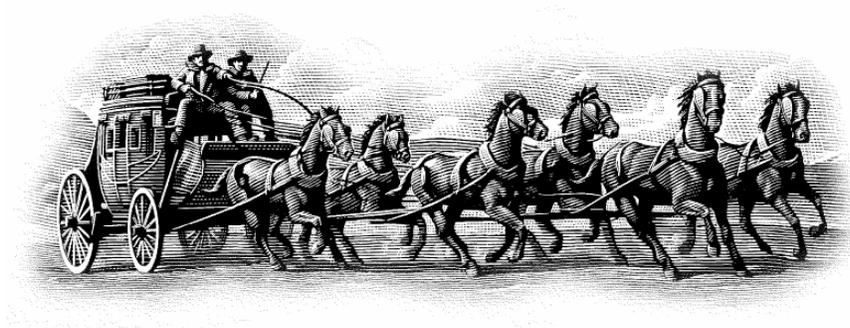


Wells Fargo

Quick Start User Guide for New Internet Merchants

Internet Merchant Account with Cybersource® Small Business





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Step 1: Getting Started

Welcome!

Thank you for choosing Wells Fargo's Internet Merchant Account. This document will help you get your new account up and running.

We highly recommend that you also review the [Operating Guide](#) located at:

https://www.wellsfargo.com/downloads/pdf/biz/merchant/guide_operating.pdf.

It describes the operating procedures and methods for submitting Internet credit card transactions for payment, obtaining authorizations, responding to chargebacks and media retrieval requests, and other aspects of your account. We have also provided links to additional information that can be easily obtained online to help you fine-tune, troubleshoot and maximize the benefits of your new account.

For more information about getting started and using your Merchant Account, visit

<https://www.wellsfargo.com/biz/merchant/setup/online>

Overview

Your Internet Merchant Account is comprised of several entities, each serving a special function to enable online transactions: the Merchant (you), a Merchant Service Provider and Payment Processor (Wells Fargo Merchant Services), and a Payment gateway (Cybersource Small Business).

Merchant – The person (or entity) selling goods and/or services.

Merchant Service Provider and Payment Processor– Wells Fargo Merchant Services enables you to accept and securely process credit cards. Wells Fargo Merchant Services initiates the set-up with a payment gateway, provides the ability for you to access and manage your account, and facilitates the deposit of funds you receive as payments. Once your account is set-up, Wells Fargo Merchant Services submits credit card information through the electronic credit card interchange system to the cardholder's bank and returns the transactions results to your gateway. [More information on payment processing.](#)

Payment Gateway – A payment gateway allows you to submit and receive private information to and from the Payment Processor. In addition, your payment gateway provides you access to the results of all business transactions, confirmation of purchase to your customers and transaction reporting history.

When all the above elements are integrated and working together seamlessly, a typical transaction taking place through your new Internet Merchant account will take on average only 2 to 3 seconds!

Step 2: Logging In / Changing Password

To begin the activation process you will need your CyberSource Merchant ID, login Username, and login Password. (This information will be sent to you under separate cover in two different emails to safeguard the integrity of your account.)

Your CyberSource login Merchant ID, Username, and Password give you access to the CyberSource Customer Resource Center, Web reports, and transaction search screens.

- You should have received two emails from Cybersource with your CyberSource login **Merchant ID, Username, and Password**.
- We suggest that you immediately change your password and establish control levels described in the following document titled “CyberSource Getting Started Guide”:

http://apps.cybersource.com/library/documentation/sbc/getting_started/getting_started.pdf

To change your password, please follow these steps:

- Login to the Business Center (<https://ebc.cybersource.com>)
 - Click on “Account Management”
 - Click on “Change My Password”
 - Enter your current password followed by your new password. Enter again to confirm.
 - Click on the “Submit” button.
- If you have forgotten or misplaced your merchant ID or password, contact CyberSource at 866-322-7924

Step 3: Downloading CyberSource API Software & Documentation

The CyberSource Simple Order API (SOAPI) is the application programming interface that allows you to send secure transactions to CyberSource. The API documentation explains how to integrate CyberSource payment services with your storefront/shopping cart software. The API software development kits and documentation can be found on the CyberSource Small Business website at the following address:

http://www.cybersource.com/support_center/implementation/downloads/

Hosted Order Page:

Create a link from your site to a secure, ready-to-use order page hosted at CyberSource. You can define the appearance of this page in the CyberSource Business Center.

http://www.cybersource.com/support_center/implementation/downloads/hosted_order_page/

Simple Order API Development Kits:

The Simple Order API allows you to implement with the greatest flexibility and control over your customer's buying experience. You should use the API if:

- Your store uses a secure (SSL) online payment form
- Your store does not already have a shopping cart to process payments
- You have programming skills in Java, ASP, PHP, or .NET
- You want to implement an XML solution

http://www.cybersource.com/support_center/implementation/downloads/simple_order/matrix.html

Clientless SOAP Toolkit:

These toolkits are designed for merchants who use the SOAP protocol and require a secure authentication method:

- The connection method uses SSL encryption (HTTPS) and is additionally secured with a Username Token included in the header of the application.
- The toolkits are simple to install and configure because each requires only a few steps. SOAP toolkits are a secure and simple method that does not require downloading from CyberSource and configuring a client application.

Some facts about using SOAP include:

- Supports a 64-bit processor unlike our pre-built clients.
- Merchants can integrate with less common languages. (Python, Ruby, Cold Fusion)
- Merchants can integrate with less common platforms. (FreeBSD, AIX, IRIX, etc)
- No complex digital signatures. Merchants are more likely to implement their own solutions.
- No dependency on RSA security.

http://www.cybersource.com/support_center/implementation/downloads/soap_api/SOAP_toolkits.pdf

Step 4: Installing the API

Depending on which storefront/shopping cart software you have purchased, the API is either pre-installed as a module or requires additional manual installation. The API installation and configuration varies from platform-to-platform. Please refer to the specific documentation that comes with the API development platform you choose. You may also refer to the Credit Card Services Guide:

Simple Order API Development Kits:

http://www.cybersource.com/support_center/implementation/downloads/simple_order/matrix.html

Credit Card Services Guide:

http://apps.cybersource.com/library/documentation/dev_guides/CC_Svcs_IG/html/

Step 5: Generating Security Certificates & API Security Keys

CyberSource uses one of the strongest encryption technologies to ensure secure transactions over the Internet. The security mechanism is based on the public key infrastructure (PKI) developed by RSA Security Inc. Before you can send transactions to CyberSource, you must generate and download a security script that will be stored on your server in a non-public directory.

For the **Hosted Order Page**, refer to Chapter 2, “Downloading Security Scripts” and Chapter 3 at the following link and/or follow the steps outlined below the link:

http://apps.cybersource.com/library/documentation/sbc/HOP_UG/html/

- Login to the CyberSource Business Center (<https://ebc.cybersource.com>)
- Click on “Tools & Settings”
- In the “Hosted Order Page” section, click on the “Security” link.

For **Simple Order API**, you can refer to Step 7 on Page 6 in the following link and/or follow the steps outlined below the link:

http://apps.cybersource.com/library/documentation/sbc/getting_started/getting_started.pdf

- Login to the CyberSource Business Center (<https://ebc.cybersource.com>)
- Click on “Account Management”
- Click on “Transaction Security Keys”
- Click on “Security Keys for the Simple Order API”
- If you are using the SOAP toolkit, click on the link “Security Keys for the SOAP Toolkit API”

Step 6: Test Mode

After you have successfully installed the CyberSource Simple Order API and generated certificates and keys, you are ready to send a test transaction to CyberSource. Sending a test transaction allows you to test for the most commonly generated error messages without sending real transactions.

Sending a Test Transaction

Most of the Simple Order API download packages include sample scripts that are easily modified for your testing purposes. Remember to send the test transactions to the test environment with the Simple Order API development kit using the test server host **ics2wstest.ic3.com**. You may also refer to the implementation guide that comes with the software development kit you are using.

Viewing a Test Transaction

After you have sent a test transaction through the CyberSource Simple Order API, you can search for the transaction in the CyberSource Business Center to see if the transaction was successful.

- Login to the CyberSource Business Center (<https://ebctest.cybersource.com>)
- Click on “Transaction Search”
- Click on “General Search” and enter your search criteria.

Step 7: Go Live!

When your CyberSource is first set up, it will be in TEST mode. In order to start processing live transactions, you must take your account “LIVE”. To “Go Live”, refer to chapter 2, “Going Live” at the following link.

http://apps.cybersource.com/library/documentation/sbc/SB_UG/html/

Once you go live, you still have a test business center (<https://ebctest.cybersource.com>) that you can use to run test transactions and/or test your Simple Order API implementation.

You may contact CyberSource Customer Support at 866-322-7924 if you have any questions about this process.

Step 8: Reports

CyberSource offers two types of reports: summary reports (accessed via a Web browser) and detail reports (accessed via a Web browser or other client application).

To learn more about these reports, please use the CyberSource Reporting Tutorials which can be found at the following link:

Reporting Tutorials:

http://www.cybersource.com/support_center/implementation/downloads/tutorials/

Summary Reports

Summary reports provide general information about your customers’ transactions, such as the number of successfully processed payments. Summary reports are available in the following formats:

- Dynamic Hypertext Markup Language (DHTML) You can view DHTML reports with one of the following Web browsers: - Microsoft® Internet Explorer 4.0 or greater - Netscape® Navigator 6.2 or greater
- Portable Document Format (PDF) - You view these reports with Adobe Acrobat Reader®.
- Comma-separated values (CSV) - You import these reports into a spreadsheet.

Detail Reports

Detail reports provide specific transaction information. You can use these reports to reconcile processor and bank statements, create your own custom reports, and design a customized analysis of your business activity. You can also implement a client application that downloads detail reports automatically. Detail reports are available in the following formats:

- Extensible Markup Language (XML)
- Comma-separated values (CSV) that can be imported into a spreadsheet

Of the reports available, the following are recommended for a CyberSource Small Business merchant:

- Payment Batch Summary Report
- Payment Batch Detail Report

For more information about these reports and reporting options, use the Business Center Reporting User's Guide at:

http://apps.cybersource.com/library/documentation/sbc/SB_Reporting_UG/html/

Additional Information and Resources

Operating Guide

It is essential that you take the time to review and become familiar with the contents of the Operating Guide. The Operating Guide describes the operating procedures and methods for submitting Internet credit card transactions for payment, obtaining authorizations, responding to chargebacks and media retrieval requests, and other aspects of our services.

The Operating Guide can be found at:

https://www.wellsfargo.com/downloads/pdf/biz/merchant/guide_operating.pdf

Sending Transactions

If you wish to continue testing, ensure that your server host is set to the **Test** server.

Test Server:

ics2wstest.ic3.com (Simple Order API)

Production Server:

ics2ws.ic3.com (for Live transactions using the Simple Order API)

Production Data

Provide only real and accurate data when you send transactions to the production server. Incorrect data such as false e-mail addresses and phone numbers are inadvisable, as they will pollute CyberSource's databases with inaccurate data. Please note that the test credit cards provided by CyberSource and the dollar amounts used during testing are not valid in the production environment.

Credit Card Testing

CyberSource recommends that you test for all accepted credit card types on your site by sending transactions to the production servers using valid credit card numbers. Remember to contact Wells Fargo Merchant Services to activate the ability to accept card types other than Visa[®], MasterCard[®] and Discover[®]. For more information on testing, go to:

http://www.cybersource.com/support_center/support_documentation/quick_references/view.xml?page_id=422

Live Transactions

If you need to review your live transactions, please refer to the Transaction Search section in your CyberSource Business Center.

- Login to the CyberSource Business Center (<https://ebc.cybersource.com>)
- Click on "Transaction Search"
- Click on "General Search" and enter your search criteria.

Using your CyberSource merchant ID and password, you will be able to query for transactions sent to our LIVE server. Should you have questions regarding specific transactions, encounter problems

viewing transactions, or need help with the support screens and/or reports, please feel free to contact our Customer Support group at:

<http://www.cybersource.com/cgi-bin/kb/kbask.cgi> (login required)

Password Administration

In addition to processing valid transactions, you have the ability to create password access for additional users. Distributed user name and password management provides you with the ability to create unique user name and password combinations based on privilege. The following link contains all the information you need to manage user accounts and business center permissions.

Business Center User's Guide (Chap. 3 – Managing Users and Their Privileges):

http://apps.cybersource.com/library/documentation/sbc/SB_UG/html/

Contact / Help Information

Issue	Contact	When
<ul style="list-style-type: none"> ▪ Cybersource Customer Support 	866-322-7924 https://www.cybersource.com/support/	6:00am - 6:00pm Pacific Time Monday - Friday
<ul style="list-style-type: none"> ▪ Checking deposit inquiries ▪ Update account info (address, phone, etc...) ▪ Request statement copies ▪ Fees and billing questions ▪ Chargeback questions ▪ Accept additional credit cards (American Express, Discover, etc...) 	Wells Fargo Client Services 800-451-5817 And online at: www.myclientline.net	24 hours a day 7 days a week
<ul style="list-style-type: none"> ▪ Card Information 	Visa®: http://www.usa.visa.com/merchants MasterCard®: http://www.mastercard.com/us/merchant Discover®: http://www.discovernetwork.com/index.html	
<ul style="list-style-type: none"> ▪ To get voice authorizations 	Visa® or MasterCard®: 800-626-4480 American Express: 800-528-2121 Discover®: 800-347-1111 ⁽¹⁾ JCB: 800-522-8788	24 hours a day 7 days a week

Thank you for choosing Wells Fargo Merchant Services!

We look forward to serving your business and financial needs for many years to come.

⁽¹⁾ For Discover voice authorizations, merchants should call 1-800-626-4480 when the authorization, processing and settlement of Discover Network Card transactions are through Wells Fargo Merchant Services. Merchants should call 1-800-347-1111 when Wells Fargo Merchant Services provides authorization services only (not processing and settlement) for Discover cards.