Switching Credit Card Processor on IndieLite

Select a credit card processor (Merchant service provider)

You can use any MSP that is compatible with authorize.net, a payment gateway. If you wish to use the same provider you use in-store, ask them if they are compatible with authorize.net.

ABA CFO PK Sindwani has negotiated discounted credit card processing rates for ABA members with Gravity Payments. Find more information about them on their website, signup for service here, or email our dedicated reps, Nicole West or Jason Butler. They offer competitive rates, include Authorize.net in their package, and have a great deal of experience assisting stores who use IndieCommerce and IndieLite.

Sign up for authorize.net (your payment gateway)

If you have signed up with Gravity Payments, or your selected MSP has included authorize.net in their package, this step is completed. Otherwise, visit https://www.authorize.net/sign-up/pricing/ to learn more and/or sign up. Contact your MSP and Authorize.net for instructions on linking the two accounts if necessary.

Configure your authorize.net fraud detection settings

The most current instructions can be found in our fraud detection document. You can also follow along with the webinar from our senior manager Geetha Nathan by visiting https://youtu.be/3ln98lla3kQ?t=880, however please cross-reference with our written documentation as some features may have changed since she presented the webinar.
Start with our recommended settings. They can be fine tuned later.

Generate API Keys

Your API keys are found in the Settings section of your authorize.net dashboard. You'll need to submit these to the secure form on your IndieLite website under Store>>Configuration>>Account Information and Preferences>>Store Authorize.net Information.*

CHECKLIST

- ❏ Select a credit card processor
- ❏ Sign up for authorize.net
- ❏ Configure fraud detection
- ❏ Generate API keys
- ❏ Submit API Keys to IndieCommerce
- ❏ Set Authorize.net to live mode.
- ❏ Schedule my switch
- ❏ Mark all credit card orders Payment Received, Completed, or Canceled
- ❏ Disable credit card as a payment option before the scheduled time
- ❏ Complete the switch!

GLOSSARY

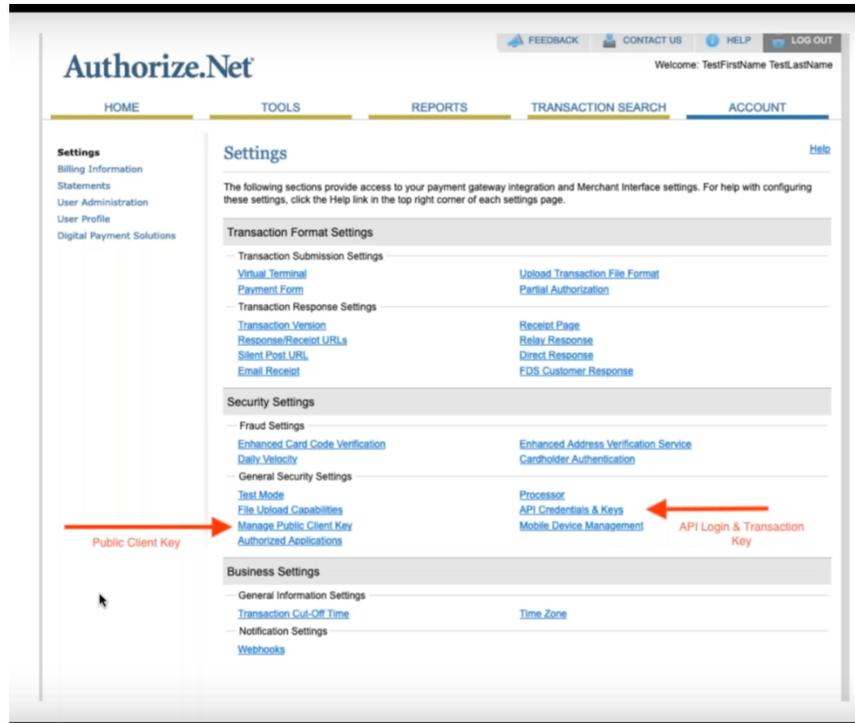MSP: The company that processes credit card transactions on your behalf.

GATEWAY: Online service that connects your site to your MSP.

*As of April 5th, the form is not yet available, but all other steps should be completed ASAP.

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API LOGIN ID AND TRANSACTION KEY

Click API Credentials & Keys. This takes you to a page where you can generate your credentials and keys. It is easiest to have this screen, and your IndieLite website open in separate browser tabs to quickly copy and paste between them. See **Submit Authorize.net Keys to IndieLite section below for instructions.**

- Your API Login ID is fixed. You will be able to find it on this page if it exists, and generate it if it does not. **This ID is 8-12 characters long.**
- Your Transaction Key will **not** appear here – it is confidential information and **once it is created it is only visible at the time of creation**. If you do not have your transaction key, or have not yet generated one, click "Generate new transaction key". You may need to enter a PIN sent to your email to generate a new key. It will then ask you whether to disable the old one immediately – click yes, unless you are already using authorize.net with another service. **The Transaction Key is 16 digits long.**

PUBLIC CLIENT KEY

Back at the settings page, click "Manage Public Client Key". If you have already generated a key, it will appear here. If not, click generate new key. Authorize.net will send a PIN to the email on file, and once you enter that you will be given the key. Copy and paste it into the form on your website. **The Public Key is 64 digits long.**

Common Questions about API credentials

Are these my username and password?

No, your username and password are how you log into the authorize.net dashboard. They should not be shared with us.

What are these long strings of letters and numbers? Are these right?

Yes. Your API Login ID, Transaction Key, and Public Client Key will be strings of characters that look like nonsense to humans. They will be a mix of numbers with lowercase & uppercase letters. The public key will be by far the longest.
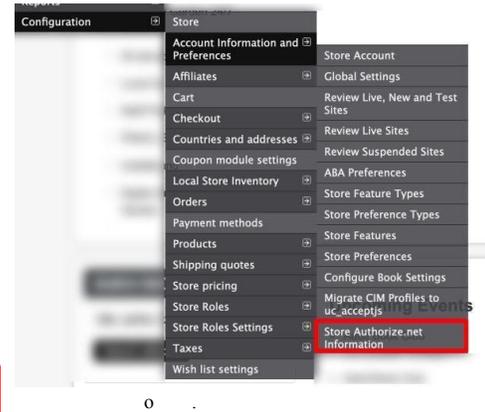
What are API Credentials?

API refers to a method web applications use to communicate with a 3rd party service. In this case, IndieCommerce is using an API to communicate with authorize.net. Your API Credentials are the computer equivalent of a login and password.

What is a public client key?

The public client key is used to secure communications between the customer and Authorize.net at checkout. This approach ensures that sensitive data such as credit card number, expiration, and CVV pass directly from your customer to Authorize.net without ever touching your IndieCommerce site This greatly reduces the risk of exposure and improves security.

SUBMIT API KEYS TO INDIELITE

From your website navigate to Store>>Configuration>>Account Information and Preferences>>Store Authorize.net Info. You'll copy and paste each of the above values from Authorize.net into this form and click "Save Setting". You must do all three at once, since the form is locked upon clicking "Save". Submitting your API keys **does not** initiate the changeover. Email us to schedule the time.

COMMON QUESTIONS:

Why can't I just email these to you?
These credentials give access to your authorize.net account to any computer system that utilizes them. Email is by its nature not secure enough to entrust these to, so we have you use a secure form within your website so they go from you straight to our servers via a secure connection.
Oops, I entered the wrong thing on the form!
Send us an email and we will reset the form for you

SET AUTHORIZE.NET TO LIVE MODE

Authorize.net is set to test mode by default. **It must be live when we switch you over. When your account is in Test Mode, each page in the Merchant Interface will display an orange banner stating:**
Your account is in TEST MODE - To update click here

To take your account out of Test Mode, please follow these steps:
- Click **Account** from the main toolbar.
- Click **Settings** in the main menu on the left.
- Click **Test Mode** under the Security Settings section.
- Drag the toggle to **Live**. The interface will confirm that the Test Mode settings have been successfully applied and the account is now in Live Mode.

SCHEDULE YOUR SWITCH

We are grouping stores into morning and afternoon. We start on the morning group at 9am ET and the afternoon group at 2pm ET. If you are in the morning group please have credit cards disabled by the night before the scheduled start time. For the afternoon group, please disable them by 11am ET. We will contact you when the process is complete and credit cards are re-enabled. We are transitioning many stores a day, so while we aim to complete the switch as quickly as possible, we cannot give an exact time as to when credit cards will be back online. **Never fear - *your website will continue to function*, and customers can checkout with Pay at Store if you desire.**

MARK ALL CREDIT CARD ORDERS PAYMENT RECEIVED, COMPLETED, OR CANCELLED

This MUST be done well ahead of the time of your switch, **no later than the night before your scheduled date.** This step is for your benefit, as after the authorize.net changeover, existing customer credit card data will no longer be accessible to process the payment. Thus, any credit card orders placed prior to the switch that were not charged will no longer have valid payment information. If you need to process very old orders which have expired authorizations (over 30 days), simply change the payment method to Pay at Store and complete or cancel as appropriate. If you have a great many older orders, contact us for assistance.

Temporarily turn off credit card as a payment option

Prior to your switch you must disable credit cards as a payment option. For the morning group this should be done the night before, and for the afternoon group no later than 11am ET. Navigate to Store>>Configuration>>Payment Methods, uncheck credit card, and click save. We recommend you put a message on your website homepage announcing this to customers. Again, **your website will continue to function, and customers can add to their cart and checkout using Pay at Store.**

Switch your credit card processor

On the day of your switch we will use the credentials you stored in our secure form to change you over to your own Authorize.net account. There is no need to be in the store as long as you have access to your website and Authorize.net account via the web. However, please plan to be available in the event we need you, at minimum via email but ideally by phone as well. We do the switchover as quickly as possible, with the goal of completing each group within an hour of the start time. However, occasionally unexpected issues arise, so we cannot provide a specific time that we will have credit cards re-enabled.

CONGRATULATIONS! YOU ARE NOW ON YOUR OWN CREDIT CARD PROCESSOR!

You are now set up with your very own authorize.net account and credit card processor. Our email letting you know when the switch is complete will include some helpful information and links about new features available, as well as some changes in existing reports that will be important to note.

COMMON AUTHORIZE.NET PITFALLS

PAYMENT FORM FIELDS

Do not set Authorize.net form field configuration to require specific information. None of the payment form fields should be marked required directly in Authorize.net. Your IndieCommerce site has required fields, and validates them ahead of time. Setting them in Authorize.net will subject that information to a second round of validation. It has its own criteria that do not always match and will often cause transactions to fail and error messages to pop up at checkout.

These settings are under Account -> Settings -> Payment Form -> Form Fields in your Authorize.net dashboard, so if you have ended up there, please make sure they match the image to the left. By default, they should.

PROCESSOR CONNECTION ERRORS

It is advisable to ask Authorize.net to check the connection to your payment processor. Even if all of the Authorize.net configuration matches our requirements, if your account is not able to communicate with your MSP you will not be able to accept credit cards. If your MSP provided you with Authorize.net, this is unlikely to be an issue. If you signed up for your own Authorize.net independent of your processor, we highly advise taking this extra step. You can also use the Authorize.net "Virtual Terminal" in your dashboard to run your own test transaction.

AUTHORIZE.NET IS STILL IN TEST MODE

See the step above about setting your account to LIVE.

SUBMITTING API CREDENTIALS VIA YOUR WEBSITE

Please remember, submitting your credentials via the secure form on your website **does not** initiate the changeover. It simply stores the information for us to use when we change you over. **Please do this well ahead of time.** There are several common errors we can spot immediately, and submitting these as soon as you have them gives ample time to correct any obvious errors in the credentials.

If, after reviewing these documents, you have any questions, please email staff@bookweb.org.

For best assistance, please reference the specific steps with which you are struggling.

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