Wells Fargo

Quick Start User Guide for New Internet Merchants

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Internet Merchant Account with

Authorize.Net Payment Gateway

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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** – 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, https://www.wellsfargo.com/biz/merchant/setup/guides

Overview

Your Internet Merchant Account is comprised of several entities, each serving a specific function to enable online transactions: the Merchant (you), a Merchant Service Provider and Payment Processor (Wells Fargo), and a Payment Gateway (Authorize.Net).

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

Merchant Service Provider – Wells Fargo enables you to accept and securely process credit cards. Wells Fargo 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 set-up, Wells Fargo submits credit card information through the electronic credit card interchange system to the cardholder's bank and returns the transaction results to your gateway.

Payment Gateway – Authorize.Net is your payment gateway to the payment-processing network. 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 *login name* and *Password*. (This information will be sent to you under separate cover in two different emails to safeguard the integrity of your account.)

- Go to https://secure.authorize.net. Log in and begin the set-up of your new Internet Merchant Account. Enter your **login ID** and **password**. (You received these as two separate emails.)

- You will be required to change your password once you have logged into the Authorize.Net site.

- If you have forgotten or misplaced your login ID or password, contact Authorize.Net at (877) 447-3938.

Step 3: Verify Account Info

When you log in for the first time, you will see a screen prompting you to verify your account information.

You will be asked to verify your:

- **Identity:** SSN or Tax ID
- **Account Information:** Business Information and Owner Information
- **Contact Information:** The information required to contact an individual within your organization regarding any account or system issues.

- **Time Zone:** The time zone in which you wish to view transaction information.

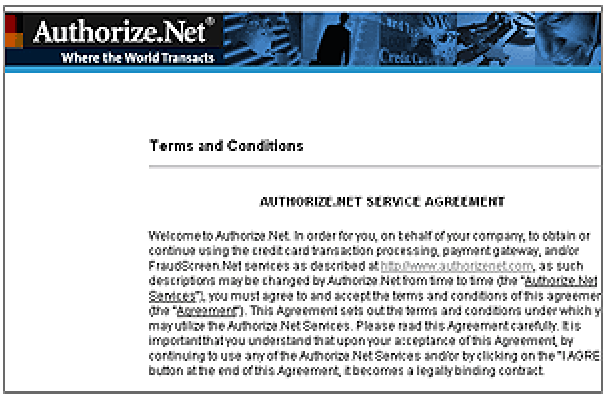
If the information you enter does not match what is in your application, you need to email Authorize.Net at support@authorize.net with the correct information and Authorize.Net will make the necessary changes.

If the information is correct, click on the **yes** checkbox and **next** to continue.

Step 4: Authorize.Net Terms and Conditions

Authorize.Net presents you with its own terms and conditions. Once you have reviewed the terms and conditions, you will be asked to enter your name and social security or business tax identification number.

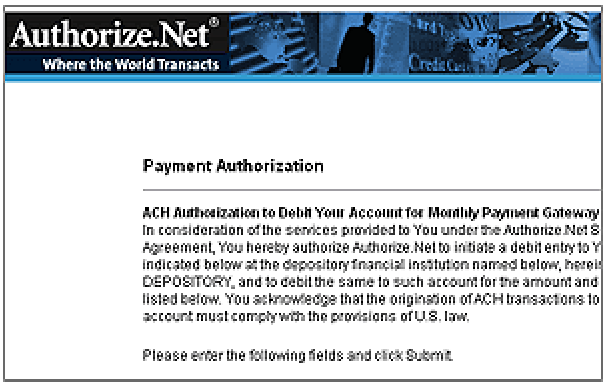
To accept the terms and conditions, check the box and click on **accept**. By doing so, you are entering into the agreement with Authorize.Net on behalf of your company.



Step 5: Complete Account Info

Now you will need to review and complete the following sections:

- Payment Authorization
- Shopping Cart Information
- Secret Question and Answer



Once you have reviewed and completed each section, you will be presented with a bar labeled **Activate My Account**. When you click on this bar, your account will be activated and you will be in **Test Mode**.

Note: In the Payment Authorization, you are requested to supply a credit card for charge purposes. Since you have purchased your gateway through Wells Fargo and not directly through Authorize.Net, you may use the following dummy data in the credit card fields:

MC 5424 0000 0000 0015 exp. 04/06

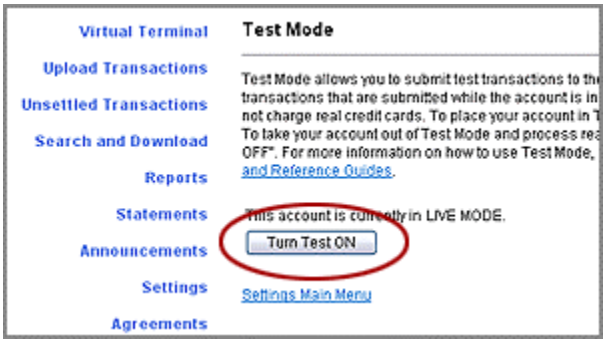
You must fill out these fields before continuing to the next step, regardless of whether you use true credit card data or the dummy data.

Step 6: Test Mode

Test Mode allows you to configure your account settings and to submit test transactions without having to process live credit card transactions.

To put your account in Test Mode:

- Click on **Settings** on the left navigation bar
- Click **Test Mode**
- Click on **Turn Test ON** button



Very Important:

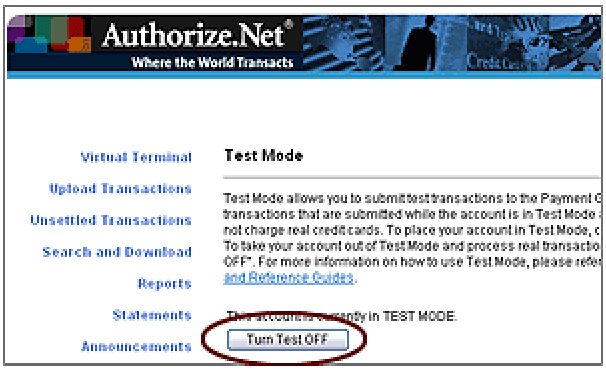
You must log in to https://secure.authorize.net/ to access the Account Management Web site and **accept** the Authorize.Net Service Agreement to process Test transactions.

When you process a Test transaction, no transactions are passed to the payment processor, and no data is stored on the Authorize.Net payment servers. When in Test Mode, properly formatted transactions will be shown as approved, but will not actually be processed or recorded.

Step 7: Go Live!

To begin processing payments online, you must change your account status to **LIVE**. This will take your account out of TEST mode and into LIVE mode.

To take your account to LIVE mode:



- Click on **Settings** on the left navigation bar
- Click on **Test Mode**
- Click on **Turn Test Off** button

Step 8: Authorize.Net Account Management

To manage your new Authorize.Net account, log in to https://secure.authorize.net/

This will be your account point of entry to view special announcements, updates and security features.

Going forward, this will be the first screen you see each time you log in:

Frequently Asked Questions

1. I've forgotten my login ID and/or password.

To maintain confidentiality and ensure your information remains secure, we ask that you call the Authorize.Net Merchant Support hotline at 877-447-3938 to request your Login ID and password.

2. When I try to log in, it says "Invalid Login".

Please try re-entering your login ID and password, noting that these fields are case sensitive. If you are entering your login ID and password correctly, your login ID may contain a space or non-alphanumeric character (such as #, $, ^, etc.), which are invalid for a login ID and/or password. If this is the case, please call Merchant Support at 877-447-3938 and Authorize.Net will remove the invalid space or character.

3. My gateway won't accept my Social Security number.

Try using your Tax ID number. If this does not work, please call Wells Fargo Online Merchant Services at 877-769-8237 for assistance, 7AM-4PM (PST) Monday – Friday.

4. AMEX, Diners Club, Discover, and JCB transactions won't go through. What do I do?

Please contact Wells Fargo Client Services at 800-451-5817 to add these entitlements to your account.

5. What is AVS?

AVS (Address Verification Service) is a fraud prevention feature that checks your customer's address used for the purchase against the address used for their credit card statements. AVS is only an indicator of potential fraudulent activity, since there are many reasons a customer's billing and shipping address could differ. It is up to the merchant to decline or accept a customer's payment if the AVS code indicates conflicting addresses.

The AVS process includes:

1. Your customer fills out a payment form on your Web site with their credit card information including the card billing address.
2. The processing network (e.g. FDC, Vital, Nova, GPS, Paymentech) compares the billing address supplied online with the billing address on file at the credit card issuing bank. From this comparison, the processing network sends an AVS response code to Authorize.Net.
3. Authorize.Net takes the AVS response code from the processing network and reports it to you. Depending upon the response, you may wish to approve the transaction, reject the transaction, or follow other lines of logic. With so many possible reasons as to why an address and zip code may not match, you are not required to refuse a transaction because the AVS response is a mismatch.

With most banks and Merchant Service Providers, use of the AVS system is required in order to avoid non-qualified transaction surcharges (typically an additional 1% to the discount rate).

4. There are two main reasons for voiding transactions that have an AVS mismatch:
   - Accepting a transaction involving an AVS mismatch response may or may not cause a non-qualified transaction surcharge according to your Merchant agreement with your bank or Merchant Service Provider.
   - The AVS mismatch may indicate fraud.

For more information regarding AVS mismatches, AVS response codes, and how to set your account to automatically reject transactions based on the AVS system responses, please see the Address Verification System Filter section in Chapter 3 of the Merchant Menu User's Guide online, available at http://www.authorize.net/support/MMUG-high.pdf. Or, log in to https://secure.authorize.net/, select **Help** and choose **Online Help – How to Guides** for more information.

6. How does my shopping cart become compatible with Authorize.Net?

Only for merchants who have a Web site:

The documentation that is necessary for most shopping carts to integrate their systems with the 3.0 Version of Authorize.Net is located at: http://www.authorizenet.com/support/guides.php. This information is also located in the **Help** section once you log in.

For any questions beyond what is explained in the documentation, please contact Authorize.Net at: support@authorize.net.

7. How do I change gateway providers?

Please contact Wells Fargo Online Merchant Services at 877-769-8237 for assistance, 7:00 AM – 4:00PM (PST) Monday - Friday.

Contact / Help Information

Issue	Contact	When
▪ Payment Gateway Technical Support ▪ Password not working ▪ Problems processing transactions ▪ Need help settling voice authorizations ▪ Need help processing credit	Authorize.Net: 877-447-3938 support@authorize.net	6 AM – 6 PM PST 7 days a week
▪ Received "Contact Processor" error message ▪ Referred to processor by Authorize.net technician ▪ Need to change gateway provider – systems not compatible	Wells Fargo Online Merchant Services: 877-769-8237	7 AM – 4 PM PST Mon-Fri
▪ Checking deposit inquiries ▪ Update account info (address, phone, etc.) ▪ Request statement copies ▪ Fee and billing questions ▪ Chargeback questions ▪ Accept additional credit cards (AMEX, Discover, etc.)	Wells Fargo Client Services: 800-451-5817	24 hours a day 7 days a week
▪ Information on card associations	Visa: http://usa.visa.com/business/merchants/ MasterCard: www.mastercard.com/us/merchant	24 hours a day 7 days a week
▪ To get voice authorizations	Visa or MasterCard: 800-626-4480 American Express: 800-528-2121 Discover: 800-347-1111 JCB: 800-522-8788	24 hours a day 7 days a week
▪ Still need help? Issue escalation support	Wells Fargo Online Merchant Services: 877-769-8237	7 AM – 4 PM PST Mon-Fri

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

Authorize.Net Merchant Menu
Please also consult the online Authorize.Net Merchant Menu for help with your payment gateway. Log in, select **Help** and choose **Online Help – How to Guides** for more information.

Thank you for choosing Wells Fargo!

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