect the customer's order information to pass to LinkPoint® Connect . To set up the main parts of the order form that are required regardless of which payment mode you're using, follow the steps outlined below. Click on each step name for a complete description of that step.

1. Start with a **form tag**.
2. Add a hidden **storename field** to specify your storename.
3. Use the **chargetotal field** to specify the total amount to charge the customer.
4. Specify which **payment mode** you want to use: Payonly, PayPlus, or FullPay, by using the hidden **mode** field.
5. Add the fields to your form for the payment mode you have chosen.

[See the Form Tag >>](#)

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# The Form Tag

To begin the form for your order page, you need a form tag, which will specify the secure host name you will post your orders to and the method to use to send the information. A sample form tag is shown below which posts the form information to our secure server **<https://www.linkpointcentral.com/lpc/servlet/lppay>**. Copy and paste this HTML into your order page, just after the `<br clear=left>` tag and before the `</body>` tag.

```
<FORM action="https://www.linkpointcentral.com/lpc/servlet/lppay" method="post">
```

**[Specifying Storename >>](#)**

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# Specifying Storename

You were assigned a numeric **storename** or store number when your store was set up on the Gateway. In the Welcome e-mail, there should be a section like this:

Your DBA store name is: "Your store's name"

Your Store Name is between the quotation marks ("): "**000000**"

Your User ID is between the quotation marks ("): "000000"

Your secure host name is: "secure.linkpt.net"

Copy the HTML below into your order form, but make sure you replace the **000000** with your own storename.

```
<INPUT type="hidden" name="storename" value="000000">
```

**Telling us the Order Total >>**

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# Order Total

The chargetotal is what tells LinkPoint® Connect how much to charge to the customer's account when it processes the transaction. In our tutorial, we want it to charge \$65.00 + \$5.00 shipping + \$1.99 tax = \$71.99 total, so our chargetotal value is 71.99.

Here we have hard-coded the chargetotal. You can use any of a number of methods to calculate the chargetotal in your store. Copy the HTML in the box below into your order form or insert a similar tag with appropriate calculations for your store.

```
<input type="hidden" name="chargetotal" value="71.99">
```

Single Product Track:  
**Select a Payment Mode >>**

Recurring Payments Track:  
**Adding the Recurring Payments Fields >>**

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# Choose a Payment Mode

In LinkPoint® Connect , you can select one of three payment modes: **PayOnly**, **PayPlus**, or **FullPay**. The modes differ in the amount of information that LinkPoint Connect collects and reports (click on any of them below to see full details on what is collected and what fields you need to send).

**Choose the payment mode** that you want to use, then copy the HTML below, but make sure the value="payonly" reflects your chosen mode: payonly, payplus, or fullpay. (You may also choose not to use a payment mode.)

```
<INPUT type="hidden" name="mode" value="payonly">
```

Once you've inserted the appropriate HTML for your payment mode to your order form, save your file and we will continue with the tutorial.

The next part of the tutorial is different depending on which mode you're using. Select your desired mode below to continue with the tutorial.

**FullPay Mode >>**

**PayOnly Mode >>**

**PayPlus Mode >>**

**No Mode >>**

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# FullPay Fields

The FullPay mode is the easiest to use of all the modes. In FullPay mode, LinkPoint® Connect does all the work for you. All you have to do is tell LinkPoint Connect how much to charge the customer. LinkPoint Connect collects all the customer's order information, including billing address, shipping address, and contact information for you.

Since we've already created a form which includes your **chargetotal**, **storename**, and payment mode, all you have to do now is go and **complete the form**.

**[Complete the Form >>](#)**

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# PayOnly Mode Fields

In PayOnly mode, the only fields that you must send to LinkPoint Connect are:

- **mode**: your selected payment mode (payonly, payplus or fullpay)
- **chargetotal**: the total amount of the customer's order, including tax and shipping
- **storename**: your store number

You have already put these three fields into your LinkPoint® Connect order form, so you do not need to add any more fields for this payment mode. All you need to do is **complete the order form** and then you're ready to create your Thank You and Sorry pages.

For your information, when LinkPoint Connect receives an order from your web site, it will ask the customer for the following fields. All of these fields are required.

- the 1st line of the customer's street address
- the customer's zip code
- credit card type: MasterCard, Visa, American Express, ...
- credit card number
- the month and year that the credit card expires

When you use PayOnly mode, if there is more information (than what's listed above) which you require to process the order, you must collect and store the information yourself.

LinkPoint Connect does not collect or report any customer contact information (other than the minimum fields required for address verification) in PayOnly mode.

**[Complete the Form >>](#)**

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# PayPlus Mode Fields

To use PayPlus mode, your order page must contain a form with the following fields. Here are the fields we're going to send. This is the minimum set you must send when you use PayPlus mode.

- **bname**: the customer's billing name
- **baddr1**: your customer's billing address
- **bcity**: your customer's billing city
- **bstate**: your customer's billing state
- **bstate2**: your customer's billing state outside the US (required only if the billing country is not within the US)
- **bcountry**: your customer's billing country (required only if the customer's billing country is not the US)
- **bzip**: your customer's billing zip code

Copy the following fields to your order form page, just after the last fields we put there.

```
<input name="baddr1" type="text" value="101 Park Ave.">
<input name="bcity" type="text" value="Austin">
<input name="bstate" type="text" value="Texas">
<input name="bcountry" type="text" value="US">
<input name="bzip" type="text" value="77777">
```

This is all you need to use PayPlus mode, but you may also send several optional fields to LinkPoint® Connect , if you wish. Here are the optional fields you can use:

- **baddr2**: a second address line for the billing address
- **email**: the customer's e-mail address
- **oid**: order ID #
- **sname**: the name of the person to ship the order to
- **saddr1**: shipping address, line 1
- **saddr2**: shipping address, line 2
- **scity**: shipping city
- **sstate**: shipping state

- **sstate2**: shipping state (if outside the US)
- **szip**: shipping zip code
- **scountry**: shipping country (if outside the US)
- **phone**: your customer's phone number
- **fax**: your customer's fax number
- **subtotal**: the order subtotal
- **shipping**: the charge for shipping the order
- **tax**: the tax on the order
- **total**: the order total (this field should automatically be filled in from the chargetotal)

The HTML for these optional fields might look like this:

```
<input name="baddr2" value="Suite 207">
<input type="text" name="email">
<input type="hidden" name="oid" value="1230">
<input type="text" name="saddr1">
<input type="text" name="saddr2">
<input type="text" name="scity">
<input type="text" name="sstate">
<input type="text" name="sstate2">
<input type="text" name="scountry">
<input type="text" name="phone">
<input type="text" name="fax">
<input type="text" name="shipping" value="3.00">
<input type="text" name="tax" value="1.99">
<input type="text" name="subtotal" value="11.00">
```

Once you've finished adding the required PayPlus fields and any optional fields you wish to include in your order form, you're ready to finish up your form.

**[Complete the Form >>](#)**

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# Completing the Form

You've almost finished your order form. All you need now is the submit button and the closing form tag. Copy the HTML below into your order form page at the bottom of the form, just before the `</body>` tag.

```
<input type="submit" value="Continue to Secure Payment  
Form">  
</form>
```

You've finished your order form! Now you can go create your **Thank You and Sorry pages**.

**[Create Thank You and Sorry Pages >>](#)**

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# Thank You and Sorry Pages

In addition to an order form, you also need two places for us to return your customers to after they've placed an order. If the transaction was processed successfully, we'll send your customers to your Thank You page. If it was declined, they will go to your Sorry page.

Create two more html files: a Thank You page (e.g., `thankyou.html`) and a Sorry page (e.g., `sorry.html`) and copy them, along with your order form, to your web server. You can make these pages look like anything you want and you can put it anywhere on your server that you want; just make sure you know the URL (the web address) where you put these pages. We do recommend you include a link back to your homepage and some information about your return policy.

Here is some sample HTML for thank you and sorry pages for our example store:

## Sample HTML for a Thank You Page

```
<HTML>
<head>
<title>LinkPoint Connect Single Product Example</title>
</head>

<body>

<h1>Thank you for your order!<hr></h1>

<h3>You have purchased: the Thing golf putter</h3>
<blockquote>
Order amount: $65.00<br>
Shipping: $5.00<br>
Tax: $1.99<br>
<strong>Total: $71.99</strong>
</blockquote>
```

```
<p>We are so glad you've chosen to buy the Thing from Greg. <br>
Good luck on your next game!
<p><a href="http://www.greg.com">Return to Greg's home page.</a></p>
<P>
<font size=1 face=arial>YOUR return policy: We recommend you include
your return policy, including instructions for returns, somewhere clearly
visible on your site. This will help reduce chargebacks on your account.</p>

</font>
</body>
</HTML>
```

## Sample HTML for a Sorry Page

```
<HTML>
<head>
<title>LinkPoint Connect Single Product Example</title>
</head>

<body>

<h1>Sorry, we can't process your order.<hr></h1>

<IMG align=left alt="Paul Azinger" border=0 height =151 hspace=8
src=" ../images/azingerputter2.jpg" vspace=8 width=171 vheight="8">

<p>Thank you for visiting our store, but we are unable to process your order at this time. </p>
<p>Please visit us again soon.</p>
<p>Good luck on your next game!</p>
<p><a href="lpHTML-single-product-ex.HTML">Return to Greg's home page.</a></p>
```

```
</body>  
</HTML>
```

**[Telling us the URLs >>](#)**

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# Order Form, Thank You, and Sorry URLs

Before you can use LinkPoint® Connect you need to tell us:

- Where Orders will Come from (i.e., order submission form URL(s))
- Where to Send Customers after a Transaction (i.e, thank you and sorry URLs)

You also have the opportunity to customize your customer receipts.

To customize your LinkPoint Central :

1. Click on **Customization** in the **Main Menu Bar**,
2. Then click on **Settings** in the **Side Menu Box**.
3. A new browser window will open. You may also see a dialog box asking for storename, User ID and password. If this occurs, log in with your storename (or store number), User ID and password.
4. The **Connect Settings** form should appear.

For more information on your customization choices, see **Customizing Your Payment Form** and **Configuring Your Settings**

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# Finish the Tutorial

You've stepped through the whole tutorial, and you should now have:

1. a complete order form HTML page plus
2. a thank you page and
3. a sorry page

All three pages should be saved on your web server.

You should have properly filled in the **Connect Settings** form to tell us your Order Form URL, Thank You URL, and Sorry URL.

## Check your Order Form

The order form must have:

- The appropriate **form tag** to start the form, with method="post" and the correct server name specified
- The required fields: **storename**, **mode**, and **chargetotal**
- If the order is a **recurring transaction**, the fields required to make the transaction recurring:
  - **submode**: indicates that this is a recurring transaction
  - **periodicity**: tells us how often to charge the card
  - **installments**: the number of payments to charge the customer
  - **threshold**: the number of times to retry a failed transaction before contacting you
  - **startdate**: the date the recurring payments should begin
- All the required form fields for your chosen payment mode
  - For **PayOnly Mode**: only **storename**, **mode**, and **chargetotal** are required. You must collect and store any additional information you require.
  - For **PayPlus Mode**: in addition to **storename**, **mode**, and **chargetotal**, you must also send the fields listed below. (You also have the option to post many other optional fields.)
    - **bname**: the customer's billing name
    - **baddr1**: your customer's billing address

- **bcity**: your customer's billing city
- **bstate**: your customer's billing state
- **bstate2**: your customer's billing state outside the US (required only if the billing country is not within the US)
- **bcountry**: your customer's billing country (required only if the customer's billing country is not the US)
- **bzip**: your customer's billing zip code
- For **FullPay Mode**: only **storename**, **mode**, and **chargetotal** are required. We collect and store all the additional information for you.

## Ready for Testing!

Once you have done all this, you should be ready to test your order form! Go to your order form URL, enter data into the form, and submit the form. For testing purposes, you can use the card number 4111 1111 1111 1111, with any future date as the expiration date.

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# Create an Order Page to Set up Recurring Payments

Setting up recurring payments is much like setting up a single product order page, except there are a few extra fields required. Recurring payments are used for things like subscriptions or services. The HTML in the box below will create a basic page layout for our tutorial. You don't really need to examine any of this code (unless you want your store to look just like this)--it's just the introductory information at the top of the order page.

Copy the HTML shown below into a blank HTML document in your favorite HTML editor or Notepad. Save the file as **orderpage.HTML**.

```
<HTML>
<head>
<title>LinkPoint Connect Recurring Payments Example</title>
</head>

<body>

<h1>Golf Lessons from Greg!<hr></h1>

<IMG align=left alt="Golf Students" border=0 height =151 hspace=8 src="../images/golfers.jpg" vspace=8
width=171 vheight="8">
<h3>Learn How to Play Like a Pro!</h3>

<p>The guys from LinkPoint International, the ultimate experts in golf, bring you lessons that will teach you to
play like the big guys! You will learn from experienced teachers. A set of five lessons are included. </p>
<p>Only five easy payments of $65.00!!!!

<br clear=left><blockquote><strong>
<font color="green">Lesson #1: Set Up<br>
Lesson #2: Full Swing<br>
Lesson #3: Putting<br>
Lesson #4: Chipping<br>
Lesson #5: Sand Play<br>
</font></strong></blockquote></p>
Enter your information below and we will automatically bill your card once a month for five
months.</font></p>

</body> </HTML>
```

Done? Okay, let's go to the next step--**add the form** to send the customer's order information to LinkPoint Connect.

**Add the form >>**

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## Telling us this is a Recurring Transaction

Now we're going to add the HTML that will tell LinkPoint® Connect how often to charge the card, how many installments to charge, when to start charging the customer's card, and how many times it should retry each transaction if a transaction fails.

First, you'll need to tell LinkPoint Connect that this is a recurring transaction. You do that by using the **submode** field. Copy it and paste this HTML just before the **</body>** tag in your file **orderpage.HTML**.

```
<INPUT name="submode" value="periodic" type="hidden">
```

Recurring Payments Track:  
**Telling us How Often to Charge the Card >>**

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## Telling Us How Often to Charge the Card

Next we need to tell LinkPoint® Connect how often to charge the card (e.g., every month, every year, every 2 weeks). We do this by using the **periodicity** field.

The periodicity field is made up of two characters. The first character is a letter that tells LinkPoint Connect what unit of time to use (day=**d**, month=**m**, week=**w**, year=**y**). The second character is a number that tells it how often to charge the card. For example, if you want to charge the card every two weeks, the periodicity code would be **w2**.

In our example, we want to charge the card every 1 month, so our periodicity value is **m1**.

Copy this into your document right after the last stuff you copied there.

```
<INPUT name="periodicity" value="m1" type="hidden">
```

Recurring Payments Track:  
**Specifying How Many Payments to Charge >>**

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## Telling Us How Often to Charge the Card

We're making progress! The next thing we want to do is tell LinkPoint® Connect how many total payments to charge to the card.

In our example, we are charging the card for five months, so we would set the **installments** field value to **5**.

Copy this code just after the last code you copied there, and before the `</body>` tag.

```
<INPUT name="installments" value="5" type="hidden">
```

Recurring Payments Track:  
**[Setting the Threshold and Start Date >>](#)**

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## Setting Threshold and Start Date

We're almost through the periodic billing part! There are two more fields: **threshold** and **startdate**.

The **threshold** field tells LinkPoint Connect how many times to retry a transaction **before it notifies you**, if the transaction fails. Remember, you pay per transaction, so you want to balance what you're making from the sale against what it costs you to retry the transaction. LinkPoint Connect will keep retrying the transaction once per day until it hits the threshold value, then it will e-mail you to notify you that this transaction is failing, but it will continue trying to run the transaction once per day until it succeeds or you tell it to stop.

Here's the HTML for the threshold field. Copy this right before the `</body>` tag in your `orderpage.HTML` page.

```
<INPUT name="threshold" value="3" type="hidden">
```

The **startdate** field simply tells LinkPoint Connect when to begin to charge the card. The date is in the **YYYYMMDD** where **YYYY** is the four-digit year, **MM** is the 2-digit month, and **DD** is the two-digit day. So, for example, if you wanted to begin charging the card on January 2, 2001, the startdate value would be 20010102.

In our example, we're going to begin charging the card on November 25, 2004, so our startdate value is 20041125.

Copy this HTML into your document right after the last stuff you copied there.

```
<INPUT name="startdate" value="20041125" type="hidden">
```

We are done telling LinkPoint® Connect all about the recurring parts of the transaction,

so now we can go and select our Payment Mode.

**Selecting Payment Mode >>**

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# Sample Sale with Minimum Fields

Shown below is some sample HTML that shows an example Order Form that passes the Minimum Required Fields for a sale transaction to the Gateway payment forms. This same HTML can be used for either check or credit card transactions; the Gateway will automatically ask the customer to select a payment type (for those merchants who use VirtualCheck). If you copy this HTML for your own use, make sure you:

1. Change the value of **storename** from **1234567890** to your merchant storename (or store number) as specified in your Welcome E-mail.
2. If you are using a test store on the staging server, change the form action to ***<https://staging.linkpt.net/lpc/servlet/lppay>***.
3. Don't forget to fill out the **Settings** form within the **Customization** main menu selection before you attempt any transactions.

```
<html>
<head>
<title>Sample LinkPoint Connect Order Form</title>
</head>
<body>
<h1>Order Form</h1>
<p>Your order total is: $13.99.</p>
<FORM
action="https://www.linkpointcentral.com/lpc/servlet/lppay"
method="post">
<input type="hidden" name="storename"
value="1234567890">
<INPUT type="hidden" name="chargetotal" value="13.99">
<input type="hidden" name="txnorg" value="eci">
<input type="hidden" name="mode" value="payplus">
<input type="hidden" name="txntype" value="sale">
Address (1st line): <input type="text" name="baddr1" size="30"
maxlength="30"><br>
Zip code: <input type="text" name="bzip" size="5"
```

```
maxlength="10"> <br><br>
<INPUT type="submit" value="Continue to secure payment
form"> </Form>
</body>
</html>
```

This form would look like this:

## Order Form

Your order total is: \$13.99.

Address (1st line):

Zip code:

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# Sample Authorization with Minimum Fields

Shown below is some sample HTML that shows an example Order Form that passes the minimum required fields for an authorization transaction to the Gateway payment forms. If you copy this HTML for your own use, make sure you:

1. Change the value of **storename** from **1234567890** to your merchant storename (or store number) as specified in your Welcome E-mail.
2. If you are using a test store on the staging server, change the form action to ***<https://staging.linkpt.net/lpc/servlet/lppay>***.
3. Don't forget to fill out the **Settings** form within the **Customization** menu selection before you attempt any transactions.

```
<html>
<head>
<title>Sample LinkPoint Connect Order Form</title>
</head>
<body>
<h1>Order Form</h1>
<p>Your order total is: $13.99.</p>
<form
action="https://www.linkpointcentral.com/lpc/servlet/lppay"
method="post">
<input type="hidden" name="storename"
value="1234567890">
<input type="hidden" name="chargetotal" value="13.99">
<input type="hidden" name="mode" value="payplus">
<input type="hidden" name="txntype" value="preauth">
<input type="submit" value="Continue to secure payment
form">
</form>
</body>
</html>
```

This form would look like this:

**LinkPoint Connect Order Form**  
  
**Order Form**  
  
Your order total is: \$13.99.

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# Sample Post-Authorization with Minimum Fields

Shown below is some sample HTML that shows an example Order Form that passes the minimum required fields for a post-authorization transaction to the Gateway payment forms. If you copy this HTML for your own use, make sure you:

1. Change the value of **storename** from **1234567890** to your merchant storename (or store number) as specified in your Welcome E-mail.
2. If you are using a test store on the staging server, change the form action to ***https://staging.linkpt.net/lpc/servlet/lppay***.
3. Don't forget to fill out the **Settings** form within the **Customization** main menu selection before you attempt any transactions.

```
<html>
<head>
<title>Sample LinkPoint Connect Order Form</title>
</head>
<body>
<h1>Order Form</h1>
<p>Your order total is: $13.99.</p>
<form
action="https://www.linkpointcentral.com/lpc/servlet/lppay"
method="post">
<input type="hidden" name="storename"
value="1234567890">
<input type="hidden" name="txntype" value="postauth"><br>
<input type="hidden" name="chargetotal" value="13.99"><br>
Order ID: <input type="text" name="oid"
value="12345678"><br>
Card Type: <input type="text" name="cctype" value="V"
size="2"><br>
Card Number: <input type="text" name="cardnumber"><br>
```

```
Expiration Date: <input type="text" name="expmonth"
size="3"> /
<input type="text" name="expyear" size="3"><br>
Address1: <input type="text" name="baddr1"><br>
Zip Code: <input type="text" name="bzip"><br>
<input type="submit" value="Continue to secure payment
form">
</form>
</body>
</html>
```

This form would look like this:

## LinkPoint Connect Order Form

# Order Form

Your order total is: \$13.99.

Order ID:

Card Type:

Card Number:

Expiration Date:        /

Address1:

Zip Code:

# Sample Purchasing Card Sale

Shown below is some sample HTML that shows an example Sample Purchasing Card Sale payment form. If you copy this HTML for your own use, make sure you:

1. Change the value of **storename** from **1234567890** to your merchant storename (or store number) as specified in your Welcome E-mail.
2. If you are using a test store on the staging server, change the form action to ***<https://staging.linkpt.net/lpc/servlet/lppay>***.
3. Don't forget to fill out the **Settings** form within the **Customization** main menu selection before you attempt any transactions.

```
<html>
<head>
<title>Sample LinkPoint Connect Order Form</title>
</head>
<body>
<h1>Order Form</h1>
<form
action="https://www.linkpointcentral.com/lpc/servlet/lppay"
method="post">
<input type="hidden" name="storename"
value="1234567890">
<input type="hidden" name="chargetotal" value="1.99"><br>
<input type="hidden" name="tax" value="0.14"><br>
Charge Total: $1.99<br>
Tax: $1.99<br>
PO Number: <input type="text" name="ponumber"
size="25"><br>
<br>
Address1: <input type="text" name="baddr1"><br>
Zip Code: <input type="text" name="bzip"><br>
Credit Card: <input type="text" name="cardnumber"><br>
Expiration Date: <input type="text" name="expmonth"
```



```
size="3"> /  
<input type="text" name="expyear" size="3"><br>  
Card Type (V,M,D): <input type="text" name="cctype"><br>  
<br>  
<input type="submit" value="Continue to secure payment  
form"><br>  
</form>  
</body>
```

This form would look like this:

## Order Form

**Charge Total: \$1.99**

**Tax: \$0.14**

**PO Number:**

**Address1:**

**Zip Code:**

**Credit Card:**

**Expiration Date:**        /

**Card Type (V,M,D):**

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# Sample Sale with All Commonly Used Fields

Shown below is some sample HTML that shows an example Order Form that passes all the commonly used fields for a sale transaction to the Gateway payment forms. This same HTML can be used for either check or credit card transactions; the Gateway will automatically ask the customer to select a payment type (for those merchants who use VirtualCheck). If you copy this HTML for your own use, make sure you:

1. Change the value of **storename** from **1234567890** to your merchant storename (or store number) as specified in your Welcome E-mail.
2. If you are using a test store on the staging server, change the form action to ***<https://staging.linkpt.net/lpc/servlet/lppay>***.
3. Don't forget to fill out the **Settings** form within the **Customization** main menu selection before you attempt any transactions.

```
<html>
<head>
<title>Sample Order Form</title>
</head>
<body>
<h1>Order Form</h1>
<p>Your order total is: $13.99.</p>
<FORM
action="https://www.linkpointcentral.com/lpc/servlet/lppay"
method="post">
<input type="hidden" name="storename"
value="1234567890">
<input type="hidden" name="chargetotal" value="13.99">
<input type="hidden" name="txntype" value="sale">
Address1: <input type="text" name="baddr1"> <br>
Address2: <input type="text" name="baddr2"> <br>
City: <input type="text" name="bcity"> <br>
Company Name: <input type="text" name="bcompany"> <br>
Country: (2 character) <input type="text"
```

```

name="bcountry"><br>
Customer Name: <input type="text" name="bname"><br>
State: <input type="text" name="bstate"><br>
Province: <input type="text" name="bstate2"><br>
Zip Code: <input type="text" name="bzip"><br><br>

Credit Card: <input type="text" name="cardnumber"><br>
Card Code: <input type="text" name="cvm">
<input type="checkbox" name="cvnnotpres"> Code Not
Present<br>
Expiration Date: <input type="text" name="expmonth"
size="3"> /
<input type="text" name="expyear" size="3"><br>
Card Type (V,M,D): <input type="text" name="cctype"><br>
Email: <input type="text" name="email"><br>
Fax Number: <input type="text" name="fax"><br>
Phone Number: <input type="text" name="phone"><br>
<br>
<INPUT type="submit" value="Continue to secure payment
form"> </Form>
</body>
</html>

```

This form would look like this:

# Order Form

Your order total is: \$13.99.

**Address1:**

**Address2:**

**City:**

**Company Name:**

**Country: (2 character)**

**Customer Name:**

**State:**

**Province:**

**Zip Code:**

**Credit Card:**

**Card Code:**

**Code Not Present**

**Expiration Date:**        /

**Card Type (V,M,D):**

**Email:**

**Fax Number:**

**Phone Number:**

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## LinkPoint Connect Order Form

# Sample Minimum Sale Bypassing the Payment Form

Shown below is some sample HTML that shows an example Order Form that passes the minimum fields for a sale to the Gateway payment forms. If you copy this HTML for your own use, make sure you:

1. Change the value of **storename** from **1234567890** to your merchant storename (or store number) as specified in your Welcome E-mail.
2. If you are using a test store on the staging server, change the form action to ***<https://www.linkpointcentral.com/lpc/servlet/lppay>***.
3. Don't forget to fill out the **Settings** form within the **Customization** main menu selection before you attempt any transactions.

```
<html>
<head>
<title>Sample LinkPoint Connect Order Form</title>
</head>
<body>
<h1>Order Form</h1>
<p>Your order total is: $13.99.</p>
<FORM
action="https://www.linkpointcentral.com/lpc/servlet/lppay"
method="post">
<input type="hidden" name="storename"
value="1234567890">
<input type="hidden" name="chargetotal" value="13.99">
<input type="hidden" name="txntype" value="sale">
<input type="hidden" name="2000" value="Submit">
Address1: <input type="text" name="baddr1"> <br>
Zip Code: <input type="text" name="bzip"> <br>
Credit Card: <input type="text" name="cardnumber"> <br>
```

```
Expiration Date: <input type="text" name="expmonth"
size="3"> /
<input type="text" name="expyear" size="3"><br>
Card Type (V,M,D): <input type="text" name="cctype"><br>
<br>
<INPUT type="submit" value="Continue to secure payment
form"> </Form>
</body>
</html>
```

This form would look like this:

## Order Form

Your order total is: \$13.99.

Address1:

Zip Code:

Credit Card:

Expiration Date:        /

Card Type (V,M,D):



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# Sample Minimum Authorization Bypassing the Payment Form

Shown below is some sample HTML that shows an example Order Form that passes the minimum fields for an authorization to the Gateway payment forms. If you copy this HTML for your own use, make sure you:

1. Change the value of **storename** from **1234567890** to your merchant storename (or store number) as specified in your Welcome E-mail.
2. If you are using a test store on the staging server, change the form action to ***<https://www.linkpointcentral.com/lpc/servlet/lppay>***.
3. Don't forget to fill out the **Settings** form within the **Customization** main menu selection before you attempt any transactions.

```
<html>
<head>
<title>Sample LinkPoint Connect Order Form</title>
</head>
<body>
<h1>Order Form</h1>
<FORM
action="https://www.linkpointcentral.com/lpc/servlet/lppay"
method="post">
<input type="hidden" name="storename"
value="1234567890">
<input type="hidden" name="chargetotal" value="13.99">
<input type="hidden" name="txntype" value="preauth">
<input type="hidden" name="2000" value="Submit">
Address1: <input type="text" name="baddr1"> <br>
Zip Code: <input type="text" name="bzip"> <br>
Credit Card: <input type="text" name="cardnumber"> <br>
Expiration Date: <input type="text" name="expmonth"
size="3"> /
```

```
<input type="text" name="expyear" size="3"><br>
Card Type (V,M,D): <input type="text" name="cctype"><br>
<br>
<INPUT type="submit" value="Continue to secure payment
form"> </Form>
</body>
</html>
```

This form would look like this:

**LinkPoint® Connect Order Form**

## Order Form

**Address1:**

**Zip Code:**

**Credit Card:**

**Expiration Date:**        /

**Card Type (V,M,D):**

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# Sample Purchasing Card Sale Bypassing the Payment Form

Shown below is some sample HTML that shows an example Sample Purchasing Card Sale that bypasses the payment form. If you copy this HTML for your own use, make sure you:

1. Change the value of **storename** from **1234567890** to your merchant storename (or store number) as specified in your Welcome E-mail.
2. If you are using a test store on the staging server, change the form action to ***https://staging.linkpt.net/lpc/servlet/lppay***.
3. Don't forget to fill out the **Settings** form within the **Customization** main menu selection before you attempt any transactions.

```
<html>
<head>
<title>Sample LinkPoint Connect Order Form</title>
</head>
<body>
<h1>Order Form</h1>
<form
action="https://www.linkpointcentral.com/lpc/servlet/lppay"
method="post">
<input type="hidden" name="storename"
value="1234567890">
<input type="hidden" name="2000" value="Submit">
<input type="hidden" name="chargetotal" value="1.99"><br>
<input type="hidden" name="tax" value="0.14"><br>
Charge Total: $1.99<br>
Tax: $1.99<br>
PO Number: <input type="text" name="ponumber"
size="25"><br>
<br>
```

```
Address1: <input type="text" name="baddr1"><br>
Zip Code: <input type="text" name="bzip"><br>
Credit Card: <input type="text" name="cardnumber"><br>
Expiration Date: <input type="text" name="expmonth"
size="3"> /
<input type="text" name="expyear" size="3"><br>
Card Type (V,M,D): <input type="text" name="cctype"><br>
<br>
<input type="submit" value="Continue to secure payment
form"><br>
</form>
</body>
```

This form would look like this:

## Order Form

Charge Total: \$1.99

Tax: \$0.14

PO Number:

Address1:

Zip Code:

Credit Card:

Expiration Date:        /

Card Type (V,M,D):

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## LinkPoint Connect Order Form

# Sample Common Sale Bypassing the Payment Form

Shown below is some sample HTML that shows an example Order Form that passes the common fields for a sale to the Gateway payment forms. If you copy this HTML for your own use, make sure you:

1. Change the value of **storename** from **1234567890** to your merchant storename (or store number) as specified in your Welcome E-mail.
2. If you are using a test store on the staging server, change the form action to ***<https://www.linkpointcentral.com/lpc/servlet/lppay>***.
3. Don't forget to fill out the **Settings** form within the **Customization** main menu selection before you attempt any transactions.

```
<html>
<head>
<title>Sample LinkPoint Connect Order Form</title>
</head>
<body>
<h1>Order Form</h1>
<p>Your order total is: $13.99.</p>
<FORM
action="https://www.linkpointcentral.com/lpc/servlet/lppay"
method="post">
<input type="hidden" name="storename"
value="1234567890">
<input type="hidden" name="chargetotal" value="13.99">
<input type="hidden" name="txntype" value="sale">
<input type="hidden" name="2000" value="Submit">
Address1: <input type="text" name="baddr1"> <br>
City: <input type="text" name="bcity"> <br>
Company Name: <input type="text" name="bcompany"> <br>
```

```

Country: (2 character) <input type="text"
name="bcountry"><br>
Customer Name: <input type="text" name="bname"><br>
State: <input type="text" name="bstate"><br>
Province: <input type="text" name="bstate2"><br>
Zip Code: <input type="text" name="bzip"><br>
Phone Number: <input type="text" name="phone"><br>
<br>
Credit Card: <input type="text" name="cardnumber"><br>
Expiration Date: <input type="text" name="expmonth"
size="3"> /
<input type="text" name="expyear" size="3"><br>
Card Type (V,M,D): <input type="text" name="cctype"><br>
<br>
<INPUT type="submit" value="Continue to secure payment
form"> </Form>
</body>
</html>

```

This form would look like this:

## Order Form

Your order total is: \$13.99.

Address1:

City:

Company Name:

Country: (2 character)

Customer Name:

State:

Province:

**Zip Code:**

**Phone Number:**

**Credit Card:**

**Expiration Date:**        /

**Card Type (V,M,D):**

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# Sample Sale using Payer Authentication Services (Verified by Visa® / MasterCard® SecureCode™)\*

Shown below is some sample HTML that shows an example of how to use Verified by Visa® / MasterCard SecureCode by using an Order Form that passes the minimum required fields for a sale transaction to the Gateway. Note the bolded lines of HTML; this is the line that tells the gateway to invoke VBV / SecureCode. If you copy this HTML for your own use, make sure you:

1. Change the value of **storename** from **1234567890** to your merchant storename (or store number) as specified in your Welcome E-mail.
2. Change the value of the **responseURL** from **<http://www.yourserver.com/cgi-bin/thankyou.asp>** to the page where you'd like your customer to go after the transaction is complete. If you wish to collect the transaction results, you should use a CGI script.
3. If you are using a test store on the staging server, change the form action to **<https://staging.linkpt.net/lpc/servlet/lppay>**.
4. Don't forget to fill out the **Settings** form within the **Customization** main menu selection before you attempt any transactions.
5. Check whether your acquiring bank is certified for both payer authentication services. If the acquiring bank is not certified for both services, any attempts made for the non-certified service will result in an error code. That is, if your acquiring bank is certified for Verified by Visa, but not for MasterCard SecureCode, MasterCard transaction attempts will result in an error (but only if you send them with `authenticateTransaction` set to "true"). We suggest you take the following actions to avoid this situation:
  - a. Check with your acquiring bank or merchant service provider to find out whether your acquiring bank is certified for BOTH Verified by Visa and MasterCard SecureCode.
  - b. If your acquiring bank is certified for one, but not the other, add a mechanism to your web site to check for credit card type. You can do this either by checking the credit card number bin range or you can request the information from the customer.
  - c. For the credit card type with the unsupported service, do not attempt to

authenticate the user (e.g., set the value of **authenticateTransaction** to "false" or leave it blank).

```
<html>
<head>
<title>Sample LinkPoint Connect Order Form</title>
</head>
<body>
<h1>Order Form</h1>
<p>Your order total is: $13.99.</p>
<FORM
action="https://www.linkpointcentral.com/lpc/servlet/lppay"
method="post">
<input type="hidden" name="storename"
value="1234567890">
<INPUT type="hidden" name="chargetotal" value="13.99">
<input type="hidden" name="txnorg" value="eci">
<input type="hidden" name="txntype" value="sale">
<input type="hidden" name="authenticateTransaction"
value="true">
<input type="hidden" name="responseURL"
value="http://www.yourserver.com/cgi-
bin/thankyou.asp">
Your name: <input type="text" name="bname"> <br>
Your credit card number: <input type="text"
name="cardnumber"> <br>
Expiration Date: <input type="text" name="expmonth"
size="3"> /
<input type="text" name="expyear" size="3"> <br>
Address (1st line): <input type="text" name="baddr1" size="30"
maxlength="30"> <br>
Zip code: <input type="text" name="bzip" size="5"
maxlength="10"> <br> <br>
```

```
<INPUT type= "submit" value= "Continue"> </Form>
</body>
</html>
```

This form would look like this:

## Order Form

Your order total is: \$13.99.

Your name:

Your credit card number:

Expiration Date:        /

Address (1st line):

Zip code:

\*As of 12 March 2004 Verified by Visa®/Mastercard® SecureCode™ is in beta test and will be available to the general merchant population upon completion of testing. Please contact your product manager for further information.

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# Sample Code for US State

The sample HTML code below can be used for any data field that requires a 2-letter US state code as a value. This includes fields such as **bstate**, **sstate**, **dlistate**, and **bankstate**.

## Sample Code

```
<select NAME="bstate" SIZE="1">
  <option value=""> ... </option>
  <option value="AK"> AK </option>
  <option value="AL"> AL </option>
  <option value="AR"> AR </option>
  <option value="AZ"> AZ </option>
  <option value="CA"> CA </option>
  <option value="CO"> CO </option>
  <option value="CT"> CT </option>
  <option value="DC"> DC </option>
  <option value="DE"> DE </option>
  <option value="FL"> FL </option>
  <option value="GA"> GA </option>
  <option value="HI"> HI </option>
  <option value="IA"> IA </option>
  <option value="ID"> ID </option>
  <option value="IL"> IL </option>
  <option value="IN"> IN </option>
  <option value="KS"> KS </option>
  <option value="KY"> KY </option>
  <option value="LA"> LA </option>
  <option value="MA"> MA </option>
  <option value="MD"> MD </option>
  <option value="ME"> ME </option>
  <option value="MI"> MI </option>
```

```
<option value="MN"> MN </option>
<option value="MO"> MO </option>
<option value="MS"> MS </option>
<option value="MT"> MT </option>
<option value="NC"> NC </option>
<option value="ND"> ND </option>
<option value="NE"> NE </option>
<option value="NH"> NH </option>
<option value="NJ"> NJ </option>
<option value="NM"> NM </option>
<option value="NV"> NV </option>
<option value="NY"> NY </option>
<option value="OH"> OH </option>
<option value="OK"> OK </option>
<option value="OR"> OR </option>
<option value="PA"> PA </option>
<option value="PR"> PR </option>
<option value="RI"> RI </option>
<option value="SC"> SC </option>
<option value="SD"> SD </option>
<option value="TN"> TN </option>
<option value="TX"> TX </option>
<option value="UT"> UT </option>
<option value="VA"> VA </option>
<option value="VI"> VI </option>
<option value="VT"> VT </option>
<option value="WA"> WA </option>
<option value="WI"> WI </option>
<option value="WV"> WV </option>
<option value="WY"> WY </option>
</select>
```

To make one state pre-selected by default, simply add ***selected="1"*** to the option tag, like this:

```
<option value="CA" selected="1">
```

This would show California as the selected state. It would show on a form like this:

State:

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# Sample Code for Country

The sample HTML code below can be used for any data field that requires a 2-letter country code as a value. This includes fields such as **bcountry** and **scountry**. The sample HTML code shown below is helpful when you are collecting international addresses. The US is selected by default; to make another country pre-selected by default, simply move the **selected="1"** to the option tag for the desired country.

## Sample Code

```
<select name="bcountry" size="1">
  <option value="AF">Afghanistan</option>
  <option value="AL">Albania</option>
  <option value="DZ">Algeria</option>
  <option value="AS">American Samoa</option>
  <option value="AD">Andorra</option>
  <option value="AO">Angola</option>
  <option value="AI">Anguilla</option>
  <option value="AQ">Antarctica</option>
  <option value="AG">Antigua And Barbuda</option>
  <option value="AR">Argentina</option>
  <option value="AM">Armenia</option>
  <option value="AW">Aruba</option>
  <option value="AU">Australia</option>
  <option value="AT">Austria</option>
  <option value="AZ">Azerbaijan</option>
  <option value="BS">Bahamas</option>
  <option value="BH">Bahrain</option>
  <option value="BD">Bangladesh</option>
  <option value="BB">Barbados</option>
  <option value="BY">Belarus</option>
  <option value="BE">Belgium</option>
  <option value="BZ">Belize</option>
```

< option value= "BJ"> Benin< /option>  
< option value= "BM"> Bermuda< /option>  
< option value= "BT"> Bhutan< /option>  
< option value= "BO"> Bolivia< /option>  
< option value= "BA"> Bosnia And Herzegowina< /option>  
< option value= "BW"> Botswana< /option>  
< option value= "BV"> Bouvet Island< /option>  
< option value= "BR"> Brazil< /option>  
< option value= "IO"> British Indian Ocean Territory< /option>  
< option value= "BN"> Brunei Darussalam< /option>  
< option value= "BG"> Bulgaria< /option>  
< option value= "BF"> Burkina Faso< /option>  
< option value= "BI"> Burundi< /option>  
< option value= "KH"> Cambodia< /option>  
< option value= "CM"> Cameroon< /option>  
< option value= "CA"> Canada< /option>  
< option value= "CV"> Cape Verde< /option>  
< option value= "KY"> Cayman Islands< /option>  
< option value= "CF"> Central African Republic< /option>  
< option value= "TD"> Chad< /option>  
< option value= "CL"> Chile< /option>  
< option value= "CN"> China< /option>  
< option value= "CX"> Christmas Island< /option>  
< option value= "CC"> Cocos (Keeling) Islands< /option>  
< option value= "CO"> Colombia< /option>  
< option value= "KM"> Comoros< /option>  
< option value= "CG"> Congo< /option>  
< option value= "CK"> Cook Islands< /option>  
< option value= "CR"> Costa Rica< /option>  
< option value= "CI"> Cote D'Ivoire< /option>  
< option value= "HR"> Croatia< /option>  
< option value= "CU"> Cuba< /option>



< option value= "CY"> Cyprus< /option>  
< option value= "CZ"> Czech Republic< /option>  
< option value= "DK"> Denmark< /option>  
< option value= "DJ"> Djibouti< /option>  
< option value= "DM"> Dominica< /option>  
< option value= "DO"> Dominican Republic< /option>  
< option value= "TP"> East Timor< /option>  
< option value= "EC"> Ecuador< /option>  
< option value= "EG"> Egypt< /option>  
< option value= "SV"> El Salvador< /option>  
< option value= "GQ"> Equatorial Guinea< /option>  
< option value= "ER"> Eritrea< /option>  
< option value= "EE"> Estonia< /option>  
< option value= "ET"> Ethiopia< /option>  
< option value= "FK"> Falkland Islands< /option>  
< option value= "FO"> Faroe Islands< /option>  
< option value= "FJ"> Fiji< /option>  
< option value= "FI"> Finland< /option>  
< option value= "FR"> France< /option>  
< option value= "FX"> France, Metropolitan < /option>  
< option value= "GF"> French Guiana< /option>  
< option value= "PF"> French Polynesia< /option>  
< option value= "TF"> French Southern Territories< /option>  
< option value= "GA"> Gabon< /option>  
< option value= "GM"> Gambia< /option>  
< option value= "GE"> Georgia< /option>  
< option value= "DE"> Germany< /option>  
< option value= "GH"> Ghana< /option>  
< option value= "GI"> Gibraltar< /option>  
< option value= "GR"> Greece< /option>  
< option value= "GL"> Greenland< /option>  
< option value= "GD"> Grenada< /option>

```
< option value= "GP"> Guadeloupe< /option>
< option value= "GU"> Guam< /option>
< option value= "GT"> Guatemala< /option>
< option value= "GN"> Guinea< /option>
< option value= "GW"> Guinea-Bissau< /option>
< option value= "GY"> Guyana< /option>
< option value= "HT"> Haiti< /option>
< option value= "HM"> Heard And Mc Donald Islands< /option>
< option value= "HN"> Honduras< /option>
< option value= "HK"> Hong Kong< /option>
< option value= "HU"> Hungary< /option>
< option value= "IS"> Iceland< /option>
< option value= "IN"> India< /option>
< option value= "ID"> Indonesia< /option>
< option value= "IR"> Iran< /option>
< option value= "IQ"> Iraq< /option>
< option value= "IE"> Ireland< /option>
< option value= "IL"> Israel< /option>
< option value= "IT"> Italy< /option>
< option value= "JM"> Jamaica< /option>
< option value= "JP"> Japan< /option>
< option value= "JO"> Jordan< /option>
< option value= "KZ"> Kazakhstan< /option>
< option value= "KE"> Kenya< /option>
< option value= "KI"> Kiribati< /option>
< option value= "KP"> North Korea< /option>
< option value= "KR"> South Korea< /option>
< option value= "KW"> Kuwait< /option>
< option value= "KG"> Kyrgyzstan< /option>
< option value= "LA"> Lao People's Republic< /option>
< option value= "LV"> Latvia< /option>
< option value= "LB"> Lebanon< /option>
```

< option value= "LS"> Lesotho< /option>  
< option value= "LR"> Liberia< /option>  
< option value= "LY"> Libyan Arab Jamahiriya< /option>  
< option value= "LI"> Liechtenstein< /option>  
< option value= "LT"> Lithuania< /option>  
< option value= "LU"> Luxembourg< /option>  
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< option value= "MW"> Malawi< /option>  
< option value= "MY"> Malaysia< /option>  
< option value= "MV"> Maldives< /option>  
< option value= "ML"> Mali< /option>  
< option value= "MT"> Malta< /option>  
< option value= "MH"> Marshall Islands< /option>  
< option value= "MQ"> Martinique< /option>  
< option value= "MR"> Mauritania< /option>  
< option value= "MU"> Mauritius< /option>  
< option value= "YT"> Mayotte< /option>  
< option value= "MX"> Mexico< /option>  
< option value= "FM"> Micronesia< /option>  
< option value= "MD"> Moldova< /option>  
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< option value= "MN"> Mongolia< /option>  
< option value= "MS"> Montserrat< /option>  
< option value= "MA"> Morocco< /option>  
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< option value= "MM"> Myanmar< /option>  
< option value= "NA"> Namibia< /option>  
< option value= "NR"> Nauru< /option>  
< option value= "NP"> Nepal< /option>  
< option value= "NL"> Netherlands< /option>

< option value= "AN"> Netherlands Antilles< /option>  
< option value= "NC"> New Caledonia< /option>  
< option value= "NZ"> New Zealand< /option>  
< option value= "NI"> Nicaragua< /option>  
< option value= "NE"> Niger< /option>  
< option value= "NG"> Nigeria< /option>  
< option value= "NU"> Niue< /option>  
< option value= "NF"> Norfolk Island< /option>  
< option value= "MP"> Northern Mariana Islands< /option>  
< option value= "NO"> Norway< /option>  
< option value= "OM"> Oman< /option>  
< option value= "PK"> Pakistan< /option>  
< option value= "PW"> Palau< /option>  
< option value= "PA"> Panama< /option>  
< option value= "PG"> Papua New Guinea< /option>  
< option value= "PY"> Paraguay< /option>  
< option value= "PE"> Peru< /option>  
< option value= "PH"> Philippines< /option>  
< option value= "PN"> Pitcairn< /option>  
< option value= "PL"> Poland< /option>  
< option value= "PT"> Portugal< /option>  
< option value= "PR"> Puerto Rico< /option>  
< option value= "QA"> Qatar< /option>  
< option value= "RE"> Reunion< /option>  
< option value= "RO"> Romania< /option>  
< option value= "RU"> Russian Federation< /option>  
< option value= "RW"> Rwanda< /option>  
< option value= "KN"> Saint Kitts And Nevis< /option>  
< option value= "LC"> Saint Lucia< /option>  
< option value= "VC"> Saint Vincent And The Grenadines< /option>  
< option value= "WS"> Samoa< /option>  
< option value= "SM"> San Marino< /option>

<option value="ST">Sao Tome And Principe</option>  
<option value="SA">Saudi Arabia</option>  
<option value="SN">Senegal</option>  
<option value="SC">Seychelles</option>  
<option value="SL">Sierra Leone</option>  
<option value="SG">Singapore</option>  
<option value="SK">Slovakia</option>  
<option value="SI">Slovenia</option>  
<option value="SB">Solomon Islands</option>  
<option value="SO">Somalia</option>  
<option value="ZA">South Africa</option>  
<option value="GS">South Georgia & South Sandwich Islands</option>  
<option value="ES">Spain</option>  
<option value="LK">Sri Lanka</option>  
<option value="SH">St Helena</option>  
<option value="PM">St Pierre and Miquelon</option>  
<option value="SD">Sudan</option>  
<option value="SR">Suriname</option>  
<option value="SJ">Svalbard And Jan Mayen Islands</option>  
<option value="SZ">Swaziland</option>  
<option value="SE">Sweden</option>  
<option value="CH">Switzerland</option>  
<option value="SY">Syrian Arab Republic</option>  
<option value="TW">Taiwan</option>  
<option value="TJ">Tajikistan</option>  
<option value="TZ">Tanzania</option>  
<option value="TH">Thailand</option>  
<option value="TG">Togo</option>  
<option value="TK">Tokelau</option>  
<option value="TO">Tonga</option>  
<option value="TT">Trinidad And Tobago</option>  
<option value="TN">Tunisia</option>

```
< option value= "TR" > Turkey< /option>
< option value= "TM" > Turkmenistan< /option>
< option value= "TC" > Turks And Caicos Islands< /option>
< option value= "TV" > Tuvalu< /option>
< option value= "UG" > Uganda< /option>
< option value= "UA" > Ukraine< /option>
< option value= "AE" > United Arab Emirates< /option>
< option value= "GB" > United Kingdom/Great Britain< /option>
< option value= "US" selected= "1" > United States< /option>
< option value= "UM" > United States Minor Outlying Islands< /option>
< option value= "UY" > Uruguay< /option>
< option value= "UZ" > Uzbekistan< /option>
< option value= "VU" > Vanuatu< /option>
< option value= "VA" > Vatican City State< /option>
< option value= "VE" > Venezuela< /option>
< option value= "VN" > Viet Nam< /option>
< option value= "VG" > Virgin Islands (British)< /option>
< option value= "VI" > Virgin Islands (U.S.)< /option>
< option value= "WF" > Wallis And Futuna Islands< /option>
< option value= "EH" > Western Sahara< /option>
< option value= "YE" > Yemen< /option>
< option value= "ZR" > Zaire< /option>
< option value= "ZM" > Zambia< /option>
< option value= "ZW" > Zimbabwe< /option>
< option value= "ZZ" > Other-Not Shown< /option>
< /select>
```

This would show on a form like this:

Country:

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# Understanding Transaction Results

After you run a transaction with LinkPoint® Connect , the Gateway returns information to the merchant's Web server. For credit cards, the information returned includes the approval code. The approval code is a key piece of information that shows the AVS and card code comparison results.

## Transaction approval code

Other than the transaction status, this is the most significant portion of the transaction results. The approval code is returned in the **approval\_code** field. The field will be set to a value, which will contain a rather cryptic bunch of numbers and letters. An example of an approval code is:

**Y:0097820000019564:YNA**M:12345678901234567890123:

The **Y** at the beginning of the string indicates that this transaction was approved. When the transaction is declined, the approval code will begin with **D:** (for Declined) or **R:** (for Referral, indicating that the merchant should call for a voice authorization).

The next 6 digits of this line (in this example, **009782**) are the Approval number.

The next 10 digits (**0000019564**) are the Reference number.

The first three alphabetic characters in the middle (**YNA**) make up the **AVS Code**. (Pay close attention to the AVS code because it can help you prevent fraud and costly chargebacks. For more information, see **Using Address Verification**.)

The last alphabetic character in the middle (**M**) is a code indicating whether the card code matched the card-issuing bank's code. An "M" indicates that the code matched. This code may or may not be present, depending on whether the card code was passed and the service was available for the type of card used. For more information on card codes, see **Card Code Information**.

The remaining portion of the approval code (12345678901234567890123) is the Leaseline transaction identifier. Not all transactions have an associated leaseline transaction identifier.

If the transaction was Declined (for any reason), a reason for the decline may be returned in the **failReason** data field. See **Response Fields** for further information on data returned from a transaction from an HTML form.

## Declined Transactions

If the transaction results are DECLINED, the approval code returned will be in a slightly different format. Reasons for the decline are typically given following the D or R.

A sample **Referred Response** is shown below. When you receive this response, you should call for voice authorization.

**R**:Referral (Call Voice Center)

A sample **Declined Response** is shown below. **YYYP** is the AVS/CVM response. See **Using Address Verification** and **Card Code Information** for further information on AVS and CVM.

**D**:Declined:YYYP:

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# Response Fields

After a transaction is processed, LinkPoint® Connect posts result fields back to the merchant Web site. The fields posted include:

- All fields posted from the merchant order form
- All custom fields posted from the merchant order form
- Extra response fields that indicate the status of the transaction (listed below)

Field Name	Possible Values	Purpose
<b>approval_code</b>	Used for credit card orders only. If the order was approved, it generally follows this format:  0097820000019564:YNAM:12345678901234567890123:  See <b>Results</b> for a complete explanation.	Unique approval code for the transaction. Includes AVS and Card Code response for credit card orders
<b>status</b>	For credit cards, the status will be set to one of the following values: <b>Approved</b> , <b>Declined</b> , or <b>Fraud</b> . For checks the status will be set to <b>Submitted</b> if the order was submitted successfully or <b>Declined</b> if the order was immediately declined. If a VirtualCheck order occurs, the <b>failReason</b> field may include information the merchant must pass to consumer.	Approval status for this order
<b>failReason</b>	This field may contain a variety of error messages to explain specific errors that may occur. If a VirtualCheck transaction is declined because of credit reasons, this field will contain a message that must be displayed to the customer. This is automatically displayed if the merchant uses the LinkPoint Connect response page on the Gateway. If the merchant bypasses the LinkPoint Connect response page, it is the merchant's responsibility to display this information to the consumer.	To provide additional information about errors and declines.

<b>oid</b>	<p>A string. A typical order ID assigned by the gateway might look like this:</p> <p style="text-align: center;">60.222.10.60-1064863861-337-503200-1</p> <p>If not posted by the merchant Web site, the Gateway automatically assigns an order ID to each transaction.</p>	Unique order ID number for this transaction.
<b>ttime</b>	<p>Follows the format: <i>Day Mon DD HH:MM:SS YYYY</i>. Example: Thu Sep 18 09:14:32 2003</p>	Date and time the transaction occurred

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# Fraud Decline Messages

When a specific transaction is declined because of the risk of fraud, the following messages may be returned in the **r\_error** data field.

Response Message	Description
<b>The host you are ordering from has been blocked.</b>	The merchant has blocked the customer's host.
<b>The credit card you are using has been blocked.</b>	The merchant has blocked the customer's credit card number.
<b>The domain of your host has been blocked.</b>	The merchant has blocked the customer's domain name.
<b>The class C subnet for this IP has been blocked.</b>	The merchant has blocked the customer's Class C address.
<b>The name that was entered has been blocked.</b>	The merchant has temporarily blocked the customer's name.
<b>The host you are ordering from has been temporarily blocked.</b>	The merchant has temporarily blocked the customer's host.
<b>The credit card you are using has been temporarily blocked.</b>	The merchant has temporarily blocked the customer's credit card.
<b>The purchase amount exceeds the merchant approved limit.</b>	The total amount of the order exceeds the maximum purchase limit set by the merchant.
<b>Merchant transaction limit is less than the amount requested for that transaction.</b>	The total amount of the order is less than the minimum purchase limit set by the merchant.

## **DUPLICATE**

A Transaction for the identical dollar amount and the identical credit card was processed within the last X hours. X is generally 24 hours, but can be altered by changing the duplicate lockout time in the merchant's fraud protection settings.

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# VirtualCheck Errors\*

The errors below may be returned from the API when a validation or transmission error occurs in processing a VirtualCheck transaction.

Error Code	Error Message	Comments
Status code 0	duplicate txn, stop	Two identical transactions were received. This is the second, which will not be processed.
Status code 10	Invalid parameters	Check input parameter format and validity. Check that all required parameters were included.
Status code 20	Dig Sig invalid	Check digital certificate for merchant site
Status code 30	User Cancelled auth -- Or -- incomplete data	User cancelled the transaction or not all required fields were provided
Status code 40	User account error -- Or -- We are sorry that we cannot accept your check at this time. Our decision is based, in whole or in part, on information provided to us by TeleCheck. We encourage you to call TeleCheck at 1-877-678-5898 or write TeleCheck	If this text block is included with the response, the merchant has a legal obligation to display it to the consumer.



	<p>Customer Care at P.O. Box 4513, Houston, TX 77210-4513. Please provide TeleCheck your driver's license number and the state where it was issued, and the complete banking numbers printed on the bottom of your check. Under the Fair Credit Reporting Act, you have the right to a free copy of your information held in TeleCheck's files within 60 days from today. You may also dispute the accuracy or completeness of any information in TeleCheck's consumer report. TeleCheck did not make the adverse decision to not accept your check and is unable to explain why this decision was made.</p>	
Status code 50	System not available	Contact customer support if problem persists.

110	Payment Authorization Invalid	There is no matching authorization for this Merchant; the authorization has expired or is voided; or the transaction cannot be voided because a payment has already been requested for the authorization. The Merchant must correct the problem and resubmit the Clearing Request as appropriate.
120	Clearing entry invalid	One or more fields were missing or malformed. The Merchant must correct the problem and resubmit the Clearing Request as appropriate.
130	Transfer amount invalid.	The amount requested; or the sum of all partial payments up to and including this transaction exceed the original authorization amount; or the amount field was malformed. The Merchant must correct the problem and resubmit the Clearing Request as appropriate.

140	Account Disabled	The user or Merchant account has been disabled. The Merchant should verify their account status or contact the user to find another payment method.
180	Authorization Void confirmation	Confirmation to the Merchant that an Authorization Void was received and completed. This is as initiated by the Merchant or user. If initiated by the user, the Message field will contain additional information.
210	Account Invalid.	User's checking account is no longer active. TeleCheck will attempt to contact the user to correct the problem. If unsuccessful, the Merchant will receive a Funds Transfer Notification with a debit or credit as necessary to reverse the transaction.
220	Stop Payment.	The user has placed a stop payment on this specific transaction. No action required. This is a notification.

230	NSF	Insufficient funds notification. TeleCheck will re-present up to twice for funds transfer, as specified by the Merchant. The user will also be contacted to correct the problem. If successful, the Merchant will not receive any other notifications. If we are unable to obtain funds from the user, funds will be reversed from the Merchant's account.
240	Final NSF	Insufficient funds notification. Funds will be reversed from the Merchant's account. The Merchant will receive a Funds Transfer Notification with a debit or credit as necessary to reverse the transaction.
LP-8996	Non-live TeleCheck transactions are not supported.	VirtualCheck account not set up yet. Check with your sales agent or merchant services on account status.
LP-001 to LP-008		Contact customer support if problem persists.

32001	CheckErr: Invalid order data.	
32002	CheckErr: Invalid check data.	
32003	CheckErr: Invalid request.	
32004	CheckErr: Invalid account type.	
32005	CheckErr: Invalid transit routing.	
32006	CheckErr: Invalid MICR.	
32007	CheckErr: Invalid check number.	
32008	CheckErr: Invalid check comment.	
32009	CheckErr: Routing number does not match.	
32010	CheckErr: Check order type is wrong.	
32011	CheckErr: Invalid check order data.	
32012	CheckErr: Error inserting order.	
32013	CheckErr: Error inserting transaction.	
32014	CheckErr: Error inserting batch transaction.	

32015	CheckErr: Unable to verify check processing status.	
32016	CheckErr: Error deleting check batch entry.	
32017	CheckErr: Check sent for processing.	You may be trying to void a check that has been sent for processing.
32018	CheckErr: Error voiding check.	
32019	CheckErr: Error updating transaction.	

## Other Text-Based Messages that May Occur

- Your session has expired.
- You have exceeded the maximum number of authorization attempts. Please choose another payment option.
- We are unable to verify your checking account information. Please review the information you entered to ensure that all information is correct, then click **Authorize**.
- We are unable to verify your checking account information because your bank account may not be set up to handle electronic funds transfers through the Automated Clearinghouse (ACH). Please contact your bank to determine whether this account accepts Automated Clearinghouse (ACH) transactions. If you have another checking account, you may change your routing and account number information below.
  - Please enter a First Name.
  - Please enter a valid First Name.
  - Please enter a Last Name.
  - Please enter a valid Last Name.
  - Please enter an Address.
  - Please enter a valid Address (Address Line 1).
  - Please enter a valid Address (Address Line 2).
  - Please enter a City.
  - Please enter a valid City.

- Please enter your entire Driver's License or State ID Number.
- Please make sure all the information is entered correctly and submit your request again. You may also select another payment option.
- Please enter a valid Driver's License or State ID Number.
- Please select the state where your Driver's License or State ID was issued.
- Please select a State.
- Please enter a ZIP Code.
- Please enter a valid ZIP Code.
- Please enter an Email.
- Please enter a valid Email.
- Please enter a Home Phone Number.
- Please enter a valid Home Phone Number.
- Please enter the name of your Bank.
- Please enter valid information for the name of your Bank.
- Please select a Bank State.
- Please enter a Routing Number.
- Please enter a valid Routing Number.
- Please enter a Checking Account Number.
- Please enter a valid Checking Account Number.

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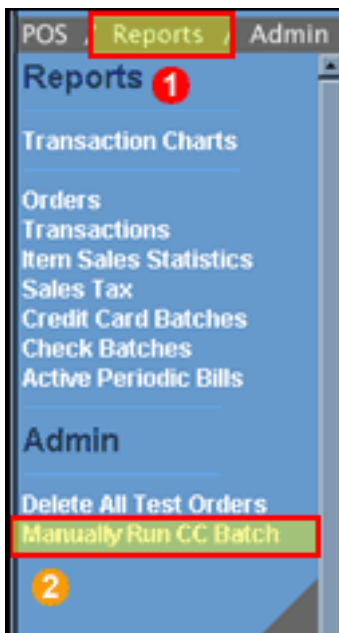
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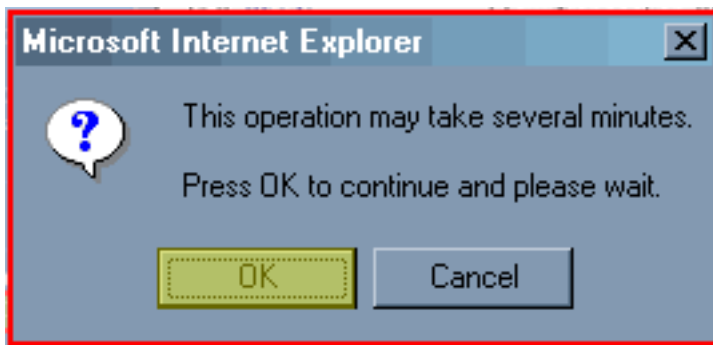
# Manually Run Credit Card Batch

Credit card batches are automatically run at 6:00 pm (PST) every day and runs until all batches are processed. If you wish, you can also choose to run your credit card batch yourself by using this function. To run the batch at your convenience, follow the steps below, and your batch will be immediately queued to run.

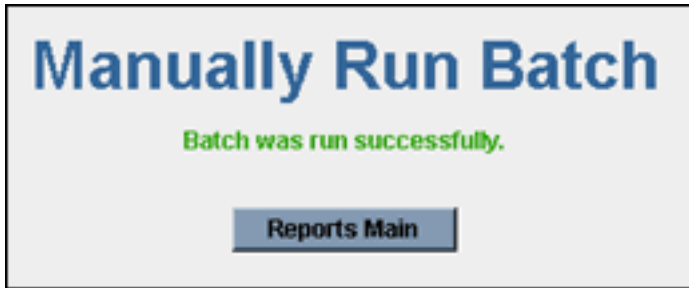
1. Click on **Reports** on the **Main Menu Bar**.
2. Either in the **Side Menu Box** or in the main content area, click on the words **Manually Run Credit Card Batch**.



3. A dialog box will appear, with the message, "This operation may take several minutes. Press OK to continue and please wait." Click on the **OK** button to continue, or the **Cancel** button if you are not ready to delete all your test orders.



4. If the operation was successful, a message will appear stating that the batch was run successfully. If it was not successful, try the process again.



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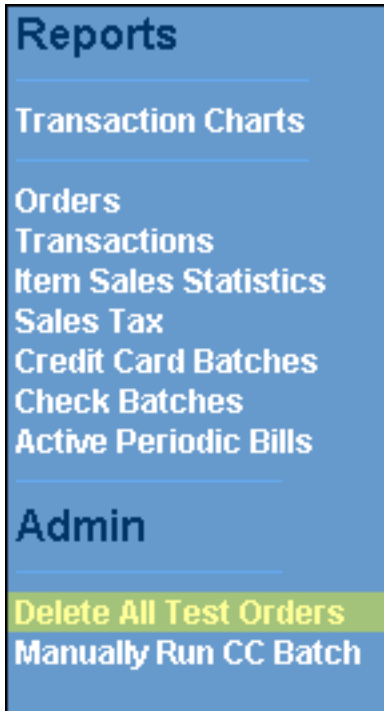
# Delete All Test Orders

To delete all test orders, follow these steps:

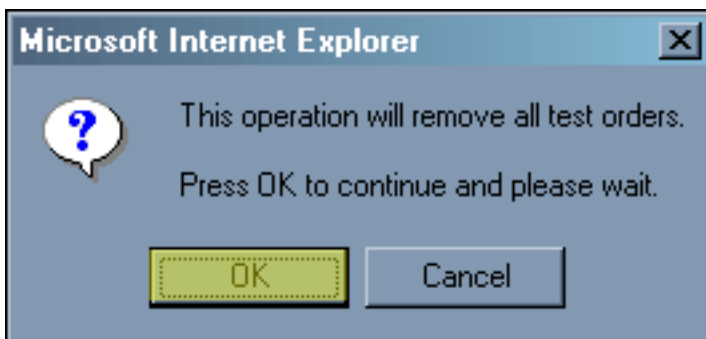
1. Click on the **Reports** button on the **Main Menu Bar**,

A horizontal menu bar with a dark background and light text. The items are: POS / Reports / Admin / Support / Customization / Log Out / Help. The 'Reports' item is highlighted with a yellow background.

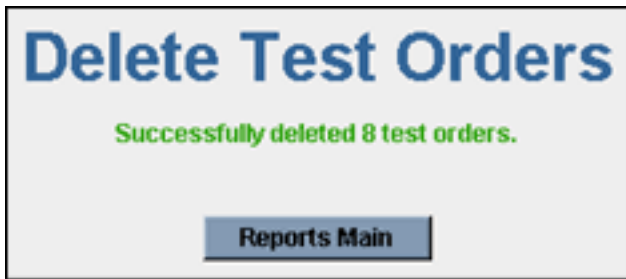
2. Click on the **Delete All Test Orders** link in the **Side Menu Box**.



3. A button will appear, with the label **Delete All Test Orders**. Click on the button.



4. A message will appear stating the number of test orders that were deleted.



All test orders for all LinkPoint products are irretrievably deleted from the database when you perform this action.

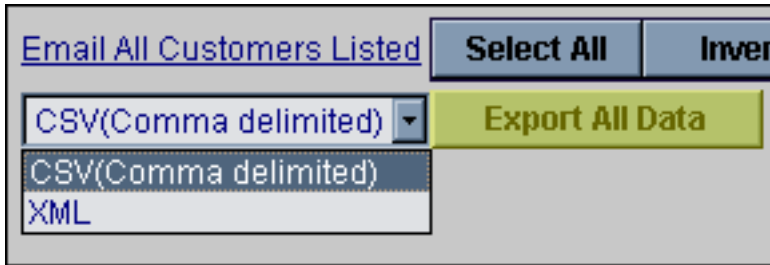
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# Downloading Report Data

To download the data from any report for use with your own accounting tool, follow the steps below:

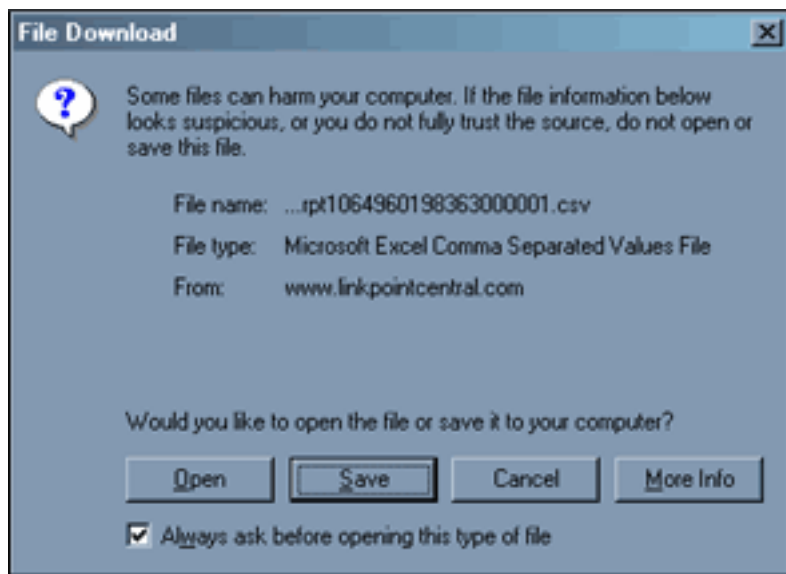
1. Bring up the report which contains the data you wish to download. See **Viewing Reports** for more information on the reports available.
2. Locate the **Export All Data** button located at the bottom of the page.



3. Select your desired format from the dropdown list. Choose either **CSV (Comma-delimited)** or **XML** format. CSV lists are suitable for importing into most common spreadsheets or databases. XML format is helpful for newer applications that allow you to import XML.



4. Click on the **Export All Data** button to download the data. Depending on your browser, a **File Download** dialog box will most likely appear, asking what you would like to do to the file (**Open**, **Save**, or **Cancel**). If you choose **Open**, the file will open in the application that is assigned to that type of file. Choosing **Save** will ask you to choose a location where you wish to save the file.



Regardless of the number of pages in the report, all report data will be included in the downloaded file.

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# Voiding Orders

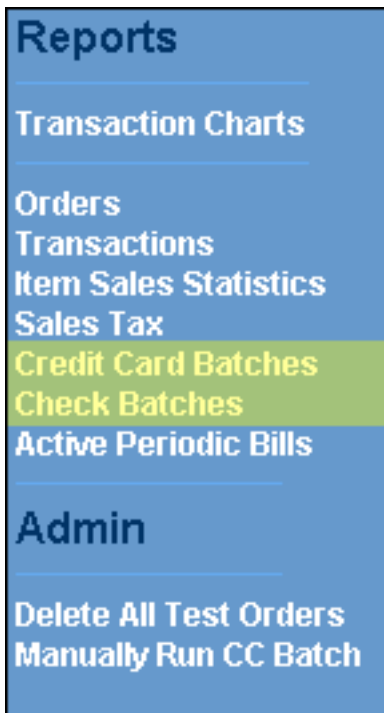
If an order has not yet been settled, you have the capability to void the order. The process for voiding orders is as follows:

1. Click on the **Reports** button on the **Main Menu Bar**,

A horizontal menu bar with a dark background and light text. The items are: POS / Reports / Admin / Support / Customization / Log Out / Help. The 'Reports' item is highlighted with a yellow background.

POS / **Reports** / Admin / Support / Customization / Log Out / Help

2. If you wish to void credit card orders, click on the **View Credit Card Batches** link in the **Side Menu Box**. If you wish to void check orders, click on the **View Check Batches** link in the **Side Menu Box**.



3. **Specify Time Period:**—Select any of the named time periods or enter a specific range of dates.

## Credit Card Batches

**Specify Time Period:**

☒ This Month   
 ☐ Last Calendar Month   
 ☐ The Last 30 Days  
☐ This Week   
 ☐ The Last 7 Days   
 ☐ The Last  Days  
☐ Today   
 ☐ Yesterday  
☐ From    To

**Display Preference:**

Display data in groups of:

4. Click on the **Submit Query** button. The batch report will appear.

5. Click on the words **Current Batch** to bring up the **Current Batch** report.

09/14/03 20:10
09/14/03 19:59
09/14/03 19:33
09/14/03 09:56
<u>Current Batch</u>

6. Select the orders you wish to void by clicking on the corresponding checkboxes in the left-most column.

Select	Order #	Date
<input checked="" type="checkbox"/>	<a href="#">10.1.2.87-F7F484D920-A89CE3-CD604</a>	09/30/03 15:01

7. Click on the **Void Selected Orders** button at the bottom of the page.

8. A page showing the results will appear. Each order you chose to void should show on the list.



Void Transaction Results		
Order Number	Type	Status
10.1.2.87-F7F484D920-A89CE3-CD604	Sale	VOIDED
<a href="#">Reports Main</a>		

You can only void orders which have not yet settled. If you should notice any orders in the **Current Batch** list with a transaction approval code of **YTEST**, we recommend you void them before your batch is submitted for processing.

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# Test Credit Cards

For testing purposes, you can use any of the card numbers listed below. These are test card numbers that will not result in any charges to the card. Use these card numbers with any expiration date in the future.

- **MasterCard:** 5419-8400-0000-0003
- **Visa®:** 4111-1111-1111-1111

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# Testing with your LIVE Account

We do not recommend performing tests with your LIVE account other than those necessary to validate correct functionality of your live account. Please request a test account if you need to do extensive testing.

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# Using Blocking and Limits

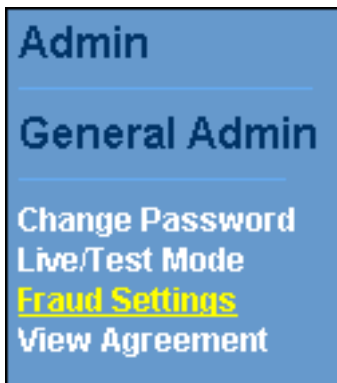
If certain individuals are continuously hurting your business with costly chargebacks, you can block them from purchasing at your store. We provide you the capability to block credit card numbers, names, domain names, and IP or Class C addresses from purchasing at your store. Two other capabilities available are the power to set a limit on the maximum purchase that can be made at your store, and the ability to set auto lockout and duplicate lockout times.

To change your fraud settings:

1. Log into your online account,
2. Select **Admin** in the **Main Menu Bar**,

POS / Reports / **Admin** / Support / Customization / Log Out / Help

3. Click on **Fraud Settings** in the **Side Menu Box**.



4. Fraud settings are sequentially ordered, so once you've finished with one, you can proceed to the next fraud setting.

5. There is also a quick navigation bar at the top of each Fraud Setting page, which allows you to jump immediately to any Fraud Setting.

## Your Fraud Settings

Here is a list of all the fraud settings you have control over.

- Blocking Credit Card Numbers
- Blocking Names
- Blocking Domain Names
- Blocking Class C and IP Addresses
- Setting a Maximum Purchase Limit
- Setting Auto lockout times
- Setting Duplicate lockout times

See the LinkPoint Central Help Files for additional information on Fraud Settings.

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## :: LinkPoint® Connect FAQs

### General LinkPoint Connect questions

- What is the correct posting URL for LinkPoint® Connect ?
- Are you going to change the posting URL again? I don't want to keep modifying my HTML code.
- Do I have to use the latest version?
- How do I know my code will work with the latest version of LinkPoint Connect?
- How much expertise do I need to have to use LinkPoint Connect?
- Are there browser-specific issues for LinkPoint Connect?
- What credit cards are supported?
- What is the difference between LinkPoint Central and LinkPoint Connect?
- How does LinkPoint Connect work?
- What is Pay Only mode?
- What is Full Pay mode?
- What is Pay Plus mode?
- Do I have to use LinkPoint Connect's secure payment form? I would prefer to do that myself on my own secure Web server.
- What happened to HLPAdmin?

### Verified by Visa® / MasterCard® SecureCode™ questions \*

- What is Verified by Visa®?
- What is MasterCard® SecureCode™?
- What are the benefits of the Verified by Visa® and MasterCard® SecureCode™ service?
- How do I use this service with LinkPoint Connect?
- After the Verified by Visa® authentication takes place, how does it return the customer to the payment form?
- What if the customer authentication fails?
- Who can sign up for this service?

### Card Code (CVV2 / CVC2 / Discover® CID) Questions\*



- **If I use the LinkPoint Connect payment form, how is the code collected?**
  - **I'm bypassing the LinkPoint Connect payment form. How do I pass the card code?**
  - **What do I pass to the cvmnotpres field if the card code is present?**
  - **Where do I see the results of the card code transaction?**
  - **Where is the card code found on the card?**
  - **Is the card code required?**
- 

## **What is the correct posting URL for LinkPoint Connect?**

The correct posting URL for LinkPoint Connect is:

<https://www.linkpointcentral.com/lpc/servlet/lppay> . All form tags on your order forms should specify this URL as the action to ensure you are using the latest version of LinkPoint Connect.

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## **Are you going to change the posting URL again? I don't want to keep modifying my HTML code.**

There are no current plans to change the posting URL. If we should make a change in the future, all merchants will be notified by e-mail.

**Top**

## **Do I have to use the latest version?**

Since LinkPoint Connect is a hosted solution, you will always be using the latest version provided you are using the correct posting URL

## Top

### How do I know my code will work with the latest version of LinkPoint Connect?

The newest version of LinkPoint Connect is backwards compatible with all previous versions of LinkPoint Connect, LinkPoint Basic and LinkPoint HTML.

## Top

### How much expertise do I need to have to use LinkPoint Connect?

LinkPoint Connect does not require a lot of programming expertise. However, to use LinkPoint Connect, at a minimum you need a good working knowledge of Hypertext Markup Language (HTML) and HTML forms. Knowledge of CGI, Javascript, and other web technologies is helpful for implementing web site features such as calculating order totals and collecting and storing order data.

## Top

### Are there browser-specific issues for LinkPoint Connect?

All LinkPoint Connect pages may look slightly different in different browsers, especially data entry forms because they contain many edit fields with fixed lengths. This difference can be due to functions like word wrapping, edit field rearranging, etc. This is usually caused by the default font used by the browser and other defaults that depend on the user's operating system. Microsoft IE 4.0 or better is the recommended browser because it is the only one that supports reflowing a page. LinkPoint Connect is fully functional in

Netscape 4.0 or better. We do not recommend using any browser built prior to Netscape or IE 4.0.

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## **What credit cards are supported?**

American Express<sup>®</sup>, MasterCard<sup>®</sup>, Visa<sup>®</sup>, Discover<sup>®</sup>, Diner's Club<sup>®</sup> and JCB<sup>®</sup> are supported.

**Top**

## **What is the difference between LinkPoint Central and LinkPoint Connect?**

The two products are intended to serve different purposes. LinkPoint Connect is a commerce-enabling tool for merchant Web sites. It is intended for e-commerce situations where easy integration is important. To make LinkPoint Connect even easier to integrate, it is already integrated with many e-commerce shopping cart software vendors.

LinkPoint Central includes a virtual point-of-sale terminal, accessible through a Web browser. It works similarly to the point-of-sale (POS) terminals you see at retail stores. The virtual POS terminal is ideal for retail, mail order, or telephone order situations. LinkPoint Central includes transaction reports, so it is a helpful companion to LinkPoint Connect.

**Top**

## **How does LinkPoint Connect work?**

LinkPoint Connect works by having you pass information from your web site to the LinkPoint Secure Payment Gateway through an order form. LinkPoint Connect collects the customer's secure transaction information (e.g., credit card number and expiration date) and processes the secure transaction for you on our secure web server. There are three modes for LinkPoint Connect: **PayOnly**, **FullPay**, and **PayPlus**.

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## **PayOnly Mode**

In this mode, LinkPoint Connect collects the minimum amount of information possible from the customer to process a transaction. This mode requires you to collect all the customer's address and contact information on your web server before sending anything to LinkPoint Connect.

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## **FullPay Mode**

FullPay mode does all the work for you. You pass the `chargetotal` to LinkPoint Connect via your web site and LinkPoint Connect collects the customer's address, contact, and transaction information and reports it to you.

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## **PayPlus Mode**

This mode is a hybrid of the other two. In PayPlus mode, you build a form to collect the information you want to send LinkPoint Connect (there is a standard list of fields, plus you can add your own custom fields). LinkPoint Connect takes over from there, collecting the secure transaction information and processing the transaction.

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## Do I have to use LinkPoint Connect's secure payment form? I would prefer to do that myself on my own secure Web server.

No, you do not have to use the LinkPoint Connect secure payment form--you have the option of collecting all the order information yourself. (Please see the "Configuring the Merchant Store: Bypassing the Payment Form" section of this manual.) However, if you do not have a secure Web server and considerable expertise/experience dealing with secure information over the Internet, we recommend you use LinkPoint Connect secure payment form.

If you are using VirtualCheck, there are some regulations you need to know and follow. Please see the sections entitled **Bypassing the Payment form** and **VirtualCheck Reference** in this manual. There is also useful information in the VirtualCheck FAQs which are located at [linkpoint.com/support](http://linkpoint.com/support) in the **FAQs** section.

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## What happened to HLPAdmin?

HLPAdmin is no longer a separate URL. It has been replaced by two customization forms which are fully integrated into LinkPoint Central:

- **Connect Settings**, in which you specify the URL's for your payment form, Thank You, and Sorry pages.
- **Payment Form**, in which you specify customizations for your payment form.

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## What is Verified by Visa®?

Verified by Visa is a unique service that uses personal passwords to help protect Visa card numbers against unauthorized use. Once a cardholder activates this card, no one else can use their Visa card number at any participating online stores - without their personal password. Verified by Visa is available for select Visa cards from participating financial institutions.

**Top**

## What is MasterCard SecureCode?

The MasterCard equivalent to Verified by Visa. The MasterCard service operates roughly the same as the Visa service.

**Top**

## What are the benefits of the Verified by Visa® and MasterCard® SecureCode™ service?

This service helps to prove that the person placing an order on your Web site is really the owner of that card. Similar to the ATM process, a cardholder signs up for a PIN number with their credit card issuer. If your online store has the Verified by Visa and MasterCard SecureCode service enabled and integrated, the PIN number is requested when the card is used for online purchases. When the card is forwarded for authorization, the issuer of the card confirms the cardholder is the owner of the card and produces a virtual signature. The benefits of these services are clear - chargeback protection for the merchant and fraud protection for the consumer.

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## How do I use this service with LinkPoint Connect?

Adding this service is incredibly easy. First, you need the service enabled on your account. If you would like to add this service, please contact your sales representative. Once you have the service enabled, all you need to do is add the following HTML tag to your order form.

```
<input type="hidden" name="authenticateTransaction" value="true">
```

Remember: **authenticateTransaction** is case sensitive

When this data (along with the contents of your order form) is sent to the Gateway by your Web server, the Visa or MasterCard authentication form will automatically appear on the consumer's computer. The information the consumer provides on that form is sent to the card-issuing bank, who verifies the password and sends back an encrypted response that is transmitted with the transaction when it is sent to the banking system for processing.

[Top](#)

## After the Verified by Visa® authentication takes place, how does it return the customer to the payment form?

When the Verified by Visa® is complete and is approved, it will close its pop-up window and allow the customer to continue the transaction. The VBV service returns an encrypted code to LinkPoint Connect, which sends it along with the authorization message.

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## **What if the customer authentication fails?**

When an incorrect password is placed into the textbox on the form, it will stop the transaction from taking place. The merchant should not attempt to retry the transaction.

**Top**

## **Who can sign up for the Verified by Visa / MasterCard SecureCode service?**

Only merchants whose acquiring banks are certified by Visa can use VBV. MasterCard SecureCode requires banks to be Visa certified first, then MasterCard certified in order to work properly.

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## **If I use the LinkPoint Connect payment form, how is the card code collected?**

The code is automatically collected on the LinkPoint Connect payment form. This is already in place, and no changes to your web site are required if you are using the LinkPoint Connect payment form.

**Top**

## **I'm bypassing the LinkPoint Connect payment form. How do I pass the card code?**



Passing the code in your own form is simple. Use the variables **cvm** and **cvmnotpres**. In the **cvm** variable, pass the actual value that is required using a textbox on an HTML form. For the **cvmnotpres** variable, you can pass the value using a checkbox on your HTML form. If the code is **not** present on the card, the checkbox should be checked (i.e., pass a **True**(checked) value).

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## What do I pass to the cvmnotpres field if the card code is present?

If there is a card code on the card, pass a **False** (not checked) value into the **cvmnotpres** variable.

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## Where do I see the results of the card code transaction?

The results of the card code transaction are located in the approval code for the transaction. See [Transaction Results](#) for more information on the approval code.

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## Where is the card code found on the card?

The card code is found on the back of the card, on the signature line, to the right of the credit card number. There are three digits, that are separate from the other digits--this is the card code (Visa CVV2, MasterCard CVC2, Discover CID\*).

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## Is the card code required?

Discover<sup>®</sup> Financial services requires the card code for all card-not-present (i.e., mail order, telephone order, or e-commerce) Discover transactions\*. Visa and MasterCard recommend its use for card-not-present transactions, but do not require it.

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\* As of 12 March 2004, Verified by Visa<sup>®</sup>/Mastercard<sup>®</sup> SecureCode<sup>®</sup> is in beta test and will be available to the general merchant population upon completion of testing.

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# Getting LinkPoint Support

LinkPoint has a variety of support options for our products, including searchable online help files, user manuals, frequently asked questions (FAQs), e-mail and telephone support. We recommend you look through our help files, FAQs, and user documentation to see if the answer to your question is answered there.

If you have questions about your merchant account, please contact your merchant account provider.

If you would like to purchase LinkPoint products or services, please contact one of our authorized resellers. For a list of authorized resellers, please visit [www.fdms.com](http://www.fdms.com).

If you are experiencing issues with your gateway account, please consult the Gateway Status page at <http://www.linkpoint.com/gatewaystatus.html> to see if your issue is already being worked.

If you have consulted the help files and documentation and/or the Gateway Status page and still cannot find the answer to your question, we recommend e-mailing our support group for a response typically within 48 hours. If you need immediate assistance, use telephone support.

<b>:: Type</b>	<b>:: LinkPoint Product Support</b>
<b>E-mail Support</b>	<b><a href="mailto:support@linkpoint.com">support@linkpoint.com</a></b>
<b>Telephone Support</b>	<b>(888) 477-3611</b>

**Support Hours:** Monday through Friday, 8 a.m. to 5 p.m., Pacific standard time (PST).

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## :: OUR COMMITMENT TO PRIVACY

LinkPoint International, Inc.

Online Privacy Statement

**Effective Date: March 1, 2004**

### **Our Commitment to Privacy**

Protecting your privacy is very important to us. Our Online Privacy Statement is designed to inform you about our online collection and use of personal information. From time to time, LinkPoint International, Inc. (referred to in this policy as "LinkPoint") may modify this Online Privacy Statement. LinkPoint also has a group of products and services which are provided under the name "YourPay." There is a separate YourPay web site but we are guided by the same Online Privacy Statement whether you are at the LinkPoint web site or the YourPay web site. This online Privacy Statement reflects the LinkPoint policies covering personal information collected by us, either through this web site, the YourPay web site, or otherwise, on or after the effective date shown above.

The Online Privacy Statement is available on the homepage of this web site and the YourPay web site as well as at the bottom of every page of both web sites, so it is available at every point where you provide us with personal information. From time to time, you may click to other web sites or pages that have different privacy policies. When this happens, you can review those privacy policies that relate to those pages or sites.

### **The Only Personal Information We Collect Online is that Information You Voluntarily Provide to Us.**

The only information we collect about you online is information that you voluntarily provide to us either because you have requested us to process financial transactions for you or because you are seeking information or support from us. We primarily receive personal information as a result of consumers' financial transactions with LinkPoint or with LinkPoint business customers. Generally, LinkPoint does not obtain personal information directly from consumers and we encourage our business customers, who do obtain personal data from consumers, to provide a timely and complete privacy notice. However, when LinkPoint

collects information directly from consumers, we will obtain only the information that is needed to provide our goods or services, to provide customer service and to fulfill any legal or regulatory requirements. When we obtain information about consumers from third parties, we use reputable sources, including public repositories. The information we collect may include, but is not limited to, your name, account numbers, billing and shipping address, or e-mail address, and other bankcard information. If you supply us with personal information on this web site, you will only be contacted so that we can provide you with the service or information you have requested or to occasionally send you other information about LinkPoint and products or services that we believe you would find interesting.

### **When You Browse the LinkPoint or YourPay Web Site, You Do So Without Revealing Your Identity.**

Some LinkPoint and YourPay services use cookies - which are identification files that track your web browsing activity - only to track your user session so that you can leave the Web site and return without having to log in again. This information is erased at the end of your session. Personal information, such as your e-mail address, is not collected, unless you provide it to us. LinkPoint does not disclose domain name or aggregate information to third parties other than vendors who assist us with our web site and who are under strict confidentiality requirements.

### **We Are Committed to Protecting the Confidentiality of Your Information.**

LinkPoint policies limit access to personal user information that is collected from this web site to only those employees of LinkPoint and its affiliates or contractors who need the information to complete the transaction or otherwise provide the service to you or fulfill their business responsibilities, such as credit reporting, verification, and risk management.

We will disclose information in response to a lawful request issued by a court, government agency or regulatory authority with the jurisdiction to make that request. Otherwise, we will only disclose information to those who need to know, as described above, and all communications of your personal data will either be encrypted at the highest available levels of security or transmitted over a dedicated, secured lease line. Vendors and other outside

contractors we engage are subject to our contractual requirements to ensure that sensitive personal information is safeguarded.

Employees must adhere to the LinkPoint Online Privacy Statement in addition to the First Data Corporation's Privacy Principles described below. Employees violating the LinkPoint Online Privacy Statement or the Privacy Principles are subject to disciplinary action, up to and including dismissal.

**We Strive to Give Consumers Choices About How Their Data Will be Used.**

If we obtain personal information as part of a direct relationship with consumers, we will use this information only to provide products and services; to facilitate and complete consumer-initiated or authorized transactions and service requests; to comply with federal, state and local laws, including credit reporting laws and card association rules; to combat fraud or identity theft; or to offer products and services that LinkPoint believes may be of interest to its customers. In the event that LinkPoint expands the scope of its marketing efforts such that it would like to disclose personal information to third parties for expanded marketing purposes, we will first give customers an opportunity to opt-out of these types of disclosures.

**We Use Appropriate Security Safeguards.**

At LinkPoint, security is a priority. LinkPoint employs appropriate measures, including advanced technology, to protect personal information collected online against unauthorized access, disclosure, alteration or destruction. These may include, among others, encryption, physical access security, dedicated lines, computer firewalls and other appropriate technologies. LinkPoint reviews and enhances its security systems as necessary.

**The LinkPoint and YourPay Web sites May Be Linked to Other Web sites.**

LinkPoint may create links to third-party web sites. LinkPoint is not responsible for the content or privacy practices employed by web sites that are linked to our web site.

**The LinkPoint and YourPay Web sites are Not Directed at Children Under the Age of 18.**

Our web site is not directed at children under the age of 18. Children under the age of 18

are not allowed to use LinkPoint or YourPay services.

### **We Hold Ourselves Accountable Under Our Privacy Principles.**

LinkPoint is committed to meeting the highest standards for our privacy program. Our parent company, First Data Corporation, also takes privacy very seriously. A senior First Data Corporation official serves as the company-wide privacy officer with responsibility for administering the First Data Corporation privacy program, including communicating and enforcing its Privacy Principles with its, and its subsidiaries' (including LinkPoint), employees and contractors. For more information, please read First Data Corporation's Privacy Principles.

To complement First Data Corporation's privacy program, LinkPoint has appointed a senior official to work in conjunction with First Data Corporation's privacy officer and is responsible for:

- Overseeing employee privacy training and employee compliance related to the Online Privacy Statement;
- Conducting periodic assessments of compliance with this Online Privacy Statement, as well as specific implementation policies and procedures; and
- Ensuring that LinkPoint actively participates in appropriate privacy activities, including self-regulatory initiatives.

If you have any questions or comments about the LinkPoint Online Privacy Statement or for some reason believe we have not adhered to our statement, please contact us at LinkPoint Customer Service at [privacyofficer@linkpoint.com](mailto:privacyofficer@linkpoint.com) or write to: LinkPoint International, P.O. Box 2048, Simi Valley, CA 93062.

This online privacy statement is currently applicable only to our web site customers and visitors in the United States.





### **Account Number**

The account number for a checking or savings account is a unique number that identifies the customer's account. The account number will show on the bottom of the check, usually after (but sometimes before) the transit routing number. You may also see the check number on the bottom of the check--the two are usually separated by a non-alphabetic, non-numeric symbol.

### **ACH**

ACH is an abbreviation for Automated Clearing House. ACH allows merchants to accept payments from a consumer's checking or savings account.

### **Acquiring Bank**

The financial institution that settles card transactions for a merchant.

### **Address Verification Service (AVS)**

A system that compares the numeric portion of the customer's street address and the zip code against the information on file with the card-issuing bank. The Gateway provides an AVS code in each approved transaction result code that tells you how well the two addresses match. If they match, there is a lower probability of fraud. If there is a discrepancy in either the address or zip code, the probability of fraud is higher. Merchants can use AVS codes to help protect themselves from chargebacks and fraud.

### **Antivirus**

Antivirus (or \"anti-virus\") software is a class of program that searches your Software hard drive and floppy disks for any known or potential viruses. Because of the risk of computer viruses doing harm to your computer files, antivirus software is recommended for all Internet users.

### **Authorization**

Reserves funds on a customer's credit card. Authorization does not charge the card until you perform a Ticket Only transaction and/or confirm shipment of the order. Authorization reserves funds for varying periods, depending on the card-issuing bank's policy. The period may be as little as three days or as long as several months.

### **Authorize Only**

The transaction type that reserves funds on a customer's credit card (performs an authorization). See also Authorization.

### **Batch**

A group of credit card or check transactions that are submitted together to the Gateway for settlement. On the gateway, batches are submitted automatically once a day.

### **Browser**

Short for Web browser, a software application used to locate and display Web pages. The two most popular browsers are Netscape® and Microsoft® Internet Explorer®. Both of these are graphical browsers, which means that they can display graphics as well as text. In addition, most modern browsers can present multimedia information, including sound and video, though they require plug-ins for some formats.

### **Cable Modem**

A means for consumers and businesses to access the Internet by connecting their computers to a TV cable

network through a device called a cable modem. This type of service is widely available and does not tie up a separate phone line; however, if the cable network is shared with many other Internet subscribers, Internet access speed may go down.

### **Card-issuing Bank**

The financial institution or bank that issues a credit or purchasing card to a business or consumer.

### **Card Code**

To help reduce fraud in the card-not-present environment, credit card companies have introduced a card code program. Visa calls this code Card Verification Value (CVV)-MasterCard calls it Card Validation Code (CVC)). The card code is a three- or four- digit security code that is printed on the back of cards. The number typically appears at the end of the signature panel. This program helps validate that a genuine card is being used during a transaction. To help combat fraud, card-not-present merchants should always enter a card code (if on the card) when processing an authorization. The Gateway will compare the card code against the code on file with the card-issuing bank. Results of this comparison will show in the transaction approval code. By using the card code results along with the Address Verification Service (AVS), you can make more informed decisions about whether to accept transactions.

### **Chargeback**

A chargeback is a forced refund to the customer via the merchant's bank account. Chargebacks can occur with any type of business, but it is more prevalent for Internet businesses because the card is not present, so there is an increased chance for fraud. Each fraudulent credit card transaction usually results in a chargeback. Credit card associations penalize merchant banks for chargebacks. Naturally, the bank passes the fines on to the responsible merchant, and these penalties can be severe.

### **Check Number**

The check number simply gives a unique number to each check. The check number is always found in the upper right hand corner of the check. With Internet check acceptance, the check number may be reused by the consumer. The check number is only provided as a reference to process the ACH transaction.

### **Credit Card**

MasterCard®, Visa®, or other formal organization or network that sets rules, association protocols, etc., that allow for merchants to accept credit cards and for financial institutions to offer credit cards to individuals and corporations.

### **CSP**

Commerce Service Provider. CSPs supply businesses with the tools and services they need to buy and sell products and services over the Internet and manage their online enterprises. CSPs can generally host a secure Web site that could be connected to a secure payment gateway for selling products or services over the Web.

### **CVC2**

To help reduce fraud in the card-not-present environment, credit card companies have introduced a card code program. Visa calls this code Card Verification Value (CVV)-MasterCard calls it Card Validation Code (CVC)). The card code is a three- or four- digit security code that is printed on the back of cards. The number typically appears at the end of the signature panel. This program helps validate that a genuine card is being used during a transaction. To help combat fraud, card-not-present merchants should always enter a card code (if on the card) when processing an authorization. The Gateway will compare the card code

against the code on file with the card-issuing bank. Results of this comparison will show in the transaction approval code. By using the card code results along with the Address Verification Service (AVS), you can make more informed decisions about whether to accept transactions.

## **CVV2**

To help reduce fraud in the card-not-present environment, credit card companies have introduced a card code program. Visa calls this code Card Verification Value (CVV)-MasterCard calls it Card Validation Code (CVC)). The card code is a three- or four- digit security code that is printed on the back of cards. The number typically appears at the end of the signature panel. This program helps validate that a genuine card is being used during a transaction. To help combat fraud, card-not-present merchants should always enter a card code (if on the card) when processing an authorization. The Gateway will compare the card code against the code on file with the card-issuing bank. Results of this comparison will show in the transaction approval code. By using the card code results along with the Address Verification Service (AVS), you can make more informed decisions about whether to accept transactions.

## **Data field**

A field is a named area on a Web form or software application that has a purpose and usually a fixed size. In a form that you fill out on a Web site, each box that asks you for information is a text entry field.

## **DDA Number**

The account number for a particular bank account.

## **Dial Up Connection**

A means of accessing the Internet by using a computer modem and telephone line. The speed of dial up connections is usually slower than other Internet access options.

## **Digital Certificate**

A digital certificate is an electronic means that establishes the merchant's credentials when doing business on the Web. It is an encrypted set of information issued by an Internet certification authority such as Thawte. Digital certificates are required for merchants who choose to use the API. For other products, the merchant does not need a digital certificate.

## **Domain Name**

A name that identifies one or more IP addresses. For example, the domain name microsoft.com represents about a dozen IP addresses. Domain names are used in URLs to identify particular Web pages. For example, in the URL <http://www.linkpoint.com/index.html>, the domain name is linkpoint.com.

## **DSL**

DSL (Digital Subscriber Line) is a technology for bringing fast Internet service to homes and small businesses over ordinary copper telephone lines.

## **E-Commerce**

Electronic commerce. The term commonly used for conducting business online (buying and selling products or services over the Internet).

## **ECA**

Electronic Check Acceptance. Offered with some POS terminals, but not available with Gateway accounts.

The Gateway uses Internet Check Acceptance (see ICA), not ECA. With ECA, the check is electronically submitted as a check. The check is no longer usable and the paper check must be voided. The customer signs and receives a paper receipt. ECA services may include a check guarantee service. ECA is used for retail payments only.

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### **Field**

A field is a named area on a Web form or software application that has a purpose and usually a fixed size. In a form that you fill out on a Web site, each box that asks you for information is a text entry field.

### **Firewall**

A firewall is a set of related programs, located at a network gateway server, that protects the resources of a private network from users of other networks.

### **Forced Ticket**

A forced post authorization transaction. This transaction type is used similarly to a Ticket Only transaction, except it is specifically for authorizations you obtained over the phone. It requires a reference number (or approval code) that you should have received when you did the phone authorization.

### **Gateway**

A payment gateway is a system that enables payments over the Internet. When a customer orders something from a merchant, the merchant has the order information, the customer has the payment information, and each of them have their own accounts with banking institutions. The gateway collects all the information and sends it to the right places to enable the payment to go from the customer's credit card of bank account to the merchant's account. You can think of a payment gateway as a messenger that sends information between the consumer, the merchant, the acquirer (e.g., the merchant's bank), and the consumer's bank (i.e., for credit card payments, the card-issuing bank).

### **HTML**

Short for HyperText Markup Language, a markup language used to structure text and multimedia documents and to set up hypertext links between documents, used extensively on the World Wide Web. Other than manually entering transactions using the virtual POS terminal, HTML is the simplest way to send payment transactions to the Gateway.

### **HTTP**

Short for HyperText Transfer Protocol, the underlying protocol, or computer language, used by the World Wide Web. HTTP defines how messages are formatted and transmitted, and tells Web servers and browsers what to do when a user clicks on something. For example, when you enter a URL in your browser, this actually sends an HTTP command to the Web server directing it to fetch and transmit the requested Web page.

### **Hyperlink**

An element in a document (or Web page) that links to another place in the same page or to an entirely different page. Typically, you click on the hyperlink to follow the link. Hyperlinks are the most essential ingredient of the World Wide Web.

## **ICA**

Internet Check Acceptance. This is the type of check service provided on the Gateway. ICA uses the Automated Clearing House (ACH) to debit the consumer's account. The account information is entered in an online payment form, and no check is used (i.e., the check is still usable). The customer may or may not sign a payment form. In either case, the merchant needs a documented record of the customer's authorization to debit the account. ICA includes an electronic receipt (via e-mail). There is no check guarantee service with ICA. Typically used for mail order/telephone order (MO/TO) or e-commerce transactions, but may also be used for retail.

## **Input**

The information provided to a computer system for processing. When you enter information into a Web form, you are providing input. Gateway products require input to process a transaction.

## **Internet**

The Internet is a massive network of networks, a networking infrastructure. It connects millions of computers together globally, forming a network in which any computer can communicate with any other computer as long as they are both connected to the Internet. Information that travels over the Internet does so via a variety of computer languages known as protocols.

## **Internet Check Acceptance (ICA)**

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## **IP address**

Short for Internet Protocol address. An IP address is a number that is used to identify a specific computer on a network or on the Internet. The format of an IP address is written as four numbers separated by periods. Each number can be zero to 255. For example, 1.160.10.240 could be an IP address.

## **ISP**

Internet Service Provider, a company that provides access to the Internet. For a monthly fee, the service provider gives you a software package, username, password and access phone number. Equipped with a modem, you can then log on to the Internet and browse the World Wide Web, and send and receive e-mail. In addition to serving individuals, ISPs also serve large companies, providing a direct connection from the company's networks to the Internet. An ISP may also host a company's or person's Web site.

## **Issuing Bank**

The financial institution or bank that issues a credit or purchasing card to a business or consumer.

## **LAN**

**Local Area Network.** A computer network that spans a relatively small area. Most LANs are confined to a single building or group of buildings. However, one LAN can be connected to other LANs over any distance via telephone lines and radio waves. A system of LANs connected in this way is called a wide-area network (WAN).

### **Log In**

To enter into a computer the information required to begin a session. Also sometimes referred to as Log On. Users log into Gateway reports by going to the login URL and entering their store name, user ID, and password. Once they've logged in, they have secure access to the virtual point-of-sale terminal, as well as gateway reports, customization, and admin features.

### **Log Off**

To enter into a computer the command to end a session or leave the current application. Also referred to as Log Out. To log out of the Gateway reports/admin/customization, merchants should click on the Log Out button on the Main Menu Bar. To prevent unauthorized users from accessing their account, merchants should always log off and close the browser window when they are done using the Gateway functions.

### **Network**

A group of two or more computer systems linked together.

### **Password**

A sequence of characters that you must enter to gain access to a file, application, or computer system. Users must enter a password in a Web form to access Gateway reports, admin, and customization functions. We recommend that users change their password frequently and do not share it with anyone to prevent unauthorized access to their Gateway accounts.

### **PDF File**

An Adobe® Acrobat® file, commonly used for text and graphic files transmitted over the Internet. Internet users need an Adobe Acrobat viewer to open a PDF file, which can be downloaded for free at <http://www.adobe.com>. Gateway user manuals are available as PDF files.

### **Periodic Billing**

The capability to charge customers on a recurring basis according to merchant-defined rules. Gateway products allow a merchant to charge a customer's card in exchange for products and services one or more times every day, week, month, or year.

### **Plug-In**

A hardware or software module that adds a specific feature or service to a larger system. For example, there are number of plug-ins for the Netscape Navigator browser that enable it to display different types of audio or video files.

### **POS**

Point of Sale. The time at which the consumer is purchasing the product from the merchant and the merchant is processing the payment transaction. Point of sale is commonly used to refer to the payment terminals or software that merchants use to process the payment transaction. The Gateway offers a virtual POS terminal for merchant use at the point of sale.

## **Protocol**

A language used for computers to talk to one another. There are several different protocols. HTTP is the protocol used on the Web.

## **Purchasing Card**

A purchasing card is a corporate card used by some companies for their business purchases. When a customer pays for goods or services using a purchasing card, the following information must be included with the order information. This information is optional for a regular credit card transaction: An indication of whether the order is tax exempt. + The amount of tax applied to the order. If the order is tax exempt, the tax amount should be zero. + A purchase order number associated with this order. One purchase order can apply to several individual orders, to allow for delivery of goods over time. If there isn't a purchase order associated with this order, the customer must supply some value for this field-the value could be a department number, expense code, project number, etc.

## **Recurring**

To occur at a stated interval, or according to some regular rule. Gateway products allow a merchant to charge a customer's card on recurring intervals. Merchants can set up charges for goods or services one or more times every day, week, month, or year.

## **Recurring Payment**

The capability to charge customers on a recurring basis according to merchant-defined rules. Gateway products allow a merchant to charge a customer's card in exchange for products and services one or more times every day, week, month, or year.

## **Return**

A return transaction gives back funds to a customer's credit card against an existing order on the Gateway system. To perform a return, you need the order number (which you can find in your Reports). If you perform a Return of the full order amount, the order will appear in your Reports with a transaction amount of 0.00.

## **Sale**

A sale transaction immediately charges a customer's credit card when the batch of transactions is closed.

## **Settlement**

The completion of a payment transaction. When a transaction is settled, it has been funded and the funds deposited in the merchant account.

## **SSH**

Secure Shell (SSH) is a secure means to move files from one machine to another. It provides secure communications over insecure channels. SSH protects a network from attacks. An attacker who has managed to take over a network can only force SSH to disconnect. He or she cannot play back the traffic or hijack the connection when encryption is enabled.

## **SSL**

Secure Sockets Layer, a protocol (or language) for transmitting secure information (such as credit card data) via the Internet. SSL works by encrypting the data that's transferred over the connection. Both Netscape Navigator and Internet Explorer support SSL, and many Web sites use the protocol to obtain confidential

user information, such as credit card numbers. By convention, URLs that require an SSL connection start with https: instead of http:

### **Store Name**

Also called storename or Store Number. A six- to ten-digit number that is needed to identify the merchant. The store name (store number) is given to the merchant in the Welcome E-mail. Merchants need the store name (number), user ID and password to access the virtual point-of-sale terminal, as well as reports, admin, and customization functions. The store name is also needed for using the API and other Gateway products.

### **Submit**

To send information to a system. On a Web form, you submit the form (send the information) by clicking on a button at the bottom of the form.

### **Ticket Only**

A post authorization. Captures the funds from an Authorize Only transaction, reserving funds on the customer's card for the amount specified. Funds are transferred when your batch of transactions is settled.

### **Transit Routing Number**

The transit routing number is a number to identify at which bank the customer has the account. As you see on the Point of Sale page when you click on Pay by Check, you can easily locate the transit routing number between the two :| symbols.

### **URL**

Uniform Resource Locator, the address for documents and other pages on the World Wide Web. The first part of the address indicates what protocol to use, and the second part specifies the IP address or the domain name where the resource is located.

### **User ID**

On Gateway accounts where there are multiple users, each individual user will be assigned a User ID. The user will need this User ID, along with the store name and password, to log into reports, admin, and customization functions and to access the virtual point-of-sale terminal.

### **Virtual**

Not a tangible object you can pick up and hold in your hands. The term virtual is often used on the Web to denote a Web-based program that functions similarly to a physical device or system. For example, a virtual point-of-sale terminal is a Web-based computer program that performs the same functions as a real point-of-sale terminal.

### **Void**

To cancel a payment transaction. Merchants can void transactions prior to settlement. Once the transaction has settled, the merchant has to perform a return or credit to reverse the charges and credit the customer's card.

### **WAN**

A computer network that spans a relatively large geographical area. Typically, a WAN consists of two or more local-area networks (LANs). Computers connected to a wide-area network are often connected through public networks, such as the telephone system. They can also be connected through leased lines or



satellites. The largest WAN in existence is the Internet.

## **Web**

The World Wide Web, or simply Web, is a way of accessing information over the medium of the Internet. It is an information-sharing model that is built on top of the Internet. The Web uses the HTTP protocol, one of the computer languages spoken over the Internet, to transmit data. Web services, which use HTTP to allow applications to communicate in order to exchange business logic, use the Web to share information. The Web also uses browsers, such as Internet Explorer or Netscape, to access Web documents called Web pages that are linked to each other via hyperlinks. Web documents can also contain graphics, sounds, text and video.

## **Web Server**

At its core, a Web server is a computer with specialized software installed that serves content (or Web pages) to a Web browser by loading a file from a disk and serving it across the network to a user's Web browser. The browser and server talk to each other using HTTP.

## **XML**

XML is the Extensible Markup Language, which is a universal format for the representation of documents and data. It is designed to improve the functionality of the Web and software applications by providing a more flexible and adaptable way to identify information. It is considered extensible because it is not a fixed format, but is actually a 'meta-language' — a language for describing other languages. XML follows the standards set in the ISO 8879 document—the international standard describing meta-languages. XML documents are hierarchical in nature and are made up of entities or nodes, meaning that an XML entity may contain data or other entities.