

IndieCommerce Credit Card Processing

Wednesday, August 12, 2020

Presented by
Geetha Nathan, IndieCommerce Senior Manager

Who is this webinar for?

All IndieCommerce stores

Preparing to transition to your own credit card processor

OR

Already using your own credit card processor

Topics covered in this webinar

- Credit card process
- Merchant Account
- Authorize.net account settings
- Preparing your IndieCommerce site for the transition
- On the day of the transition
- New features
- Issuing refunds

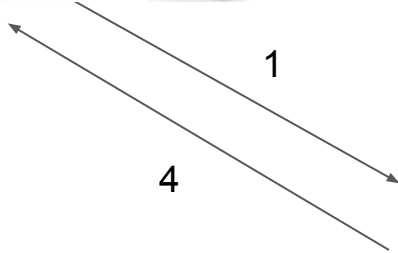
Merchant Account, Payment Gateway & Authorize.net

Merchant Account - Financial institution or bank **account** used by a merchant specifically for collecting payments from credit card transactions

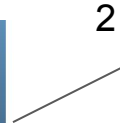
Payment Gateway - Infrastructure that makes it possible for merchants to collect payments from websites.

Authorize.net - Payment gateway supported on IndieCommerce websites

Core Components - Online Credit Card Transactions



4



3

Merchant Account

Do you already have a merchant account?

- Do they work with Authorize.net?
- Can they process all 4 major card types for online orders?

Get a new merchant account

- Should work with Authorize.net, process all 4 card types
- Gravity Payments - vetted by ABA for IndieCommerce transactions
 - Pre-negotiated rate : 2.4% & 23 cents per transaction (no set-up costs)
 - <https://gravitypayments.com/partner/aba-gravity-instant/>
 - **Jason Butler** - jbutler@gravitypayments.com - 206-388-5900 ext 563
 - **Nicole West** - nwest@gravitypayments.com - 206-388-5900 ext 554

Merchant Account - Requirements

On your website -

Terms & Conditions

Privacy Policy

Return / Refund Policy

Shipping & Payment Information

Contact Information / “Contact Us”

[Contact Us](#)[Privacy Policy](#)[Return Policy](#)[Shipping](#)[Terms of Use](#)

Welcome

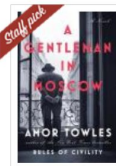
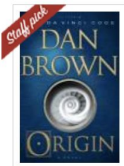
We are your local independent book store, serving the White Plains, NY area.

PLACE THE LINKS IN THE MENU

Upcoming Events

- Night At The Book
- 08/29/2020 - 8:00

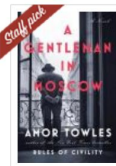
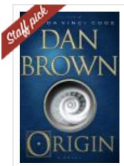
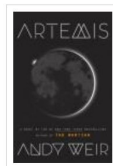
Bestsellers Fiction



[Full list of Bestsellers - Fiction](#)

[Text](#)

Bestsellers Fiction



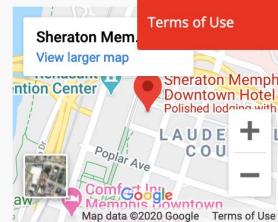
[Full list of Bestsellers - Fiction](#)

PLACE THE LINKS IN THE FOOTER REGION

[Hours & Directions](#) | [Contact Us](#) | [Privacy Policy](#) | [Return Policy](#) | [Terms of Use](#) | [Shipping](#) | [Help](#)

IndieCommerce Sample Site | 255 North Main Street, Memphis, TN 38103 | 800-637-0037

Copyright © IndieCommerce Sample Site



Authorize.net Account

- Check with your merchant account service provider
- Or, www.authorize.net
- 2 must-have features
 - Customer Information Manager (CIM) - manage customer profiles
 - Advanced Fraud Detection Suite (AFDS) - configurable fraud filters
- Optional feature
 - Automated Recurring Billing (ARB)
- Password
 - Reset and use strong passwords
- User Accounts
 - Roles and Permissions
 - https://account.authorize.net/help/Account/User_Administration/User_Role_Definitions.htm

Configuring your Authorize.net Account - Checklist

1. Account Owner Profile - Change password and check profile
2. User Administration - Create additional accounts
3. Customer Information Manager - Confirm this is enabled
4. Advanced Fraud Detection Suite settings
 - a. <https://www.bookweb.org/indiecommerce/authorizenet>
 - b. 'Fraud Detection Suite Settings 2019.pdf'
5. Payment Form -> Form Fields -> None of the fields should be 'Required'
6. Fraud Email Notifications
7. Set to 'Live' mode

Authorize.net Information For IndieCommerce

- API Login ID, Transaction Key & Public Client Key
 - Establish connection between your website and Authorize.net
 - https://account.authorize.net/helpCP/Account/Settings/Security_Settings/General_Settings/API_Login_ID_and_Transaction_Key.htm
- Please DO NOT email these to the IndieCommerce team
- Use this form on your IndieCommerce website
 - Store -> Configuration -> Account Information and Preferences -> Store Authorizenet
- DO NOT send us your Authorize.net login information

Settings

- Billing Information
- Statements
- User Administration
- User Profile
- Digital Payment Solutions

Settings [Help](#)

The following sections provide access to your payment gateway integration and Merchant Interface settings. For help with configuring these settings, click the Help link in the top right corner of each settings page.

Transaction Format Settings

Transaction Submission Settings

[Virtual Terminal](#)

[Payment Form](#)

[Upload Transaction File Format](#)

[Partial Authorization](#)

Transaction Response Settings

[Transaction Version](#)

[Response/Receipt URLs](#)

[Silent Post URL](#)

[Email Receipt](#)

[Receipt Page](#)

[Relay Response](#)

[Direct Response](#)

[FDS Customer Response](#)

Security Settings

Fraud Settings

[Enhanced Card Code Verification](#)

[Daily Velocity](#)

[Enhanced Address Verification Service](#)

[Cardholder Authentication](#)

General Security Settings

[Test Mode](#)

[File Upload Capabilities](#)

[Manage Public Client Key](#)

[Authorized Applications](#)

[Processor](#)

[API Credentials & Keys](#)

[Mobile Device Management](#)

API Login & Transaction Key

Public Client Key

Business Settings

General Information Settings

[Transaction Cut-Off Time](#)

[Time Zone](#)

Notification Settings

[Webhooks](#)

Authorize.net Configuration Recommendations...

Click on a filter or tool name below to configure settings. Click on a number next to a filter or tool to review associated suspicious transactions.

Suspicious Transaction Reports

Authorized/Pending Review: 0

Pending Review: 0

Card Testing Settings

These filters help protect your account from abuse by fraudsters who are testing credit cards, and let you identify high-volume fraud attacks.

Filter Name	Configuration	*Triggered
Daily Velocity Filter	Disabled	--
Hourly Velocity Filter	Disabled	--
Suspicious Transaction Filter	Report Only	95
Transaction IP Velocity Filter	Disabled	--

Transaction Settings

These filters let you identify high risk transactions through Address Verification, Card Code Verification, and setting a maximum order amount.

Filter Name	Configuration	*Triggered
Enhanced AVS Handling Filter	Multiple Actions Selected	4302
Enhanced CCV Handling Filter	Multiple Actions Selected	129
Amount Filter	Disabled	--

E-Commerce Settings

These filters help prevent common e-commerce fraud scenarios by verifying and comparing billing addresses, shipping addresses, and IP address locations.

Filter Name	Configuration	*Triggered
Shipping Address Verification Filter	Disabled	--
IP-Shipping Address Mismatch Filter	Not Configured	--
Regional IP Address Filter	Multiple Actions Selected	67
Shipping-Billing Mismatch Filter	Disabled	--

IP Address Administration

These filters let you block specific customers' IP addresses to prevent known sources of fraud. If you use our APIs, you may also specify which server IP addresses should be trusted by the payment gateway.

Tool Name	Configuration
Authorized API IP Addresses	Not Configured
IP Address Blocking	Enabled

*Transactions which triggered the filter over the last 30 days.

General

[Transaction Search](#)

[Setup Wizard](#)

[Customer Response](#)

[Email Notification](#)

Help Define The Future

We're planning the next generation of fraud management services and invite you to be a part of the journey. Help us design a product you'll love with all the bells and whistles you need. Provide as much or as little feedback as you like. [Learn More](#)



DON'T USE



General AVS Responses				
Allow	Allow, Report Triggered Filter(s)	Authorize and Hold For Review	Decline	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	B Transaction was submitted without a billing address.
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	E AVS data provided is invalid or AVS is not allowed for the card type that was used.
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	R The AVS system was unavailable at the time of processing.
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	G The card issuing bank is of non-U.S. origin and does not support AVS.
<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	U The address information for the cardholder is unavailable.
<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	S The U.S. card issuing bank does not support AVS.

Address and ZIP Code Responses							
Allow	Allow, Report Triggered Filter(s)	Authorize and Hold For Review	Decline		Street Address	ZIP Code	Extended ZIP
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	N	No Match	No Match	No Match
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	A	Matched	No Match	No Match
<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	Z	No Match	Matched	No Match
<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	W	No Match	Matched	Matched
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Y	Matched	Matched	No Match

EXAMPLE: _____

808 E UTAH VALLEY DR | AMERICAN FORK, UT | 84003-9707

└─ Street Address ─┬─ ZIP Code ─┬─ Extended ZIP

Enhanced Card Code Verification (CCV) Handling Filter

[Help](#)

Enable Filter

Filter Enabled

Card Code Verification (CCV) compares the three- or four-digit card code submitted in a transaction with the card code on file at the card issuing bank. Based on the results of that comparison, the bank returns a CCV response code.

In the section below, you can configure one of four actions for the CCV Filter to take on transactions that return CCV response codes, by selecting the corresponding radio button next to each code. You can choose to: allow the transaction; process the transaction, but report the filter as triggered; authorize the transaction and hold it for review; or decline the transaction. The payment gateway will then take the appropriate action on triggered transactions.

Notes:

- **IMPORTANT:** To ensure that transactions are run through the CCV Filter, you must edit your payment form settings to set the Card Code field as a "Required" field, regardless of whether you use Advanced Integration Method (AIM) or Server Integration Method (SIM) for connecting to the payment gateway. For more information on how to do this, please click the blue Help link beneath the main toolbar at the upper right corner of this page.
- If you select Authorize and Hold For Review as the filter action, once the transaction is held for review, we recommend you take action to approve or void the transaction within 72 hours.
- All transactions that return a CCV response code have received an authorization from the card issuing bank. If the transaction was declined by the issuing bank for a reason not related to CCV (for example, not enough funds available for the purchase), no CCV response code will be issued by the payment gateway.

Allow	Allow, Report Triggered Filter(s)	Authorize And Hold For Review	Decline	If Card Code value
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	N Does NOT Match
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	P Is NOT Processed
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	S Should be on card, but is not indicated
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	U Issuer is not certified or has not provided encryption key

Save

Cancel

Daily Velocity Filter

[Help](#)

Enable Filter

Filter Disabled

The Velocity Filter allows you to specify a threshold for the number of transactions allowed per day. All transactions exceeding the threshold in that day will be flagged and processed according to the filter action selected below.

Notes:





- If you select Authorize and hold for review as the filter action, once the transaction is held for review, we recommend you take action to approve or void the transaction within 72 hours.
- You should monitor or review your processing trends over several weeks to help you determine a typical per-day high.

Transaction Velocity Threshold

Allow transactions per day.

Filter Actions

Take the following action when a transaction triggers this filter:

-  Process as normal and report filter(s) triggered.
-  Authorize and hold for review.
-  Do not authorize, but hold for review.
-  Decline the transaction.

Save

Cancel

Hourly Velocity Filter

[Help](#)

Enable Filter

Filter Enabled

The Velocity Filter allows you to specify a threshold for the number of transactions allowed per hour. All transactions exceeding the threshold in that hour will be flagged and processed according to the filter action selected below.

Notes:





- If you select Authorize and hold for review as the filter action, once the transaction is held for review, we recommend you take action to approve or void the transaction within 72 hours.
- You should monitor or review your processing trends over several weeks to help you determine a typical per-hour high.

Transaction Velocity Threshold

Allow transactions per hour.

Filter Actions

Take the following action when a transaction triggers this filter:

-  Process as normal and report filter(s) triggered.
-  Authorize and hold for review.
-  Do not authorize, but hold for review.
-  Decline the transaction.

Save

Cancel

Fraud Email Notification

[Help](#)

Opt to receive an email notification each time an enabled filter is triggered by a transaction. To receive per-transaction notification, you need to configure the users and contacts you would like to receive notifications.

The users and contacts currently configured for your Authorize.Net account are listed below. Deselect the check box to remove a contact from receiving this notification. Click **Add New Contact** to add any new contacts to this list.

Fraud Notification	Per Suspicious Transaction
Geetha Nathan geetha@bookweb.org	<input checked="" type="checkbox"/>
American Booksellers Association billing@bookweb.org	<input checked="" type="checkbox"/>

Authorize.net Account - It is yours!

It is your account

Learn to manage it

Tools and Reports

Announcements (By end of July 2020 we will be updating the one time pin expiration from 30 minutes to 10 minutes. The one time pin is used when recovering your user name, password or perform account changes or updates.)

Scheduled Maintenance

Follow on Twitter

Support - Phone or Chat

Merchant Account and Authorize.net Account

After you are set with a Credit Card processor & Authorize.net account...

You could change Merchant Account for better rates

But

DO NOT CHANGE your Authorize.net Account

Contact staff@bookweb.org if you are not sure

Advantages

- No need to wait for ABA to transfer funds for online sales
- Have your store name on the customer's credit card statement, instead of 'INDEPENDENT BOOKSTORE' (which is currently confusing to customers)
- Automated Recurring Billing feature - Subscription programs
- Choose fraud protection settings you are comfortable with (eg. International orders)
- Better credit card fees
- Authorize.net Verified Merchant Seal - Increase customer confidence, increase online sales
 - <https://support.authorize.net/s/article/Authorize-Net-Verified-Merchant-Seal-How-It-Works-Configuration>
- More control over online credit card transactions (later in the presentation)
- Refund customers directly from your IndieCommerce website (later in the presentation)







Saved credit card profiles are deleted during transition





WHILE ON ABA'S AUTHORIZE.NET ACCOUNT

Payment method

Select a payment method from the following options.

PayPal - pay without sharing your financial information.

Includes:      


Credit card:    


House Account


Online Only Gift code

Subtotal:	\$37.50
Media Mail:	\$3.95
Subtotal excluding taxes:	\$41.45
NY Tax:	\$3.06
Order total:	\$44.51

Choose a credit card

 XXXX0002 (exp. 2022-01)

 XXXX8888 (exp. 2022-01)

 XXXX5454 (exp. 2022-01)

New Card







Next





SOON AFTER SWITCHING TO STORE'S AUTHORIZE.NET

Payment method

Select a payment method from the following options.

PayPal - pay without sharing your financial information.

Includes:      

Credit card:    

House Account

Online Only Gift code

Subtotal:	\$28.00
In-store Pickup:	\$0.00
Subtotal excluding taxes:	\$28.00
Tax:	\$2.59
Order total:	\$30.59

Credit Card Details

Card type

Visa

Credit Card Owner Name

Credit Card Number

Expiration date

01 - January 2020


Credit Card CVV Code

Next

ON STORE'S AUTHORIZE.NET, AFTER THE CUSTOMER HAS PLACED AN ORDER

▼ **Payment method**

Select a payment method from the following options.

 **PayPal - pay without sharing your financial information.**

Includes:      

Credit card:    

House Account

Online Only Gift code

Subtotal:	\$27.99
FedEx Ground:	\$8.95
Subtotal excluding taxes:	\$36.94
NY Tax:	\$2.72
Order total:	\$39.66

Choose a credit card

 **XXXX5454 (exp. 2022-01) (Default)**

New Card

Next

Preparing for the transition

1. Get a merchant account for processing online credit card transactions (Card Not Present)
2. Create and configure an Authorize.net payment gateway account
3. Contact Authorize.net support and confirm your account is ready
4. Submit the API Login ID, Transaction Key and Public Client key on your IndieCommerce site
5. Process open credit card orders - regular and pre-orders
 - a. Mark orders as Payment Received
 - b. Or, mark them as Canceled
 - c. Create custom orders statuses if necessary
6. Stop Ingram orders a week before the switch-over date
 - a. Pre-orders sent to Ingram are ok
7. New features to help manage orders on ABA's credit card processor (in upcoming slides)

On the day of the switch over...

- Disable credit card payment method on the website
- Post a message on the website to let your customers know, provide alternate payment methods
- Be available by phone / email to coordinate with the IndieCommerce team member
- Be ready to login to your Authorize.net account
- Be ready to be your first 'customer' on your credit card processor
- Only 15 mins, if no issues

Orders

View order number

View by status






















Active 

Credit card processor

- Any -
 ABA
 Store


Apply

NEW FEATURES TO HELP WITH THE TRANSITION

ACTIONS	ORDER ID	CUSTOMER	TOTAL	PURCHASE DATE	STATUS	PAYMENT METHOD	SHIPPING METHOD	CREDIT CARD PROCESSOR
  	251	Geetha Nathan	\$44.51	08/09/2020 - 9:38am	Completed	Credit card	Media Mail	ABA
  	250	Geetha Nathan	\$36.44	08/09/2020 - 9:20am	Completed	Online Only Gift code	Media Mail	
  	249	Geetha Nathan	\$35.51	08/09/2020 - 9:17am	Payment received	Online Only Gift code	In-store Pickup	ABA
  	248	Geetha Nathan	\$39.14	08/09/2020 - 9:15am	Completed	House Account	Media Mail	
  	247	Geetha Nathan	\$33.81	08/09/2020 - 8:45am	Payment received	Credit card	Media Mail	ABA
  	246	Geetha Nathan	\$40.74	08/09/2020 - 8:36am	Payment received	Credit card	USPS Priority Mail	ABA
  	245	Geetha Nathan	\$31.63	08/09/2020 - 8:18am	Payment received	Credit card	In-store Pickup	ABA

NEW FEATURES TO HELP WITH THE TRANSITION (Contd...)

[Home](#) » [Administration](#) » [Store](#) » [Orders](#)

Order 247 

VIEW

EDIT

INVOICE

AFFILIATE COMMISSIONS

PAYMENTS

LOG



The order was placed from IP: 69.119.187.54

Ship to:

GEETHA NATHAN
250 N MAIN STREET
MEMPHIS, TN 38103

Preferred Name: n/a
Phone number: 9143253227

Bill to:

GEETHA NATHAN
250 N MAIN STREET
MEMPHIS, TN 38103

Preferred Name: n/a
Phone number: 9143253227

Customer info:

Customer number: 10
Primary e-mail:
gnathan90@gmail.com

Payment:

Balance: \$0.00 ([View](#))
Method: Credit card
Authnet Account: ABA
[Show card details](#)

Reauthorize CC
























As you prepare for the switchover, please mark all OPEN credit card orders as COMPLETED, PAYMENT RECEIVED OR CANCELED. You can also create a custom PRE-ORDER PAYMENT RECEIVED status for preorders.

View order number

View by status

Credit card processor

Apply

ACTIONS	ORDER ID	CUSTOMER	TOTAL	PURCHASE DATE	STATUS	PAYMENT METHOD	SHIPPING METHOD	CREDIT CARD PROCESSOR
  	251	Geetha Nathan	\$44.51	08/09/2020 – 9:38am	<u>Completed</u>	Credit card	Media Mail	ABA
  	250	Geetha Nathan	\$36.44	08/09/2020 – 9:20am	Completed	Online Only Gift code	Media Mail	
  	249	Geetha Nathan	\$35.51	08/09/2020 – 9:17am	<u>Payment received</u>	Online Only Gift code	In-store Pickup	ABA
  	248	Geetha Nathan	\$39.14	08/09/2020 – 9:15am	Completed	House Account	Media Mail	
  	247	Geetha Nathan	\$33.81	08/09/2020 – 8:45am	Payment received	Credit card	Media Mail	ABA
  	246	Geetha Nathan	\$40.74	08/09/2020 – 8:36am	<u>Preorder Payment Received</u>	Credit card	USPS Priority Mail	ABA
  	245	Geetha Nathan	\$31.63	08/09/2020 – 8:18am	Payment received	Credit card	In-store Pickup	ABA

New Feature !!

Customer places an online credit card order

Store marks the order as “Payment Received” to charge the customer’s credit card

Store is ready to ship the order

Customer calls the store and wants to add another book to the order

Can the store edit the order, charge the customer for the additional book, on the same order, from the website?

With ABA’s credit card processor - **NO**

With Store’s credit card processor - **YES**

 The order was placed from IP: 69.119.187.54

Use this terminal to process credit card payments through your default gateway.

Order total: \$72.02

Balance: \$7.10

 **DIFFERENCE**

Charge Amount

\$



Choose a credit card

 XXXX5454 (exp. 2022-01) (Default for this Order)

 XXXX0002 (exp. 2022-01)

New Card



Charge amount

Authorize amount only

REFUND THE CUSTOMER

Use these options to create a refund against an existing charge on the customer's credit card. You cannot refund more than the remaining balance of the authorization. If you want to refund the entire order, you should move the order status to "Canceled" instead of using this form. The full amount will be refunded.

NOTE: charges must settle before they can be refunded. This typically takes about 24 hours.

Amount to Refund


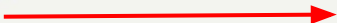
\$

Select authorization

60148354476 - 08/09/2020 - 4:47pm - \$64.92 captured

Refund amount using this authorization

Admin comments:

DATE	USER	COMMENT
08/09/2020 - 4:47pm	gnathan90	Authorization Only ACCEPTED: Transaction ID: 60148354476 Auth Code: 4CYXXU Amount: \$64.92 This transaction has been approved. AVS Result: Y - Address (Street) and five digit ZIP match CVV Result: P - Not Processed
08/09/2020 - 4:47pm	-	Order created through website.
08/09/2020 - 4:48pm	geetha	Capture Prior Authorization Transaction ID: 60148354476 Amount: \$64.92  FIRST CHARGE This transaction has been approved. AVS Result: P - AVS not applicable for this transaction CVV Result: -
08/09/2020 - 5:09pm	gnathan	Authorize and Capture ACCEPTED: Transaction ID: 60148354786 Auth Code: 0E37F5 Amount: \$7.10  SECOND CHARGE This transaction has been approved. AVS Result: Y - Address (Street) and five digit ZIP match CVV Result: P - Not Processed

Another New Feature !!

Customer places an online credit card order

Store marks the order as “Payment Received” to charge the customer’s credit card

Store is ready to ship the order

Customer calls the store and wants to pick up the book from the store

Can the store edit the order, remove the shipping cost and issue a refund to the customer?

With ABA’s credit card processor - **NO**

With Store’s credit card processor - **YES**

 The order was placed from IP: 69.119.187.54

Bill to:

GEETHA NATHAN
313 NORTH GREELEY AVENUE
CHAPPAQUA, NY 10514

Preferred Name: n/a
Phone number: 9143253227

Customer info:

Customer number: 10
Primary e-mail:
gnathan90@gmail.com

Payment:

Balance: -\$11.72 ([View](#))
Method: Credit card
CC Processor: Store
[Show card details](#)

[Reauthorize CC](#)

 **Difference in total to refund**

Products:

QTY	PRODUCT	SKU	COST	PRICE	TOTAL
1 x	Artemis: A Novel	9780553448122	\$0.00	\$27.00	\$27.00
1 x	Origin: A Novel (Robert Langdon #5)	9780385514231	\$0.00	\$29.95	\$29.95

Subtotal \$56.95
In-store Pickup \$0.00
Subtotal excluding taxes \$56.95
Test Tax \$5.70
NY Tax \$4.77
Order total \$67.41

New Order Total 


Tracking numbers:**Order comments:**

DATE	USER	NOTIFIED	STATUS	COMMENT
08/09/2020 - 3:03pm	geetha		Payment received	-

Admin comments:

DATE	USER	COMMENT
08/09/2020 - 3:02pm	gnathan90	Authorization Only ACCEPTED: Transaction ID: 60148351591 Auth Code: UG7M8I Amount: \$79.13 This transaction has been approved. AVS Result: Y - Address (Street) and five digit ZIP match CVV Result: P - Not Processed
08/09/2020 - 3:02pm	gnathan90	Authorize.Net: CIM payment profile created.
08/09/2020 - 3:02pm	-	Order created through website.
08/09/2020 - 3:03pm	geetha	Capture Prior Authorization Transaction ID: 60148351591 Amount: \$79.13 This transaction has been approved. AVS Result: P - AVS not applicable for this transaction CVV Result: -

 **Original captured amount**

 The order was placed from IP: 69.119.187.54

Use this terminal to process credit card payments through your default gateway.

Order total: \$67.41

Balance: -\$11.72

Charge Amount

\$

Choose a credit card

 XXXX5454 (exp. 2022-01) (Default for this Order)

 XXXX0002 (exp. 2022-01)

New Card

Charge amount

Authorize amount only

REFUND THE CUSTOMER

Use these options to create a refund against an existing charge on the customer's credit card. You cannot refund more than the remaining balance of the authorization. If you want to refund the entire order, you should move the order status to "Canceled" instead of using this form. The full amount will be refunded.

NOTE: charges must settle before they can be refunded. This typically takes about 24 hours.

Amount to Refund

\$

Select authorization

60148351591 - 08/09/2020 - 3:02pm - \$79.13 captured

Refund amount using this authorization

Information to focus on, for refunds

Credit card terminal: Order 259



The credit card was processed successfully. See the admin comments for more details.

Use this terminal to process credit card payments through your default gateway.

Order total: \$67.41

Balance: \$0.00

Charge Amount

\$

Choose a credit card

 XXXX5454 (exp. 2022-01) (Default for this Order)

 XXXX0002 (exp. 2022-01)

New Card

Charge amount

Authorize amount only

REFUND THE CUSTOMER

Use these options to create a refund against an existing charge on the customer's credit card. You cannot refund more than the remaining balance of the full amount will be refunded.

NOTE: charges must settle before they can be refunded. This typically takes about 24 hours.

Amount to Refund

\$

Select authorization

60148351591 - 08/09/2020 - 3:02pm - \$79.13 captured; \$11.72 refunded; \$67.41 remaining

Refund amount using this authorization

 The order was placed from IP: 69.119.187.54

Bill to:

GEETHA NATHAN
313 NORTH GREELEY AVENUE
CHAPPAQUA, NY 10514

Preferred Name: n/a
Phone number: 9143253227

Customer info:

Customer number: 10
Primary e-mail:
gnathan90@gmail.com

Payment:

Balance: \$0.00 ([View](#))
Method: Credit card
CC Processor: Store
[Show card details](#)


[Reauthorize CC](#)

Products:

QTY	PRODUCT
1 x	Artemis: A Novel
1 x	Origin: A Novel (Robert Langdon #5)

Tracking numbers:

Order comments:

DATE	USER	NOTIFIED	STATUS	COMMENT
08/09/2020 - 3:03pm	geetha		Payment received	-

Admin comments:

DATE	USER	COMMENT
08/09/2020 - 3:02pm	gnathan90	Authorization Only ACCEPTED: Transaction ID: 60148351591 Auth Code: UG7M8I Amount: \$79.13 This transaction has been approved. AVS Result: Y - Address (Street) and five digit ZIP match CVV Result: P - Not Processed
08/09/2020 - 3:02pm	gnathan90	Authorize.Net: CIM payment profile created.
08/09/2020 - 3:02pm	-	Order created through website.
08/09/2020 - 3:03pm	geetha	Capture Prior Authorization Transaction ID: 60148351591 Amount: \$79.13 This transaction has been approved. AVS Result: P - AVS not applicable for this transaction CVV Result: -
08/10/2020 - 11:49am	gnathan	Refund Captured Charge ACCEPTED: Transaction ID: 60148400849 Auth Code: Amount: \$11.72 This transaction has been approved. AVS Result: P - AVS not applicable for this transaction CVV Result: -



Admin comment for the capture



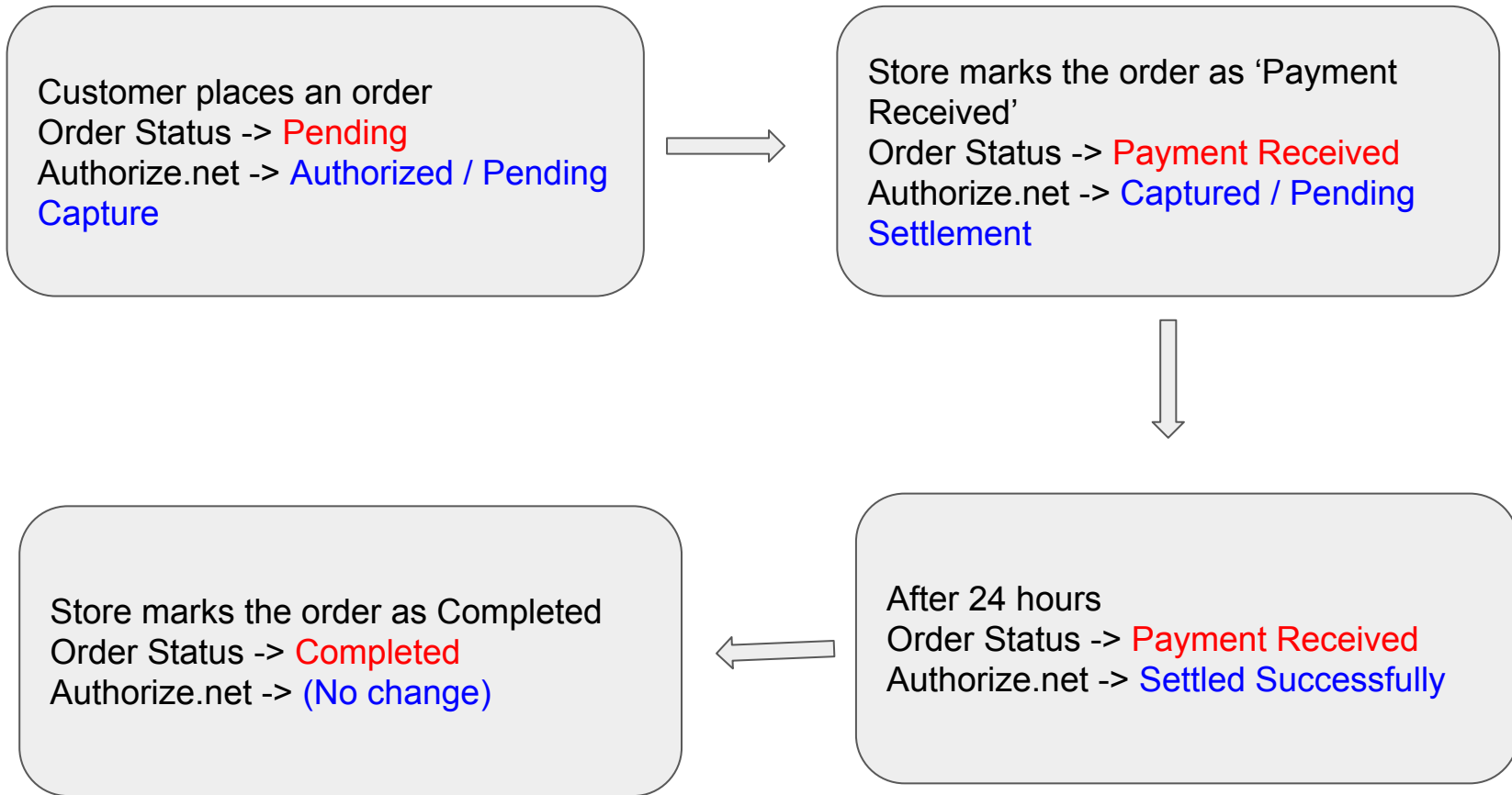
Admin comment for the refund

Life Cycle of an IndieCommerce Credit Card Order

3 Scenarios

1. Order placed by the customer -> Processed by the store
2. Order placed by the customer -> Canceled by the store before charging the customer
3. Order placed by the customer -> Canceled after charging the customer

Order placed by the customer -> Processed by the store



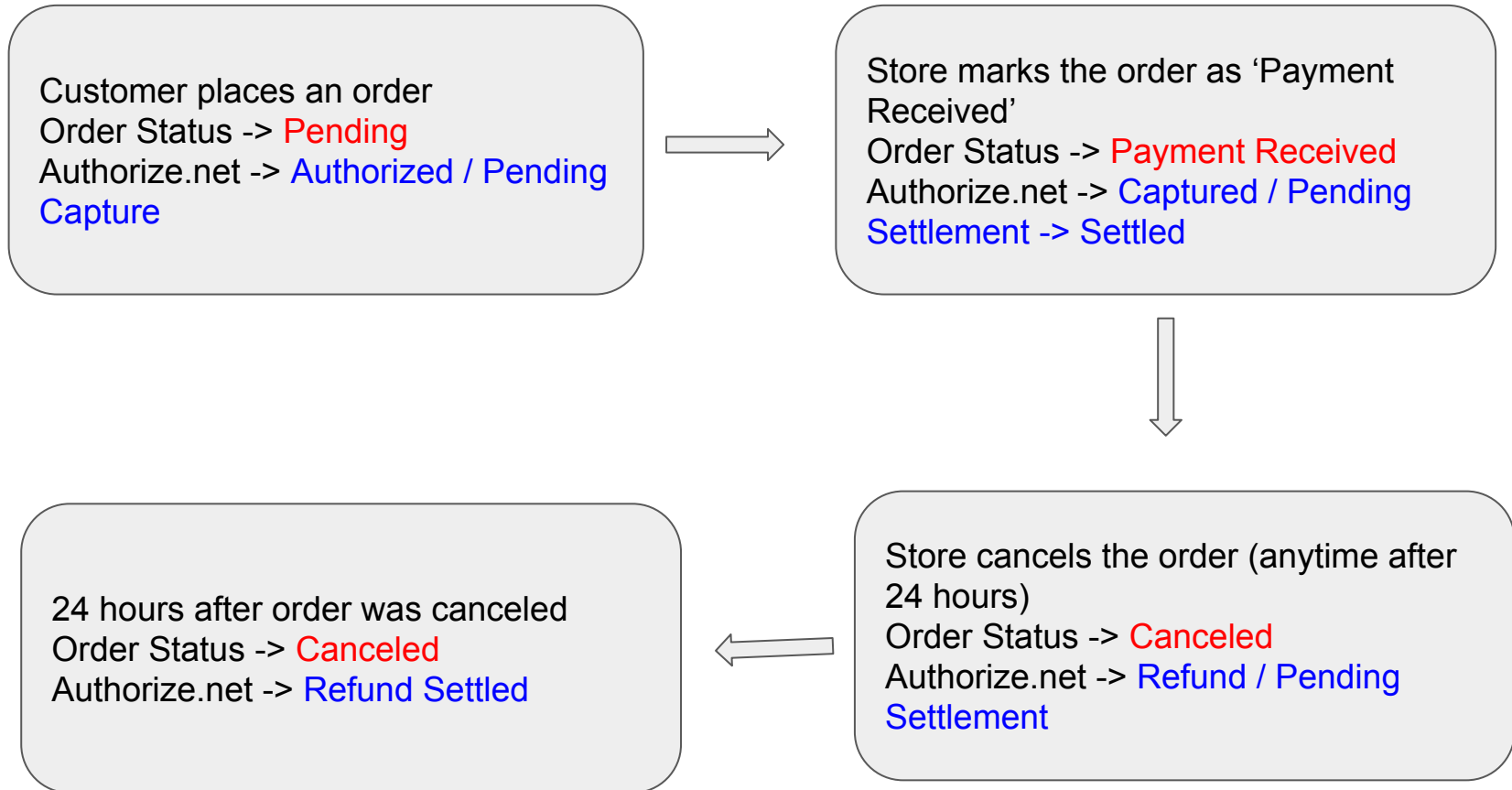
Order placed by the customer -> Canceled by the store before charging the customer

Customer places an order
Order Status -> Pending
Authorize.net -> Authorized / Pending
Capture



Store marks the order as 'Canceled'
Order Status -> Canceled
Authorize.net -> Voided

Order placed by the customer -> Canceled after charging the customer



Moving to a sample site...

Reconciliation Report - Reconcile transfer of funds between the ABA and the store

ABA's Credit Card Processor

- All store fulfilled credit card orders
- All Ingram fulfilled orders
- Other payment methods with NY Sales Tax (stores outside NY)

Store's Credit Card Processor

- Store fulfilled credit card orders with NY Sales Tax (stores outside NY)
- All Ingram fulfilled orders
- Other payment methods with NY Sales Tax (stores outside NY)

SAMPLE RECONCILIATION REPORT - SORTED BY CREDIT CARD ORDERS AND PROCESSOR (ABA / STORE)

COMING SOON...

FUNDS FROM ABA TO STORE

Type	Date	<----->	Total receipts	<----->	Credit Card Fee paid by IndieCommerce	Tax paid by IndieCommerce	Total disbursements	Transaction amount	Authnet Transaction ID	Credit Card Processor
SALE/245	08/09/20		\$31.63		\$0.90	\$0.00	\$0.90	\$30.73	60148344556	ABA
SALE/246	08/09/20		\$40.74		\$1.15	\$2.80	\$3.95	\$36.79	60148344824	ABA
SALE/247	08/09/20		\$33.81		\$0.96	\$0.00	\$0.96	\$32.85	60148344888	ABA
SALE/249	08/09/20		\$15.51		\$0.47	\$0.00	\$0.47	\$15.04	60148345088	ABA
SALE/251	08/09/20		\$44.51		\$1.25	\$3.06	\$4.31	\$40.20	60148345228	ABA
SALE/255	08/09/20		\$0.00		\$0.00	\$2.72	\$2.72	-\$2.72	60148347029	Store
SALE/261	08/09/20		\$0.00		\$0.00	\$3.05	\$3.05	-\$3.05	60148351629	Store
SALE/248	08/09/20		\$0.00		\$0.00	\$2.69	\$2.69	-\$2.69	--	
SALE/250	08/09/20		\$0.00		\$0.00	\$2.50	\$2.50	-\$2.50	--	
SALE/260	08/09/20		\$0.00		\$0.00	\$3.18	\$3.18	-\$3.18	--	

FUNDS FROM STORE TO ABA

Resources & Help Documents

<https://www.bookweb.org/indiecommerce/authorizenet>

<https://www.bookweb.org/switching-cc-companies>

<https://gravitypayments.com/partner/aba-gravity-instant/>

<https://www.termsandconditionsgenerator.com/>

<https://www.privacypolicygenerator.info/>

<https://www.volusion.com/tools/return-policy-generator>

https://www.termsfeed.com/blog/sample-shipping-policy-template/#Download_Shipping_Policy_Template

Questions?

Thank You!!