

eMarket

User Guide

April 2026

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About This Document

The guide provides detailed instructions for configuring, utilizing, and administering Integrated Payments' eMarket sites. While the document primarily emphasizes eMarket Storefronts, it also includes crucial information regarding eMarket Checkouts and Gateways.

Scope

This document assumes you have already implemented the Integrated Payments eMarket module by configuring the required System Setup tables, as described in the *System Setup User Manual*. Additional System Setup which may be required is detailed in this manual.

Note that certain configuration sections are for reference only and must be performed by your Transact Implementation Team.

Audience

This document is designed for campus staff who will set up, maintain, and utilize eMarket sites.

Glossary

The table below defines terms relevant to this document's content.

Table 1: Document Glossary

TERM	DEFINITION
Cashier	An operator with cashiering privileges.
Customer	A student, non-student payer, or authorized user/parent.
Operator	Anyone with access to log in to Integrated Payments.
System Administrator	An operator with extended access to Integrated Payments, responsible for system setup and maintenance.

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1 eMarket Overview

The eMarket module enables your institution to create multiple e-commerce sites for selling items, accepting donations, and collecting payments for various services from unauthenticated and authenticated customers.

1.1 eMarket Types

Integrated Payments offers three methods of using the eMarket module: Storefront, Checkout, and Gateway. There are substantial differences between all three methods. Deciding which method to use depends on your institution's needs, the resources your institution is prepared to invest in, and the level of control desired over the transaction process.

Table 2: eMarket Types Overview

	STOREFRONT	CHECKOUT	GATEWAY
PCI Compliant Effort	Least	Moderate	Greatest
Technical skills required to implement	Low	Moderate. Must be familiar with HTML and forms.	High. Requires programming in a language such as Perl, Java, or VB.
Website the customer is on during the item selection process	Cashnet.com	Institution website	Institution website
Website the customer is on during the payment data entry process	Cashnet.com	Cashnet.com	Institution website
Level of control over website look and feel	Moderate. Can change colors, fonts, logos, and custom messages. Cannot change flow of the transaction.	Complete until the customer is transferred to the Integrated Payments website. Control over the Integrated Payments website is moderate. Can change colors, fonts, logos, and custom messages. Cannot change flow of the transaction.	Complete. The customer never leaves the institution's website.
Time required to implement	Varies according to project but will be lower than Transaction Gateway.	Varies according to project but will be lower than Transaction Gateway.	Varies according to project but will be higher than Checkout.
SmartPay compatibility	Fully compatible	Fully compatible	Not compatible

1.1.1 eMarket Storefront Details

The eMarket Storefront method provides your institution with an effortless way to create web storefronts where customers can select and pay for items entirely on an Integrated Payments website, customized by your institution.

Using Storefronts allows individual departments and entities the autonomy to manage their operation while the centralized approach enables the institution to update policies related to campus commerce immediately and uniformly throughout all Storefronts. All Storefront transaction data is stored in the central Integrated Payments database, maintaining a permanent audit trail for reconciliation, internal audits, and inquiry.

1.1.1.1 Accessing an eMarket Storefront Site

Two Storefront types are available, Regular and Donation. With both types, customers can be directed to access the Storefront website directly or through a link to your institution's website.

Note: The Donation Storefront is currently only available for use with the old user experience.

The URL to access your eMarket Storefront site is available on the Merchants page of the Integrated Payments Administration site. To reach this page, click System **Setup** > **Merchants**, then select the Storefront merchant.

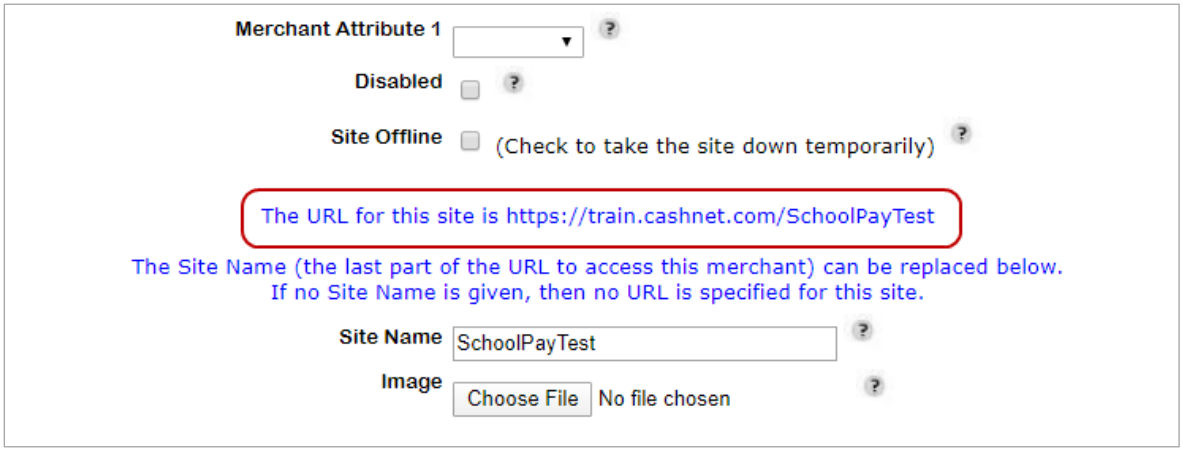

Figure 1 Site URL in Merchants Page

To modify the URL, adjust the Site Name field.

1.1.1.2 Google reCAPTCHA Fraud Prevention

Transact uses Google reCAPTCHA to protect all payment pages from fraudulent activity. The reCAPTCHA is invisible to users and does not interrupt the payment process unless suspicious activity is detected.

1.1.1.3 Deep-Linking to a Specific Page

Using a specific URL, you can enable customers to land on a page showing a specific item code or category within the eMarket site.

To land on a specific page, configure the URL as follows:

```
Item Code: https://commerce.cashnet.com/<sitename>?itemcode=<ITEM-CODE>
Category: https://commerce.cashnet.com/<sitename>?cname=<CATEGORY-CODE>
```

Note: Be sure to have the item code or category in UPPERCASE to match the configuration.

1.1.1.4 Layout of an eMarket Storefront Site

Storefront sites feature a straightforward, mobile-first layout. Items are displayed in the center of the page and may be organized into categories, discussed in Using the Store Setup Wizard (P. 46). In addition, a Cart displays at the top, along with a notifications Bell where two types of global messages can be presented, discussed in Store Setup Wizard.

Using the new eMarket Storefront, the typical payment workflow is as follows:

Note: The following screenshots are displayed in mobile view to show the mobile capabilities of the site. The desktop steps are the same, but the appearance is slightly different.

1. The payer clicks the link to the Storefront site.
2. The payer selects items for purchase (which may be under a category), as applicable, and clicks **View details**.

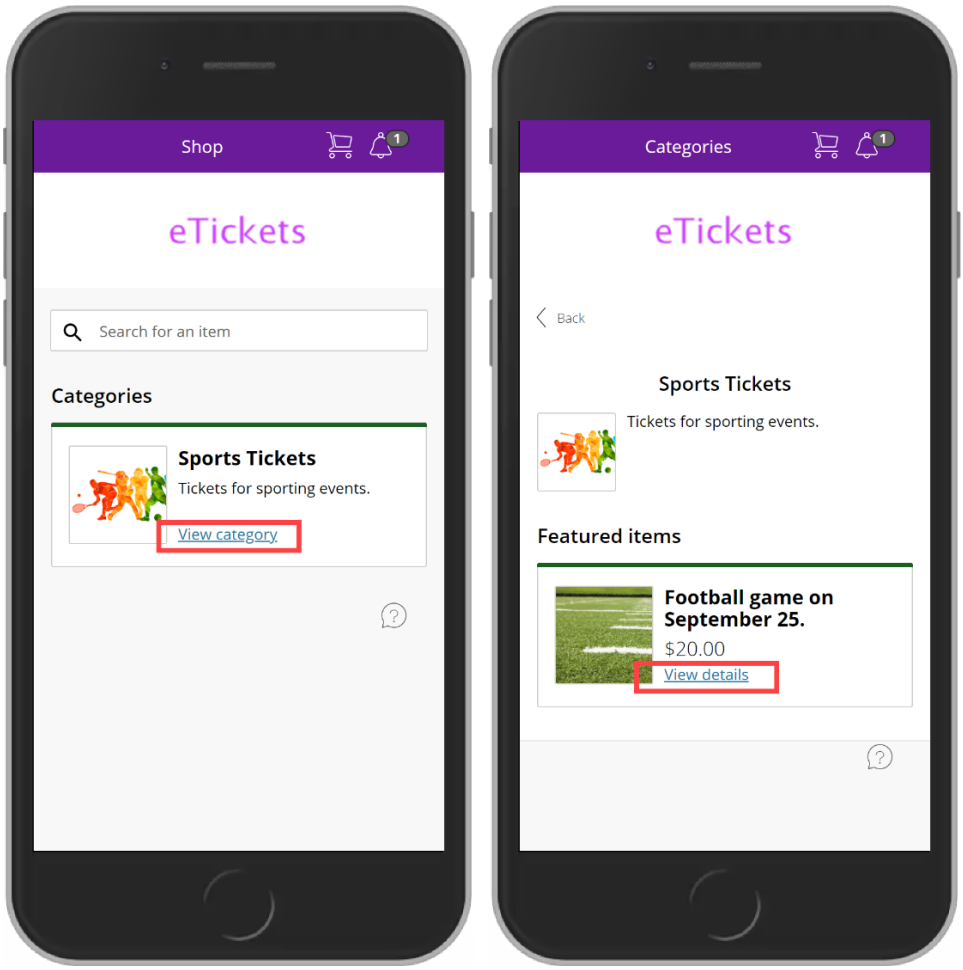

Figure 2 Viewing a Category and Details about an Item

3. The payer selects **Continue** and **Checkout**.

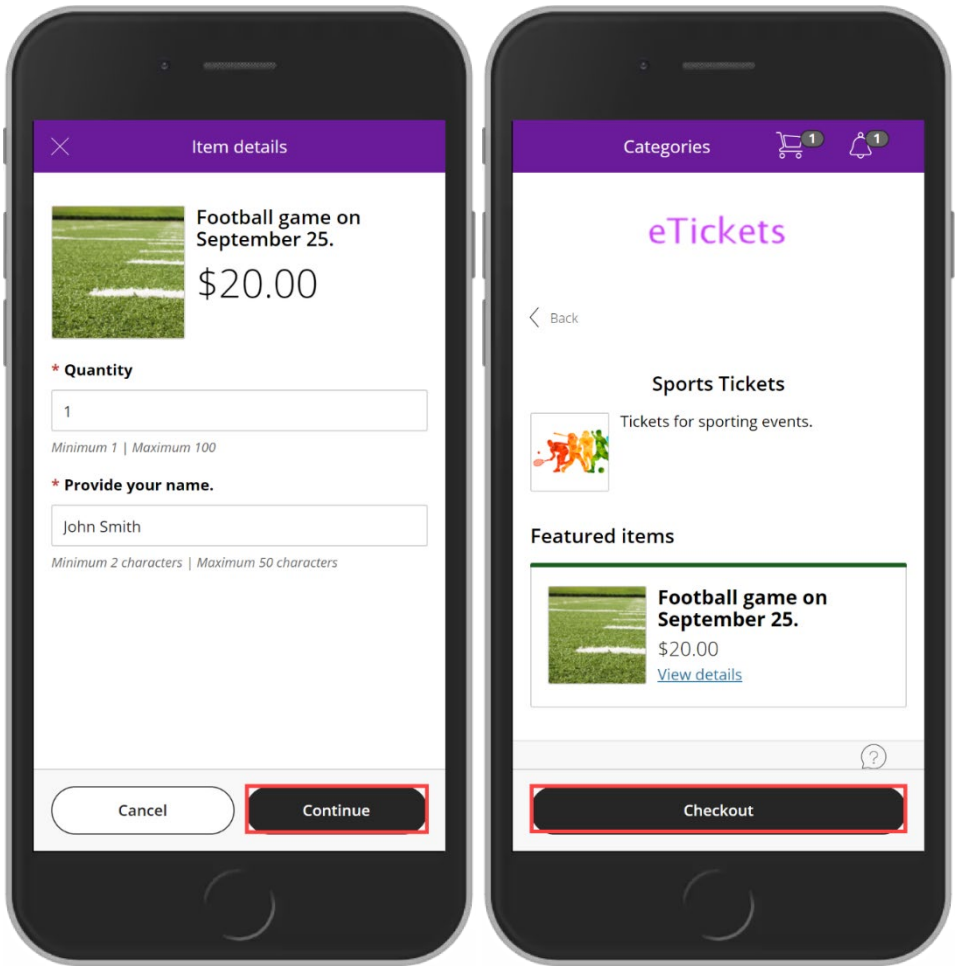

Figure 3 Selecting Items & Entering Additional Information

4. The payer reviews the selected items and clicks **Continue**.
5. The payer enters the payment information and clicks **Continue**.
6. If it is a credit card payment, the payer may also be prompted to accept the service charge.

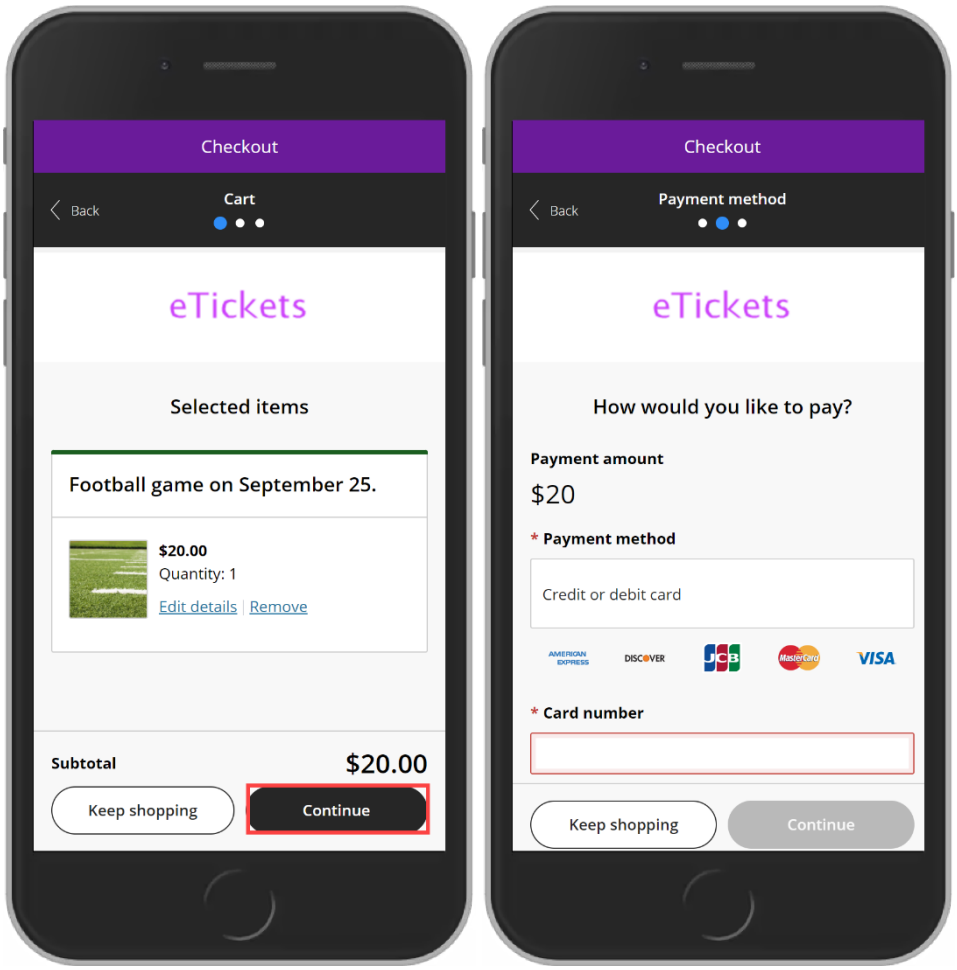

Figure 4 Providing Payment Information

7. The payer reviews the payment information, provides a receipt email address, and clicks **Pay**.
8. The payment confirmation loads, and the customer can click **Shop** to return to the Storefront overview.

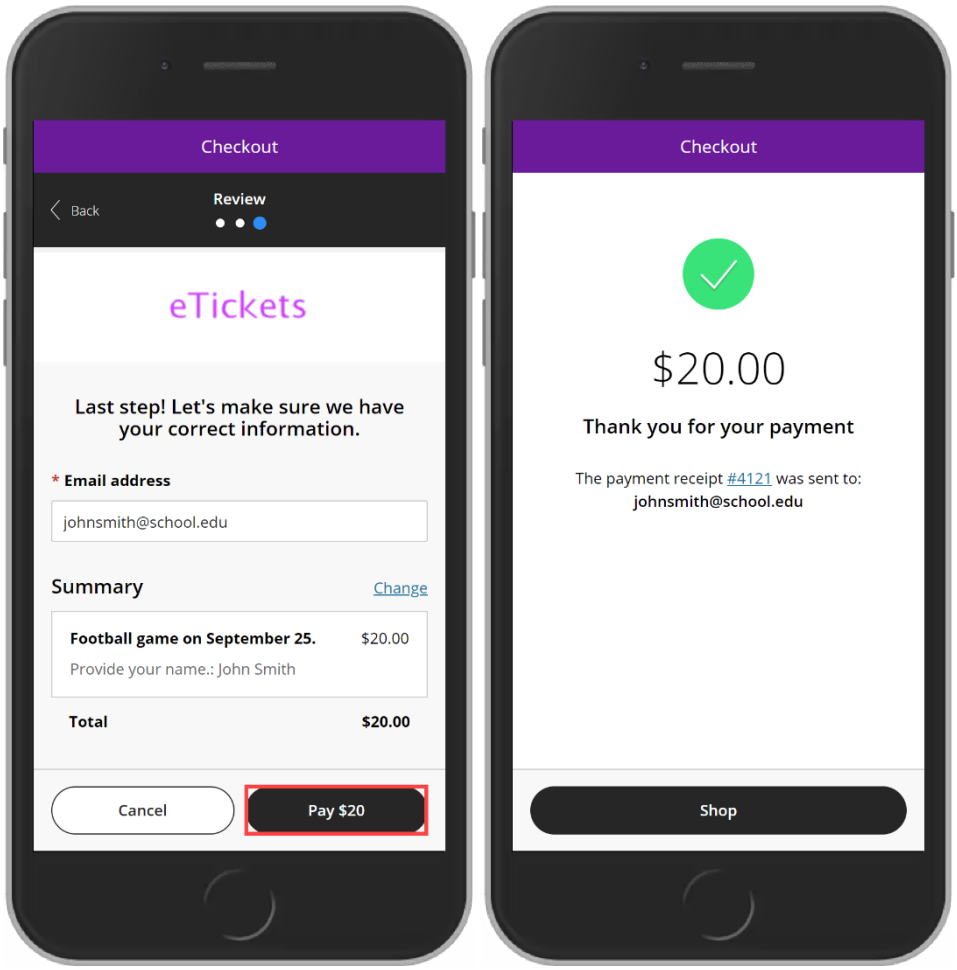

Figure 5 Review & Payment Confirmation

1.1.2 eMarket Checkout Details

The Checkout method gives institution websites the ability to process credit cards and electronic checks (ACH). The customer begins on the institution website and once the website has determined what item(s) the customer is purchasing, it passes the customer to an Integrated Payments website. The customer's information is sent using a standard HTTP GET or POST, where the data elements are either placed into the query string or into hidden form fields.

The customer, along with his shopping basket, lands on a page displaying his various payment options. The Checkout website takes the customer through the entire payment process including prompting for the payment information, confirming the details of the transaction, and attempting to authorize the electronic payment. If the payment authorization is successful, the customer can be provided with both an on-screen and email receipt.

If the authorization fails, the customer will be informed of the reason for the failure and given the opportunity to use a different payment method. In either case, the transaction is logged in the Integrated Payments database for inquiry and reporting purposes.

After the transaction is completed, Integrated Payments can return the customer to the institution's website. To notify the institution website of a complete transaction, Integrated Payments supports the following options:

- **Email notification**: Integrated Payments sends an email containing transaction details to a designated address. The email is formatted for easy parsing by automated systems, which can perform functions such as updating a database.
- **URL callback**: Integrated Payments accesses a designated URL to pass transaction details back to the website, which can then update a database or perform other necessary processing.
- **Reports**: Authorized institution personnel can run reports at any time in Microsoft Word, Microsoft Excel, or PDF format.
- **Data extracts**: Any of Integrated Payments' extract options can post completed transaction information to another system. Note that extracts are typically available at an additional cost.

The Checkout website offers a moderate level of customization, including custom messages and the ability to select colors and fonts.

For details on configuring your eMarket as a Checkout, refer to the eMarket Checkout & Gateway Payment Integration Guide. This guide explains the options you have in customizing your Checkout and provides the details your developer will need to establish the Gateway, including an example of a web page calling the Checkout, the request syntax, and the data elements that can be passed to and returned from Integrated Payments.

1.1.3 eMarket Gateway Details

The Gateway (aka Transaction Gateway) method gives institution websites the ability to process credit cards and electronic checks (ACH) without the customer ever leaving the website.

Notes: The SmartPay/CampusPay banking option may not be used for Transaction Gateway transactions, whether for credit cards or ACH payments.

If your institution would like to accept Transaction Gateway credit card payments, and you are using SmartPay/CampusPay, a separate non-SmartPay/CampusPay credit card terminal will need to be configured. Credit card payments made through the Transaction Gateway must be processed through your institution’s own credit card processor.

If your institution would like to accept Gateway ACH payments, they must be processed through your institution’s bank. Discuss with your institution’s bank the NACHA rules and regulations regarding accepting ACH payments from customers that cannot be validated.

Once the website determines what item(s) the customer is purchasing, that website will gather the customer’s payment information and will confirm the customer’s intent to complete the transaction.

At that point, the website sends a message to Transact to authorize the payment. The message is sent using SSL-encrypted HTTP, the same protocol used for accessing secure websites. Due to the widespread use of this protocol, incorporating it into various website programming languages should be straightforward.

Integrated Payments will perform the appropriate steps to authorize the electronic payment. If the payment authorization is successful, Integrated Payments replies to the calling website with a success message and a transaction (receipt) number. If the authorization fails, Integrated Payments replies to the calling website with a failure message and an indication of the reason for the failure (declined, expired card, etc.). In either case, the transaction is logged into the institution’s Integrated Payments database for inquiry and reporting purposes.

The institution website is responsible for parsing the response from Integrated Payments and displaying appropriate information to the customer. In the case of a failed transaction, it is typically an explanation of the failure and options for trying again. In the case of a successful transaction, which may be a receipt or confirmation page. In that instance, the institution website may also need to update internal databases or perform other activities to record that the customer has paid and is entitled to the goods or services purchased.

Be aware that when using the Gateway method, the effort necessary on the institution's part to be PCI compliant is greater than Checkout or Storefront. Sensitive credit card or bank account information will be passed through institution servers. That requires the institution to provide an SSL certificate for encrypting that data and subjects the institution to additional requirements of PCI DSS.

For details on configuring your eMarket as a Gateway, refer to the eMarket Checkout & Gateway Payment Integration Guide. This guide explains the options you have in customizing your Gateway and provides the details your developer will need to establish the Gateway, including an example of a web page calling the Gateway, the request syntax, and the data elements that can be passed to and returned from Integrated Payments.

1.2 eMarket Licenses

All stores, Storefront, Checkout, or Gateway require the use of an eMarket license. Licenses come in two varieties, single and unlimited.

Your institution can start with a single license for individual eMarket stores. Each individual license includes a batch extract.

Once you reach six eMarket stores, you will want to consider an Unlimited eMarket license for cost savings. With an unlimited license, you have the freedom to create as many eMarket stores as desired, and you receive one batch extract for each store. Contact your Client Manager or Sales Account Executive for more information on purchasing eMarket licenses.

1.3 Setup Overview

Creating an eMarket store consists of two main steps—configuring the back-end framework through the System Setup Configurations (P. 15) and configuring the front-end of the store through Using the Store Setup Wizard (P. 46). In certain cases, you may wish to have your Integrated Payments System Administrator perform the System Setup steps and a dedicated eMarket Administrator complete the front-end using the Store Setup Wizard.

2 System Setup Configurations

This section covers the System Setup settings for your eMarket site.

Note: Not all System Setup configurations are covered in this guide. While many are handled by the Transact Global Services team during the implementation phase, you may need to address some configurations yourself if you decide to create new eMarket stores. For more detailed information about System Setup configurations, refer to the System Setup User Guide.

2.1 eMarket Operator Configuration

The eMarket Operator is the virtual cashier that you must create to process eMarket transactions. As a best practice, we recommend, but do not require, that you create a new Operator for each eMarket store. For ease of identification, Operators have the same name as their associated eMarkets. Alternatively, you can create an eMarket operator for multiple stores.

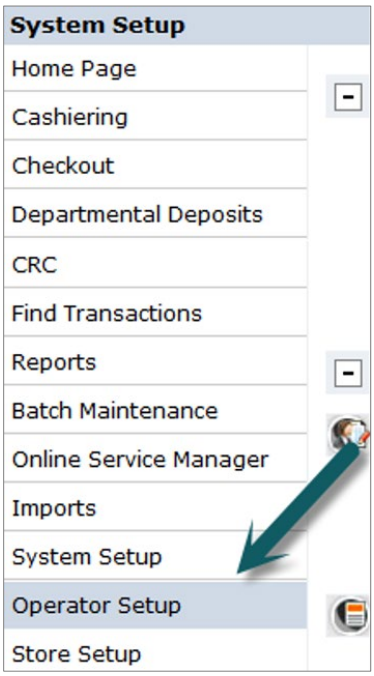

Figure 6 Operator Setup Link

Some eMarket administrators may not have the permissions required to complete this process. If so, contact another administrator at your institution for assistance. Additionally, some setup fields are not covered in this guide. Fields not listed below have no effect on eMarket operators.

To set up an eMarket operator:

1. In the left-hand menu, click **Operator Setup**.
2. Above the Operator table, click **Add New Record**.
3. Enter an **Operator** username (12-character limit) and the operator's **Name**.

Tip: The operator's name often matches the name of the eMarket Location, Station, and/or Merchant. Depending on your ERP, this Operator name may post back to your student or GL system. Consult with the Implementation Team or Support to determine if this is the case.

4. Select the **Services Only** checkbox. This is a security measure that configures the Operator to only process eMarket payments, normally disabling operator login. If your eMarket administrator requires a login ID, you should create a separate Operator for that administrator.
5. Select the appropriate permissions **Group** for the eMarket.

   Tip: In most cases, the group for a Storefront or Checkout should be **Cashier**. Rarely will you need to assign a greater permissions level.
6. Select the **Department Code** for your eMarket. This option has no effect on the eMarket itself, but it can affect reporting for other operators.

   Tip: By default, all Integrated Payments operators can typically see any other transaction processed within the system. However, the system can be configured to restrict reporting only within a given department or selected eMarkets. For more information on this, see Merchant Level Security (P. 93.
7. Skip the **Available Merchant Codes** and **Selected Merchant Codes** boxes. They have no effect on eMarket operators. For more information on their purpose, refer to Merchant Level Security (P. 93).
8. Enter the **Email** Address that will appear on student receipts (for example, receipts@myschool.edu).
9. Click **Save** and note down the name of your Operator. You will use it during Merchant Setup later in this manual.
10. Enter a password in the **Enter New Password** and **Verify New Password** boxes. Note that, although this password will never be used or changed, Integrated Payments requires you to associate a password with the Operator. Once entered, click **Change Password**.

2.2 Location Configuration

The eMarket Location controls the credit card and ACH terminals associated with the eMarket. Typically, a Location must be created for each eMarket—or a set of eMarkets—that share the same banking information. You should configure a Location prior to setting up a Station.



Figure 7 System Setup—Station Information Section

Some eMarket administrators may not have the permissions required to complete this process. If so, contact another administrator at your institution for assistance. Additionally, some setup fields are not covered in this guide — any field not listed below has no effect on eMarket locations.

To set up an eMarket location:

1. In System Setup, click **Locations**.
2. Above the Locations table, click **Add New Record**.

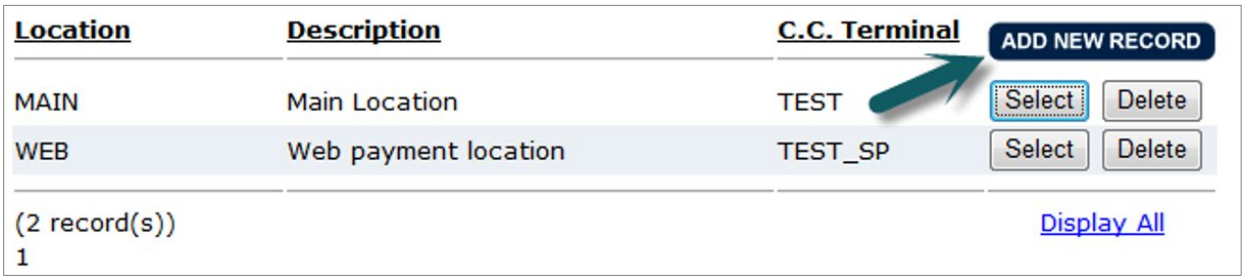

Figure 8 Locations Table—Add New Record Button

3. Enter a **Location** name (12-character limit) and brief **Description**.

   Tip: Location names often match the name of the eMarket you are creating. If you want multiple eMarkets to link up to a unique location, it is usually best to use a generic name such as `EMARKET` or the institutional department name. Ideally, the location name should be easily identifiable as being used with eMarket, rather than with Cashiering or ePayment.

4. Configure the terminals. (If the applicable terminals are not listed, consult with your Transact Implementation Team or Client Manager to arrange configuration.)
   - **Credit Card Terminal** for credit card payments.
   - **Credit Card Terminal for MOTO** for use with Assisted Payments (if applicable).
   - **eMarket Retail Credit Card Terminal** for use with iPad app eMarket transactions.
   - **Debit** terminals are typically special cases and are rarely used. However, if your institution offers PIN-less debit, you can select this. Note that PIN-based debit is never offered with eMarkets.

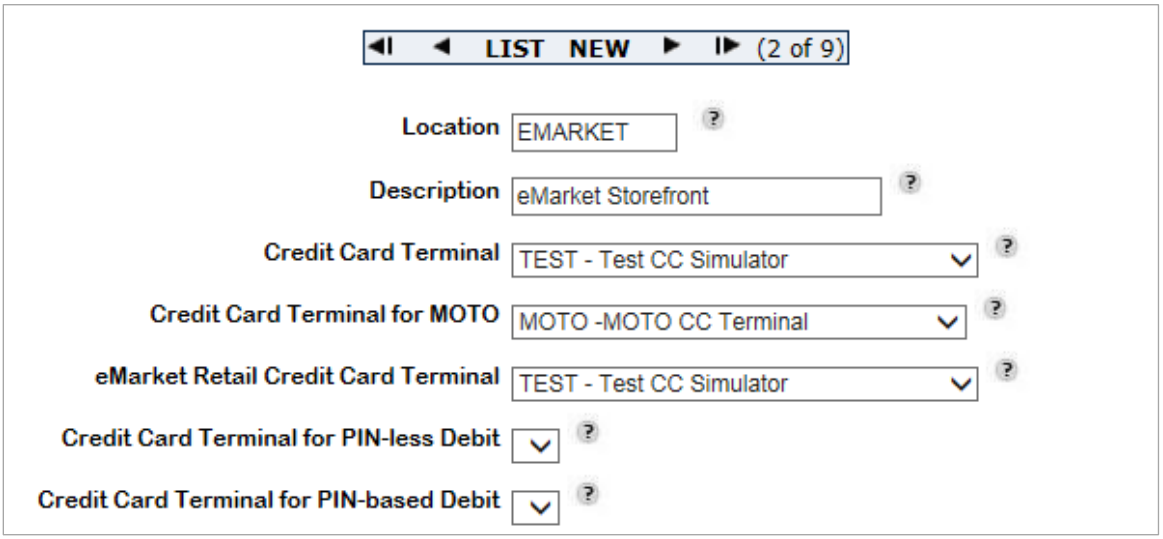

Figure 9 Example Location Name, Description & Terminals

5. Configure **ACH Merchant Account**, if applicable.

   Note: Due to NACHA regulations, ACH can only be offered when there is a previously established relationship with the end user and cannot be used anonymously. This means that most eMarkets typically cannot offer ACH. If you have any questions, contact your Client Manager or the Implementation Team.

6. **Variable Merchant Name** and **Variable City/Phone** are specific to credit cards processed through Chase Paymentech Salem. If this is not your credit card processor, these fields have no effect.
7. **Location Zip Code** is used only when collecting sales tax. If you need to collect sales tax, populate the physical location of the party that is responsible for the eMarket.
8. **Location Attributes** are rarely used but are sometimes required for extracting transactions to an ERP system. If you feel you may need to use these fields, consult with your Implementation Team.
9. All other fields within the Location setup are specific to non-eMarket module, so there is no need to populate these fields. This includes the Receipt and Credit Card Slip boxes.
10. Note down the name of your Location. You will use it during Station setup.

2.3 Station Configuration

The Station's purpose is to identify batches of transactions for an eMarket and associate these batches with certain banking information through the Location. For ease of identification, we recommend that you give the station the same name as the eMarket merchant. Note that you must identify the Location as part of the Station setup.

Some eMarket administrators may not have the permissions required to complete this process. If so, contact another administrator at your institution for assistance. Additionally, some setup fields are not covered in this guide — any field not listed below has no effect on eMarket stations.

To set up an eMarket station:

1. In System Setup, click **Stations** (see Figure 7).
2. Above the Stations table, click **Add New Record**.

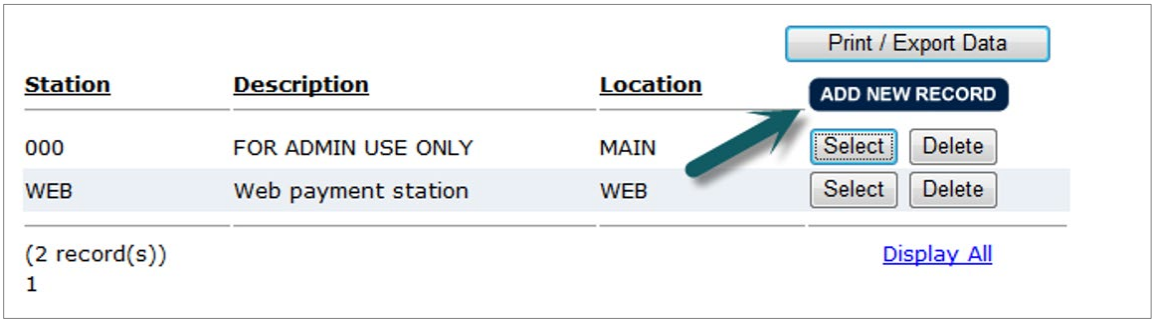

Figure 10 Stations Table—Add New Record Button

3. Enter a **Station** name (12-character limit) and brief **Description**.

Tip: Station names often match the name of the eMarket you are creating. This may also be the same name as the Location or the Merchant (described later). For eMarkets, the only function of a Station is to map an eMarket to a Location. All other fields relate specifically to the Cashiering module, so you can ignore them.

4. Select the **Location** associated with the eMarket.

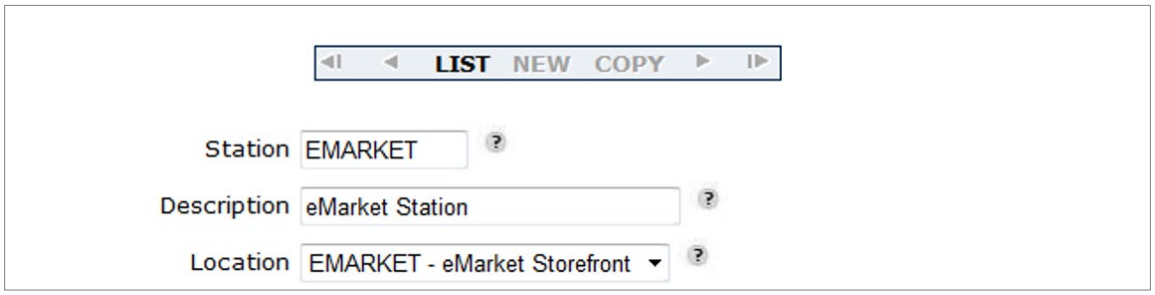

Figure 11 Example Station Configuration

5. Note down name of your Station. You will use it during Merchant setup.

2.4 Payment Code Configuration

Payment Codes are payment methods that can be set up specifically for the eMarket. If you want to do this, typically you will need to set up credit card and ACH payment codes. There are also other payment methods available with eMarkets, and the setup process is identical. You can repeat the steps below for each payment method that will be used.

Please be aware that each type of payment can only have one associated payment code. For example, there is only one payment code for Credit Cards—eMarket cannot have a separate payment code for Visa, MasterCard, etc. If your business rules require splitting out the card types for reconciliation purposes, Integrated Payments reports can be used and sometimes can even be posted back to your general ledger (G/L). Please consult with your Implementation Team or Support if you want to do this, but keep in mind that it may not always be possible, depending on the specific configuration of your database.

In addition, be aware that some payment methods may not be available to your institution and that this manual only covers the most common types of payments: credit cards and ACH (electronic checks). Additional payment methods are typically only available if specifically noted in your contract.

Improvements:

Improvements to the Payment Code feature enable the extraction of General Ledger (G/L) values at the detail line level. When the **split charges by payment type** feature is activated, validation is now available in real-time at a more detailed item level.

Special Note on ACH:

If you have determined that your institution is permitted to use ACH with your eMarket, you may still need to confirm that your bank is configured to accept the two ACH methods eMarket processes: TEL and WEB. Most institutions that have deployed the ePayment module already have at least one of these configured as payment codes. If in doubt, contact your bank and verify that they are prepared to accept these payment types before you activate the eMarket in your production database.

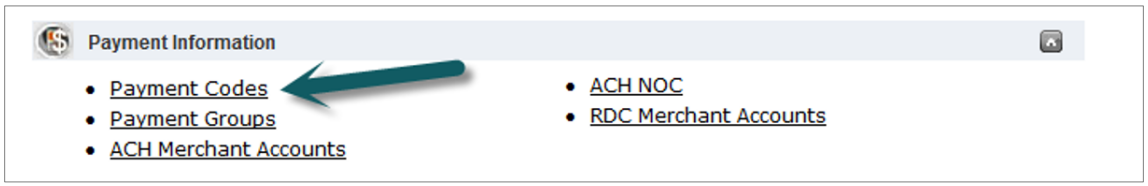

Figure 12 System Setup—Payment Codes Link

To set up an eMarket Payment Code:

1. In System Setup, click **Payment Codes**.

   Tip: You do not always need to create a new Payment Code for every eMarket. Since Payment Codes determine what kind of payment is being taken and not where the payment is being taken, users often determine that the same payment codes can be used for many eMarkets. The merchant/bank account used to process payments on the back end is determined by the Location—not the Payment Code.

2. If you want to create a new Payment Code, click **Add New Record.** If you want to use Payment Codes already in the system, skip to the next section, but note the name of the Payment Code(s) you want to use.



Figure 13 Payment Codes Table—Add New Record Button

   Tip: When reusing Payment Codes, it is advisable to verify the Electronic Pay Type of your payment codes to ensure they can be used with eMarkets. The following Electronic Pay Types can be used: ACHWEB, ACHTEL, CC, IFT, OCBB, OCGOLD, PBD, PDC, and PLD. Remember that many of these payment types require additional setup.

3. Enter the **Payment Code** (12-character limit) and **Description**.
4. The **Print Description** will automatically populate, but you can modify it if you want to. Note that this will display on the receipt.
5. Select the appropriate **Electronic Pay Type** (usually CC, ACHWEB, or ACHTEL).

   Tip: You may notice that the electronic pay types show ACHTEL for ACH payments over the phone, but no CCTEL option for credit cards. This is because telephone credit card payments (called MOTO)

are set up on a credit card terminal and Location rather than through a new Payment Code. You may need to speak with your Implementation Team or Support to determine if your campus is set up to process credit card transactions over the phone. Keep in mind that one or both (MOTO and TEL) are required if you wish to use Assisted Payments with your eMarket.

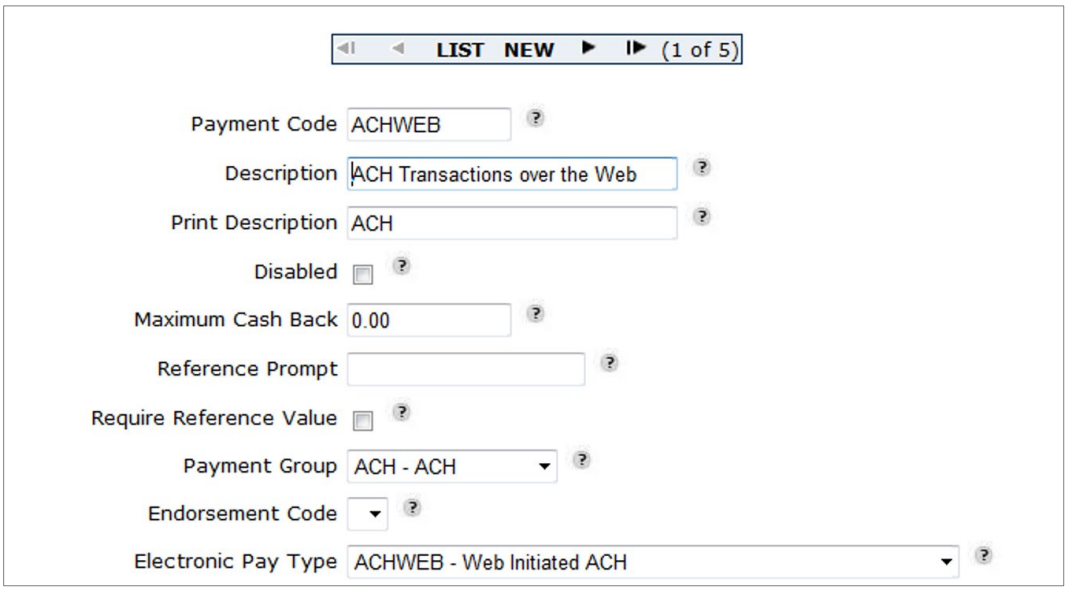

Figure 14 Example eMarket Payment Code Configuration

6. If you wish to limit the amount that can be purchased using this payment method, enter the **Minimum Amount Allowed** and/or **Maximum Amount Allowed** (this is uncommon).
7. If you are extracting the payment code to another system, you may need to enter the **G/L** information. You may need to consult with your Implementation Team or Support to determine if this is needed.
8. The **Attribute #1 - Attribute #4** fields are used for populating certain fields within the Integrated Payments system, real-time interfaces, or batch files to your ERP system. If you know these values, enter them here. If not, contact your Implementation Team or Support for assistance.

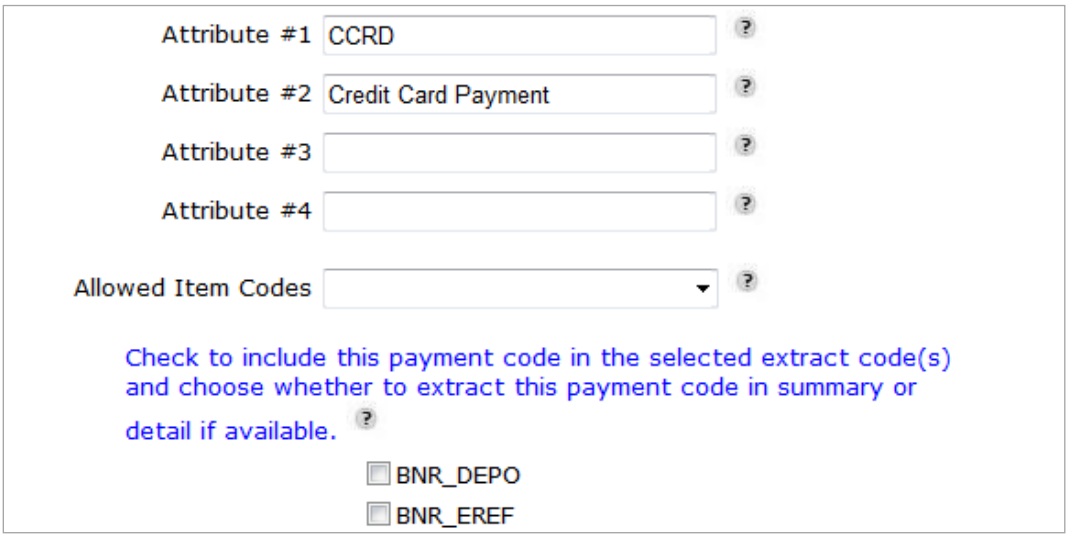

Figure 15 Example Attribute Fields

You can often determine what needs to be entered in the Attribute fields by checking other Payment Codes in the Integrated Payments system. These are usually values that your Implementation Specialist will confirm with you during your initial implementation. If in doubt, feel free to check with your Implementation Team or Support.

Warning: The check boxes above the **Save** button map to real-time and batch extracts that route payments through specific interfaces to your ERP. Select these options carefully, as an incorrect selection can cause errors. If in doubt, contact your Implementation Team or Support before making changes.

It is common for no check boxes to be selected, which is acceptable. Most extracts in the system are configured through Item Code setup, not Payment Codes. As with the Attribute section, you can often find guidance by reviewing other Payment Codes. Contact your Implementation Team or Support for a definitive answer.

9. Click **Save** and repeat the process for any additional payment codes needed for the eMarket.

2.5 Customer Configuration

Integrated Payments requires a default customer ID if your eMarket accepts anonymous payments. If you do not require users to log in to your Storefront eMarket — and therefore do not submit a student ID through a Checkout eMarket request — you must configure a Default Customer. Integrated Payments will process all payments through the eMarket using this Default Customer.

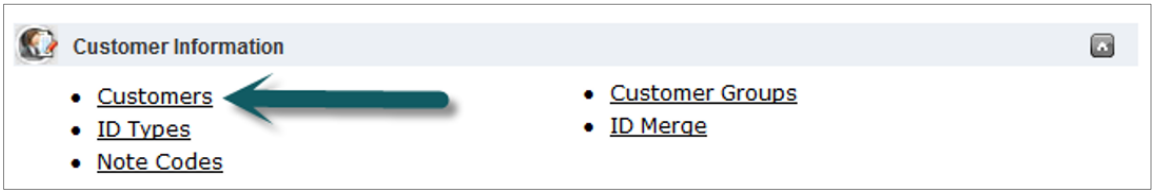

Figure 16 Customers Link in System Setup

Some eMarket administrators may not have the permissions required to complete this process. If so, contact another administrator at your institution for assistance. Additionally, some setup fields are not covered in this guide — any field not listed below has no effect on eMarket customers.

To create a default Customer:

1. In System Setup, click **Customers**.
2. Click **Create New Customer**.

   Note: If this button is grayed out, you lack the permissions required to create a new customer.

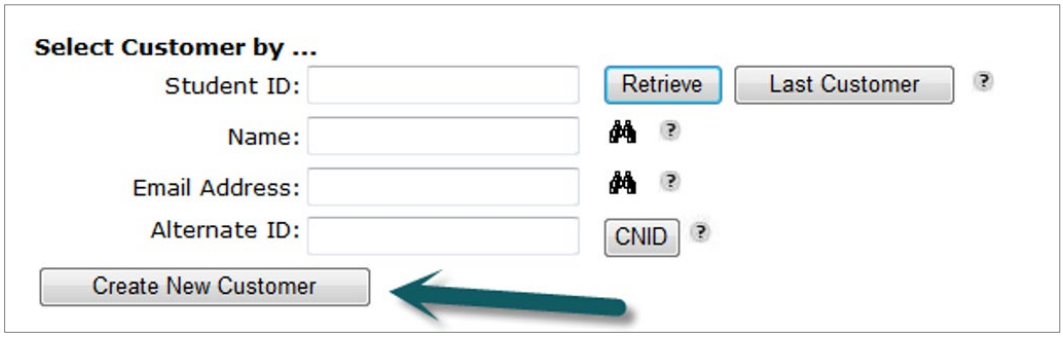

Figure 17 Create New Customer Button

3. Enter a generic **Customer ID**. Typically, this is the same as the eMarket or department using the eMarket.
4. Enter a **Last Name**. Usually, this is something as simple as: eMarket Customer, Donor, or some other value that identifies the type of customer the eMarket serves.

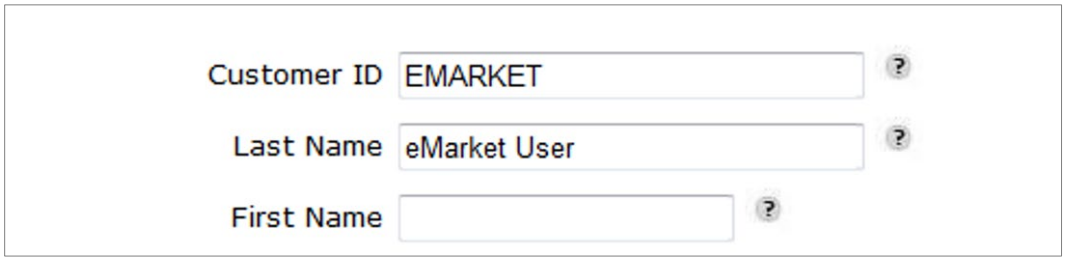

Figure 18 Example eMarket Customer Configuration

5. Click **Save**.

2.6 Merchant Configuration

The Merchant is set up on the back end of the eMarket and should not be confused with a credit card merchant.

The purpose of Merchant setup is to:

- Associate an eMarket with a Station, Operator, and Payment Codes.
- Define the type of eMarket (Storefront, Checkout, or Gateway).
- Set the URL to access the eMarket.

You can also use Merchant setup to disable/take a store offline and create transaction-level references.

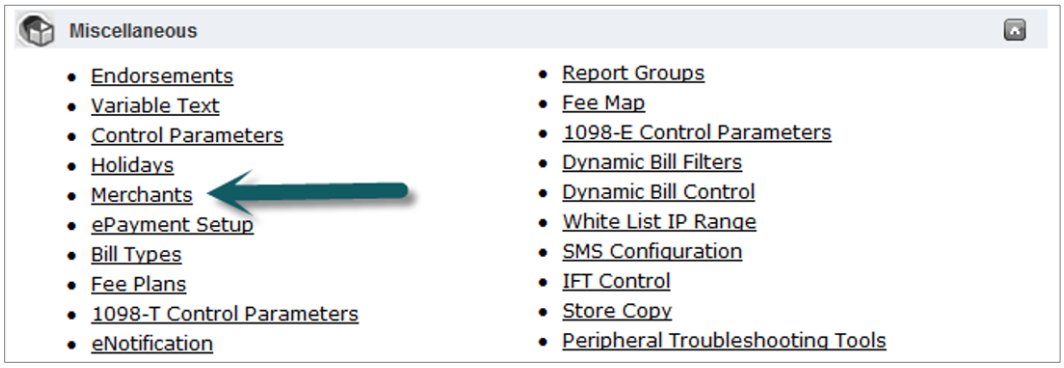

Figure 19 Merchants Link in System Setup

To configure a Merchant:

1. In System Setup, click **Merchants**.
2. Above the Merchants table, click **Add New Record**.



Figure 20 Merchants Table—Add New Record Button

3. Enter the **Merchant Code** (the same as your Location, Station, etc.) and a brief **Description**.

   Note: The Merchant Code is used as a prefix for any items created from within the store. Although the item code value is a maximum of twelve characters, it is best to keep the Merchant Code at about 6-8 characters maximum. For example, if you have an event item code for Homecoming and your Merchant is called EVENTS, your item name may not be any more than five characters (EVENTS-HMCMG). However, if you call your store EV, you have more characters to use (EV-HOMECOMNG).

4. Enter the **Operator** and **Station** set up earlier in this manual.

5. Select the following **Payment Codes** (if applicable).

   - **Credit Card** for any credit card payments (including MOTO).
   - **Pin-less Debit** (This option is no longer in use and can be disregarded)
   - **ACH** if allowed for your eMarket.
   - **ACH TEL** if you are processing Assisted Payments.

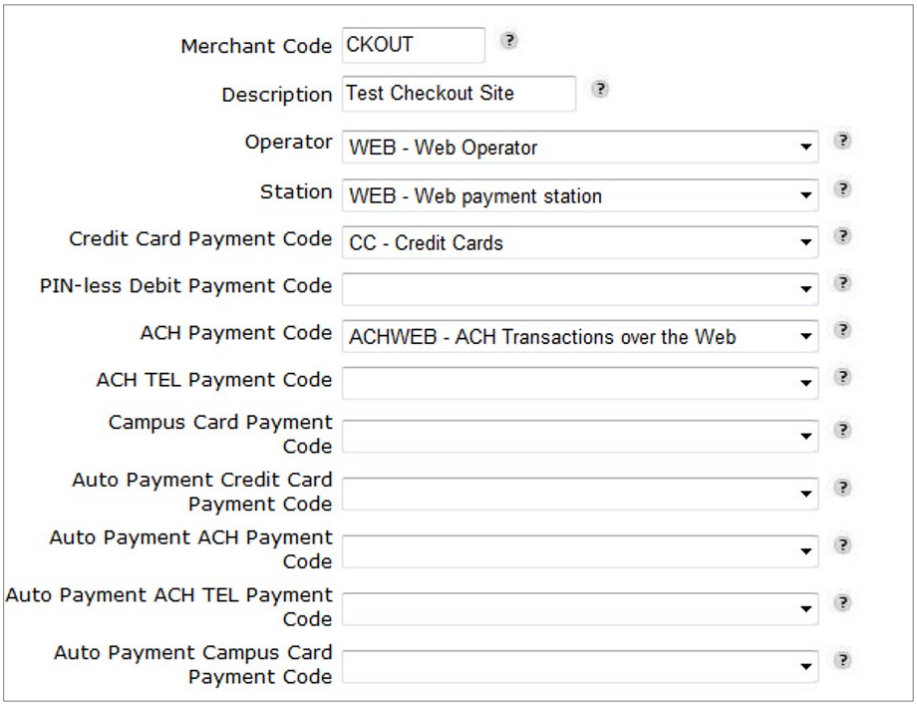

Figure 21 Example Merchant Code Configuration

6. If you are using **Automatic Payments** (recurring payments), select the following Payment Codes.
   - **Auto Payment Credit Card**
   - **Auto Payment ACH**
   - **Auto Payment ACH TEL** (auto pay via Assisted Payments)
7. If you are using discount codes, enter the **Discount Category Code** created for this eMarket.
8. If the eMarket is a Checkout and the checkout string does not contain an item code, you can enter a **Default Item Code**. (Note that this is not common. Refer to the Implementing a Checkout section for more details.)
9. Enter the **Default Customer Code** created earlier in this manual, if necessary.
10. Select the **Merchant Type**:
    - If your eMarket needs to contain an item catalog and process payments, this is a **Storefront**.
    - If you already have an item catalog page and users are only transferred to Integrated Payments for payment, this is a **Checkout**.
    - **ePayment** is the default store type for the SAO merchant and is never selected otherwise.
    - If you wish to use a **Gateway** and will host the actual store and checkout process (only using the Integrated Payments system to provide an approval or decline message), contact your Client Manager or Implementation Team for more details.
11. **Storefront Type** is only relevant for Storefront eMarkets. There are two valid types—**Regular** and **Donation**. Donation storefronts change some verbiage to be more appropriate for a donation site instead of a general eMarket. Usually, this is only appropriate if the eMarket will only be used for donations and nothing else.

12. If you are fulfilling orders or shipping physical goods, the **Email Fulfillment Notifications** checkbox will notify your customers once their items have been processed through the Fulfillment page.
13. **Show Transactions From Other Merchants In Payment History** is only useful if a customer has the same login for multiple eMarkets or the ePayment site. As most eMarkets do not use logins, this is uncommon.
14. **Receipt Email** determines the default behavior of the emailed receipts in the Integrated Payments system. In certain cases, administrators would prefer that the system not email users (such as when admins have their own receipts to present the customer).
15. **Skip Receipt Page** allows you to skip the final receipt page after payment processing.

    Tip: If you are forcing students to return to another page after completing their Integrated Payments transaction, this option is particularly useful. Normally when presented with the receipt page, the student would have to click a Sign Out button to return to another page. This causes problems if the student closes the window instead. This can be avoided by simply skipping the Integrated Payments receipt page and directing the user back automatically. Note that you may still email the user a receipt automatically if that option has not been modified.

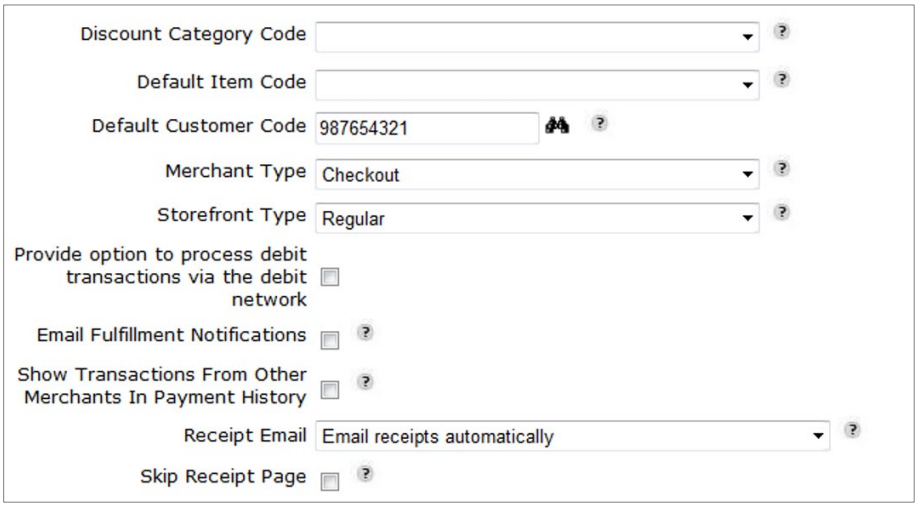

Figure 22 Merchant Code Fields: Middle of Page

16. If **Synchronize Online Post** is used, students clicking the Sign Out button at the end of payment processing will not be directed back to the ERP or defined sign out link until the payment has been posted to the ERP or third-party system. If the Skip Receipt Page option is checked, the user will see a blank page until they are automatically redirected. This is only relevant if a real-time interface is being used to post payments.
17. **Select From All Item Codes** will allow an eMarket administrator to use any item code in the system as opposed to only those items created within the eMarket itself.
18. **Disabled** will take the eMarket offline and prevent its use.
19. **Site Offline** will display a temporary offline message to the user. If you must shut the site down for only a brief period of time, use Site Offline as opposed to Disabled.

    Tip: You can modify the Site Offline message users will see in Store Setup > Custom Messages section > **Site Offline Message**.

20. Site Name should be a unique identifier for your eMarket and will change the URL that is used to reach your eMarket. As a best practice, prefix your site name with your school's name, for example, MySchool_eMarket. The URL would then be: `https://commerce.cashnet.com/MySchool_eMarket`

    Tip: As site names in Integrated Payments are shared across all institutions, it is always best to use something unique to your own institution. For example, even if you do not have a store with the site name of Donations, you may not be able to create an eMarket with this name because another institution has already claimed it.

21. The **Image** only applies to the mobile version of the site. Hover over the "**?**" icon in Merchant Setup for guidelines on logo dimensions.

    Tip: All eMarkets can be used on a mobile device. The site will automatically adjust for this format when the eMarket detects a browser used from a phone or tablet.

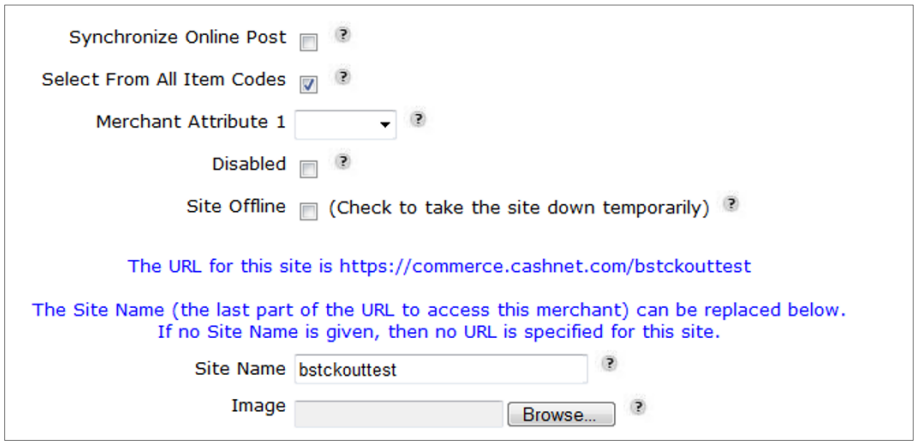

Figure 23 Merchant Code Fields: End of Page

22. Click **Save**.

2.7 Storefront Migrations

For eMarket Storefront sites, we are empowering your institution to upgrade your own eMarket Storefronts to the new user (UX) experience in bulk. As part of this effort, there is a new page in System Setup called Storefront Migrations where you can view all your Storefronts and migrate any of them to the new UX when you are ready.

Note: To migrate Storefronts, operators must have the Manage Stores permission set to **Yes**.

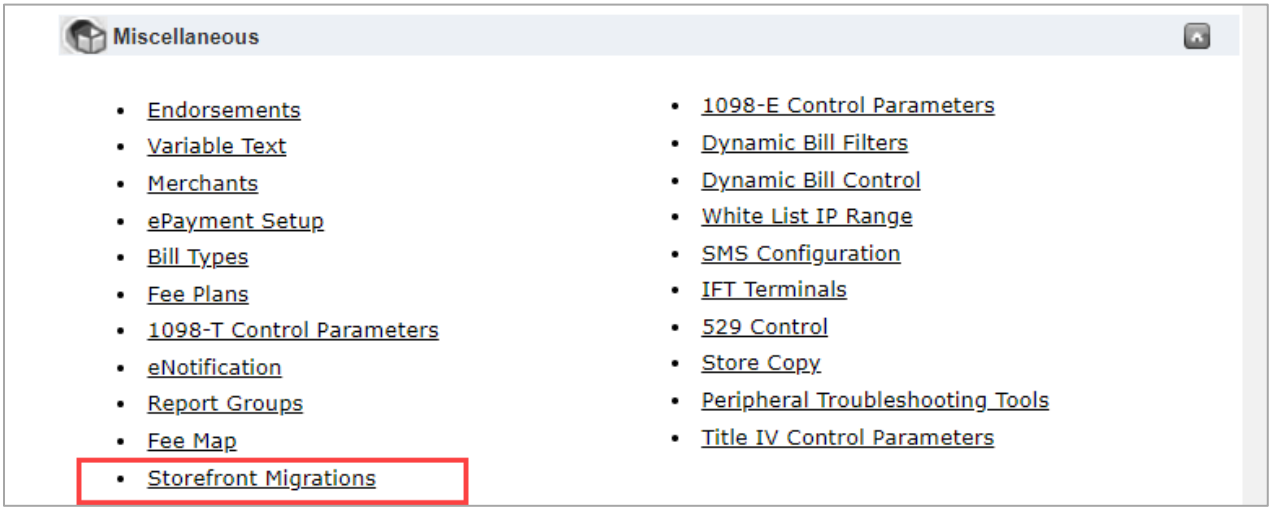

Figure 24 Storefront Migrations Link in System Setup

If you are creating a new eMarket Storefront, we strongly recommend migrating to the new UX using this screen before proceeding to the following section, as all future updates to the eMarket experience will take place on the new UX.

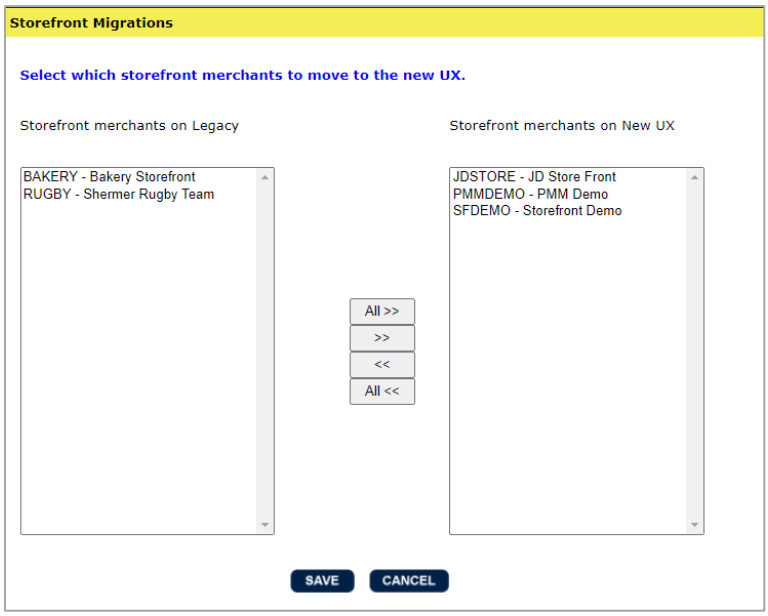

Figure 25 Storefront Migrations Page

As a reminder, you can preview the new Storefront experience by opening your Storefront site in Store Setup and selecting Preview New User Experience. Once you upgrade a store to the new UX through Storefront Migrations, the preview option no longer appears — the store automatically displays the new UX.

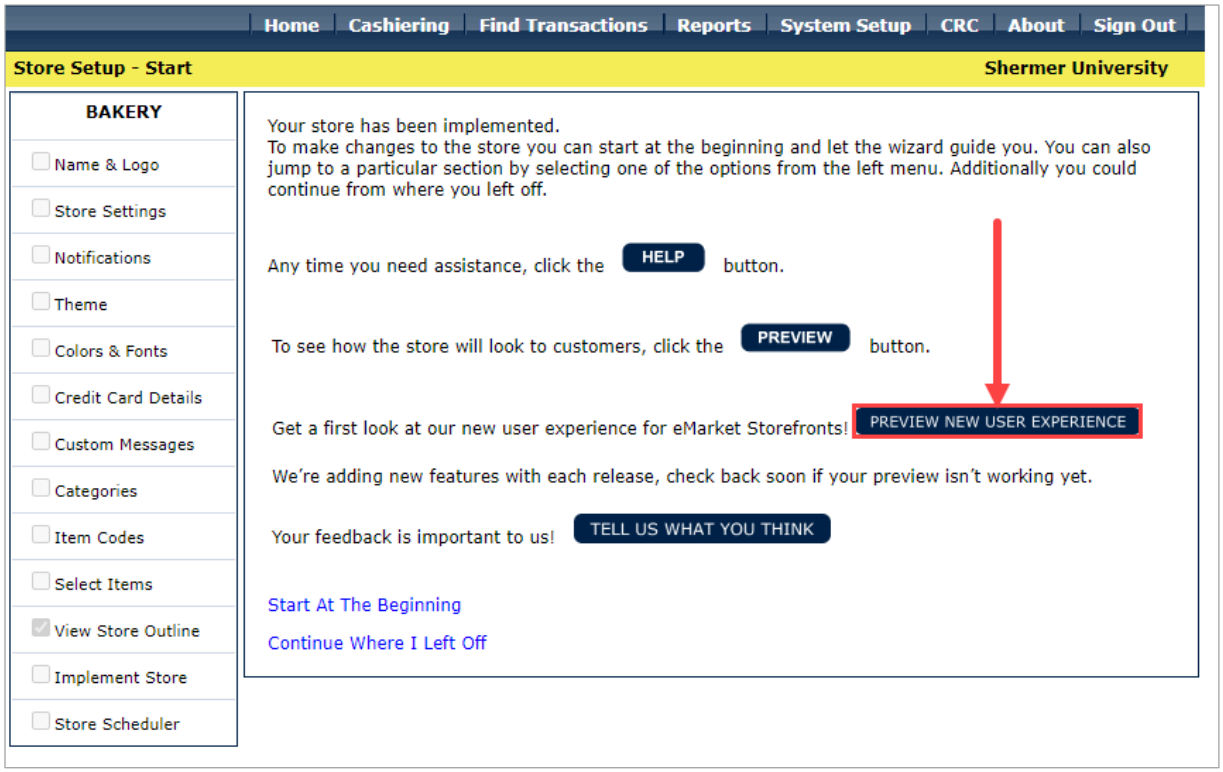

Figure 26 Preview New User Experience Button in Store Setup

3 Tax Rate Configuration

Integrated Payments maintained sales tax can easily be applied to eMarket site items. If other categories of tax should be applied, tax rates can also be manually maintained. To configure tax rates in Integrated Payments, follow these directions in the order listed:

- The **Use Tax & Shipping Calculation** dropdown located in the ePayment & eMarket section of the Control Parameters table must be set to **Integrated Payments**. If it is not set to **Integrated Payments**, have an authorized member at your institution contact Illumia Support at 1-888-381-8054 or log in to Illumia Connect and request that it be configured.
- Operators must be given permission to configure tax by setting their **Allow Tax & Shipping Wizard** allowable activity in their operator profile to **Yes**. For more information about operators and allowable activities, reference the *System Setup User Guide*.
- For each Market Merchant that would like to apply tax to items, make sure the associated location's Location Zip Code field is populated. To follow these directions, the following operator allowable activities must be set to **Yes**: Maintain Merchants, Maintain Stations, and Maintain Locations.
  - Access the Merchant and determine its associated Station.
  - Access the Station and determine its associated Location.
  - Access the Location and scroll down to the Location Zip Code field. Make sure this field is populated with the location's correct zip code.
- The remaining instructions depend on whether Integrated Payments maintained sales tax rates and/or manually maintained tax rates should be used.

3.1 Integrated Payments Maintained Sales Tax Rates

After following the instructions listed above, to apply Integrated Payments maintained sales tax rates to eMarket site items, follow these directions in the order listed:

- The Sales Tax Category Code field located in the Control Parameters table must be populated. If it is not, do the following:
  - Create an item code called **SALESTAX** with a description of **Sales Tax**. For more information about creating item codes, reference the *System Setup User Manual*.
  - Click on the Tax/Discount Categories link located in the Tax, Shipping & Discount Information section of the System Setup menu, click the **ADD NEW RECORD** button and complete the following:
    - Tax/Discount Category: SALESTAX
    - Description: Sales Tax
    - Tax/Discount Item Code: Click on the binoculars icon and select the SALESTAX item code.
    - Click **SAVE**.
  - Have an authorized support contact at your institution contact Illumia Support and request that the Sales Tax Category Code field located in the Control Parameters table be populated with the SALESTAX Tax/Discount Category.

- For each eMarket item code that should have sales tax applied, access the item code, and select the **Collect Sales Tax Online** checkbox located on the Main screen. If the item is configured to collect shipping information, the tax rate will be based upon the customer's shipping address. Otherwise, the rate will be based upon the zip code entered into the Location Zip Code field.
- For each eMarket Merchant that would like to apply tax to items, specify which states should be taxed.
  - Access the Merchant and scroll down to the Selected Sales Tax States box.
    - Use the arrow buttons to move the states that should be taxed from the Available Sales Tax States box into the Selected Sales Tax States box.
    - Make sure the state that is associated with the zip code entered into the Location Zip Code field has been added to the Selected Sales Tax States box.
  - Click the **SAVE** button at the bottom of the screen.

3.1.1 Sales Tax Discount Calculation Options

Integrated Payments offers two independent options for how the sales tax may be calculated for purchases that include discounts:

- **Calculate the sales tax before applying the discount:** Taxable items will be assessed as the sales tax, and then the entire amount will be discounted. This will be the new default setting, and all stores will have this calculation method unless you choose to configure the option below.
- **Calculate the sales tax after applying the discount:** The item total will be discounted the appropriate amount, and then the sales tax will be applied to taxable items.

Note: These options apply to Integrated Payments-maintained sales tax only, not manually maintained tax rates.

The **Calculate Sales Tax After Discount** option, located in the ePayment & eMarket section of the Control Parameters page, controls whether the amount will be discounted before or after sales tax. By default, this checkbox will be unchecked.

If you would like the sales tax to be calculated after the discount, please use an operator with **Maintain Control Parameters** permissions to turn this option on or contact an Integrated Payments representative for assistance.

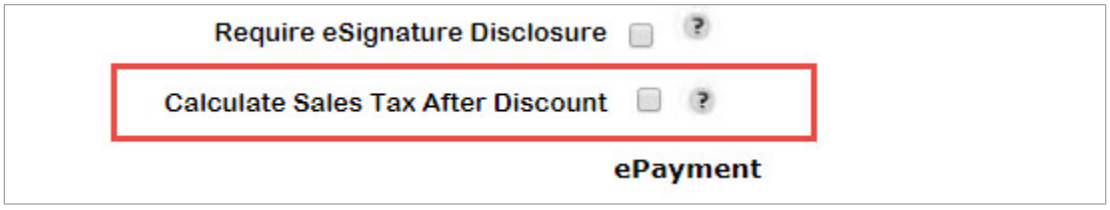

Figure 27 Calculate Sales Tax After Discount option in Control Parameters

3.2 Manually Maintained Tax Rates

If categories of tax other than sales tax should be applied to eMarket site items, after following the directions in the previous Tax Rate Configuration section, follow the directions included in this section in the order listed.

Depending on your institution's needs, tax rates may be as simple or as detailed as necessary; one or many tax rates may be created. Each tax rate includes a specific region, tax category, and tax code.

3.2.1 Regions

Each region includes three fields to define its geographical area: Country, State and City. For each field, a single selection may be made or the word ALL may be selected.

Integrated Payments includes one default region named DEFAULT; it may not be altered or deleted. This default region encompasses ALL countries, ALL states, and ALL cities. If your institution does not desire more specific regions, skip ahead to Tax/Discount Categories.

If specific regions are desired and items exist that are not configured to collect shipping information, make sure to create a region that corresponds with the zip code entered into the location's Location Zip Code field.

To access Regions, click **System Setup**, then under Tax, Shipping & Discount Information, click **Regions**. To view the configuration of a particular region, click the **Select** button to the right of the region. To create a new region, click the **ADD NEW RECORD** button. The following screen displays.

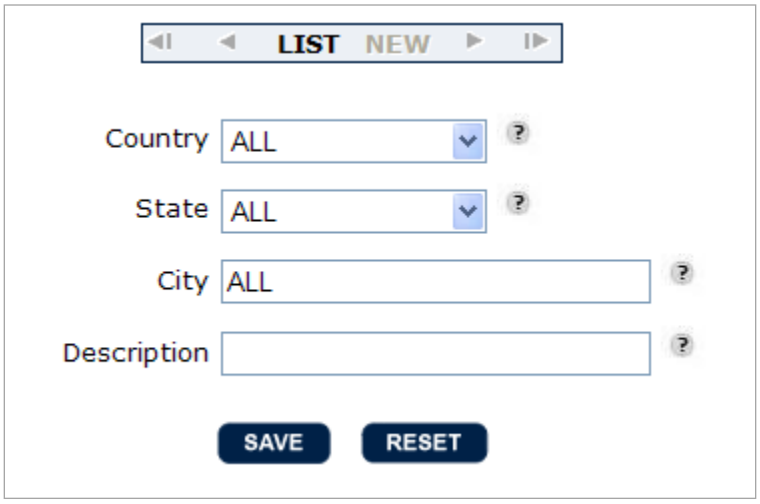

Figure 28 Regions Fields

Table 3: Regions Fields

FIELD NAME	DATA ENTRY INSTRUCTIONS
Country	Click on the drop-down menu to select one country or select ALL to include all countries.
State	Click on the drop-down menu to select one state or select ALL to include all states in the selected country.

FIELD NAME	DATA ENTRY INSTRUCTIONS
City	Enter a city name or the word ALL to include all cities in the selected state. (25-character maximum.)
Description	Enter a description of this region. (50-character maximum.)

Click the **SAVE** button located at the bottom of the screen to save the region; the following pop-up window will appear:

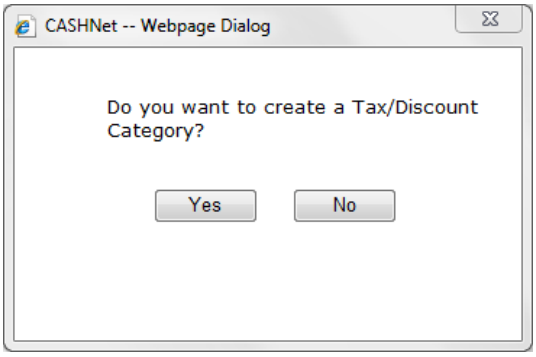

Figure 29 Tax/Discount Category Prompt

Click the **Yes** button to create a Tax/Discount Category or click the **No** button and a pop-up window will ask if you would like to create a shipping carrier. To create additional regions, click the **No** button then click the **NEW** link. Repeat this process for each region required.

3.2.2 Tax/Discount Categories

Depending on your institution's needs, a single tax category such as university tax may be created, or multiple tax categories may be created if desired.

To access **Tax/Discount Categories**, click **System Setup**, then under Tax, Shipping & Discount Information, click **Tax/Discount Categories**. To view the configuration of a particular Tax/Discount Category, click the **Select** button to the right of the Tax/Discount Category. To create a new Tax/Discount Category, click the **ADD NEW RECORD** button. The following screen displays.

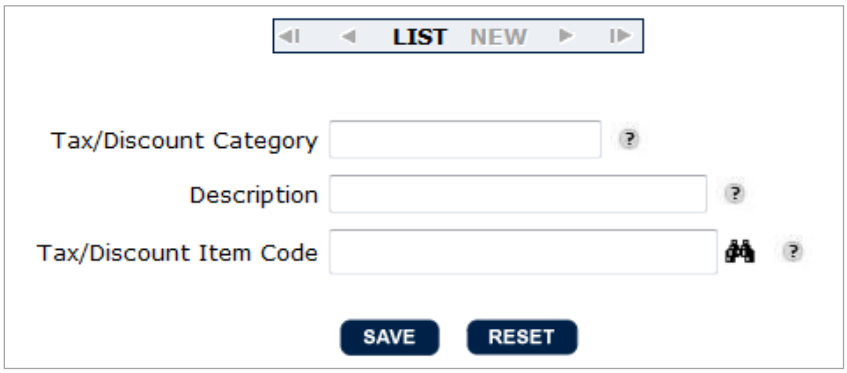

Figure 30 Tax/Discount Category Fields

Table 4: Tax/Discount Category Fields

FIELD NAME	DATA ENTRY INSTRUCTIONS
Tax/Discount Category	Enter a name for this tax/discount category. (20-character maximum.)
Description	Enter a description of this tax/discount category. (50-character maximum.)
Tax/Discount Item Code	Click on the binoculars icon to select the item code that will be associated with this tax/discount category.

Click the **SAVE** button located at the bottom of the screen to save the tax/discount category; a pop-up window will appear asking if you would like to create a tax code. Click the **Yes** button to create a tax code; to create additional tax/discount categories, click the **No** button, and then click the **NEW** link. Repeat this process for each tax/discount category required.

3.2.3 Tax Codes

Tax Codes are used to specify which item codes should have manually maintained tax rates applied and to separate item codes into categories if necessary. Depending on your institution's needs, a single tax code such as physical goods may be created or multiple tax codes may be created, such as clothing, food, and electronics.

Each item code may only belong to one tax code. After an item code is moved into a tax code's Selected Item Codes box and the tax code is saved, the tax code will automatically appear in the item code's Tax Code drop-down menu.

To access Tax Codes, click **System Setup**, then under Tax, Shipping & Discount Information, click **Tax Codes**. To view the configuration of a particular tax code, click the **Select** button to the right of the tax code. To create a new tax code, click the **ADD NEW RECORD** button. A screen similar to the following displays.

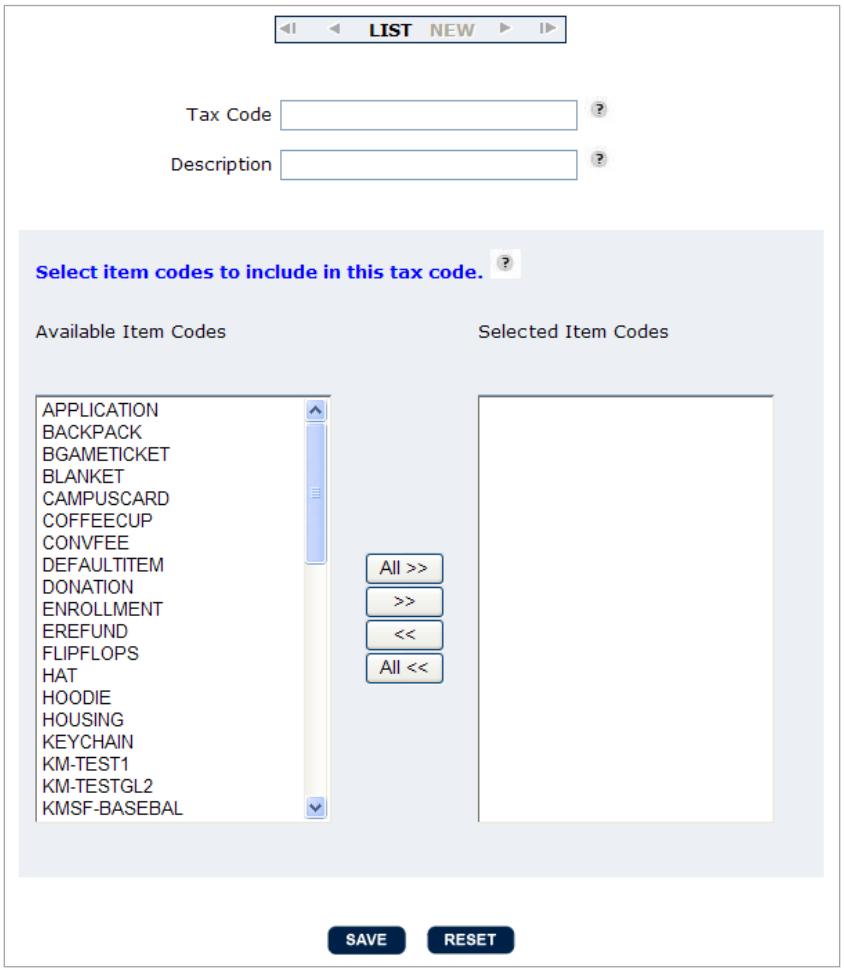

Figure 31 Tax Code Fields

Table 5: Tax Code Fields

FIELD NAME	DATA ENTRY INSTRUCTIONS
Tax Code	Enter a name for this tax code. (20-character maximum.)
Description	Enter a description of this tax code. (50-character maximum.)
Selected Item Codes	Use the arrow buttons to move the desired item codes into the Selected Item Codes box.

Click the **SAVE** button located at the bottom of the screen to save the tax code; a pop-up window will appear asking if you would like to create a tax rate. Click the **Yes** button to create a tax rate; to create additional tax codes, click the **No** button then click the **NEW** link. Repeat this process for each tax code required.

3.2.4 Tax Rates

Manually maintained tax rates will only be applied to item codes that have their Tax Code drop-down menu populated. The rate depends on whether the item code's Collect Shipping Information checkbox is checked or not checked.

- If the item code's Collect Shipping Information checkbox is checked, the rate will be determined by the customer's shipping information and whether a Tax Rate has been created for the associated Region and Tax Code.
- If the item code's Collect Shipping Information checkbox is not checked, the rate will be determined by the zip code entered into the Location Zip Code field and whether a Tax Rate has been created for the associated Region and Tax Code.

Now, you can merge the regions, tax categories, and tax codes into the required number of tax rates.

To access Tax Rates, click **System Setup**, then under Tax, Shipping & Discount Information, click **Tax Rates**. To view the configuration of a particular tax rate, click the **Select** button to the right of the tax rate. To create a new tax rate, click the **ADD NEW RECORD** button. A screen similar to the following displays.

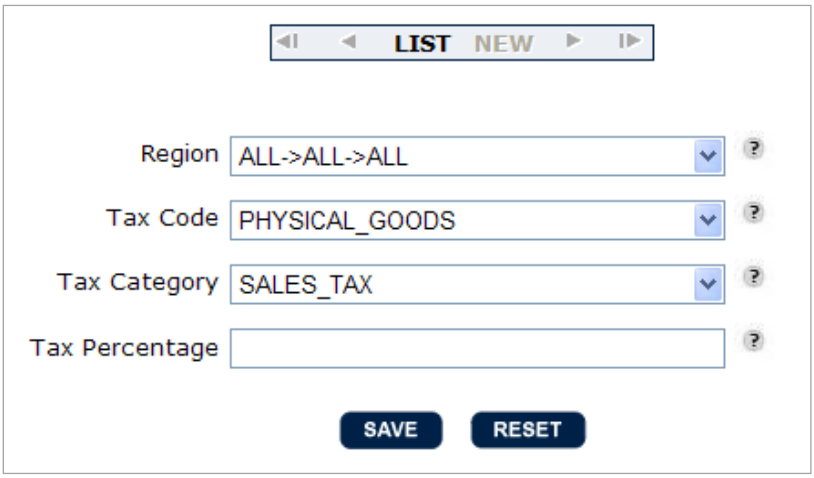

Figure 32 Tax Rates Fields

Table 6: Tax Rates Fields

FIELD NAME	DATA ENTRY INSTRUCTIONS
Region	Click on the drop-down menu to select a region for this tax rate.
Tax Code	Click on the drop-down menu to select a tax code for this tax rate.
Tax Category	Click on the drop-down menu to select a tax category for this tax rate.
Tax Percentage	Enter a tax percentage for this tax rate. (Enter a percentage between 1 and 100. A maximum of three digits may follow a decimal point. Do not include a percentage character.)

Click the **SAVE** button located at the bottom of the screen to save the tax rate. Repeat this process for each tax rate required.

4 Shipping Charges

Shipping charges are made up of the geographical region to which the physical goods are shipped (Regions), the shipping carrier that will deliver the goods, the shipping service and mode, the physical goods that may be shipped (Shipping Code) and the shipping charge. Depending on your institution's needs, shipping charges may be as simple or as detailed as necessary; one or many shipping charges may be created. The following tables will need to be configured in the order they appear.

4.1 Control Parameters

To configure shipping charges in Integrated Payments, the Use Tax & Shipping Calculation checkbox located in the Control Parameters table must be selected. If it is not selected, have an authorized staff member contact Illumia Support at 1-888-381-8054 or log in to Illumia Connect and request that it be enabled.

An item code will also need to be selected for the Shipping Item Code field. Anyone with access to the Control Parameters table can do this; it does not have to be done by Support.

For more information about item codes and the Control Parameters table, reference the System Setup User Guide.

4.2 Operators

Operators must be given permission to configure shipping charges by setting their Allow Tax & Shipping Wizard allowable activity in their operator profile to Yes. For more information about operators and allowable activities, reference the System Setup User Guide.

4.3 Regions

If regions have not already been defined, please see Regions (P. 33).

4.4 Shipping Carriers

The shipping carrier is the company that transports physical goods, such as FedEx or UPS.

To access Shipping Carriers, click **System Setup**, then under Tax, Shipping & Discount Information, click **Shipping Carriers**. To view the configuration of a particular shipping carrier, click the **Select** button to the right of the shipping carrier. To create a new shipping carrier, click the **ADD NEW RECORD** button. The following screen displays.



Figure 33 Shipping Carrier Fields

Table 7 Shipping Carrier Fields and Instructions

FIELD NAME	DATA ENTRY INSTRUCTIONS
Shipping Carrier	Enter a name for this shipping carrier. (20-character maximum.)
Description	Enter a description of this shipping carrier. (50-character maximum.)

Click the **SAVE** button located at the bottom of the screen to save the shipping carrier; a pop-up window will appear asking if you would like to create a shipping service. Click the **Yes** button to create a shipping service or to create additional shipping carriers, click the **No** button, and then click the **NEW** link. Repeat this process for each shipping carrier required.

4.5 Shipping Services

Shipping services are the variety of services offered by the shipping carrier(s), such as next day, second day or ground.

To access Shipping Services, click **System Setup**, then under Tax, Shipping & Discount Information, click **Shipping Services**. To view the configuration of a particular shipping service, click the **Select** button to the right of the shipping service. To create a new shipping service, click the **ADD NEW RECORD** button. The following screen displays.



Figure 34 Shipping Services Fields

Table 8 Shipping Services Fields and Instructions

FIELD NAME	DATA ENTRY INSTRUCTIONS
Shipping Service	Enter a name for this shipping service. (20-character maximum.)
Description	Enter a description of this shipping service. (50-character maximum.)

Click **SAVE** to save the shipping service; a pop-up window will appear asking if you would like to create a shipping mode. Click the **Yes** button to create a shipping mode or to create additional shipping services, click the **No** button, and then click the **NEW** link. Repeat this process for each shipping service required.

4.6 Shipping Modes

A shipping mode is the combination of shipping carrier, service, its description, estimated delivery, and tracking URL.

To access Shipping Modes, click **System Setup**, then under Tax, Shipping & Discount Information, click **Shipping Modes**. To view the configuration of a particular shipping mode, click the **Select** button to the right of the shipping mode. To create a new shipping mode, click the **ADD NEW RECORD** button. A screen similar to the following displays.

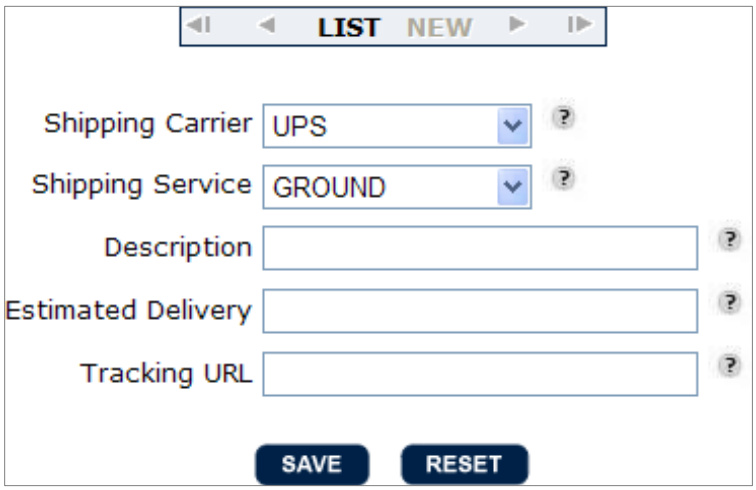

Figure 35 Shipping Mode Fields

Table 9 Shipping Mode Fields and Instructions

FIELD NAME	DATA ENTRY INSTRUCTIONS
Shipping Carrier	Click on the drop-down menu to select a shipping carrier for this shipping mode.
Shipping Service	Click on the drop-down menu to select a shipping service for this shipping mode.
Description	Enter a description of this shipping mode. (50-character maximum.)
Estimated Delivery	Enter the estimated delivery time for the selected shipping service. (50-character maximum.)
Tracking URL	Enter the full tracking URL for the selected shipping carrier. (50-character maximum.)

Click the **SAVE** button to save the shipping mode; a pop-up window will appear asking whether you would like to create a shipping code. Click **Yes** to create a shipping code or to create additional shipping modes, click **No**, and then click the **NEW** link. Repeat this process for each shipping mode required.

4.7 Shipping Codes

Shipping Codes are used to separate physical goods into categories if necessary. Depending on your institution's needs, a single shipping code such as physical goods may be created or multiple shipping codes may be created, such as under five pounds, five-ten pounds and over ten pounds.

Each item code may only belong to one shipping code. After an item code is moved into a shipping code's Selected Item Codes box and the shipping code is saved, the shipping code will automatically appear in the item code's Shipping Code drop-down menu.

To access Shipping Codes, click **System Setup**, then under Tax, Shipping & Discount Information, click **Shipping Codes**. To view the configuration of a particular shipping code, click the **Select** button to the right of the shipping code. To create a new shipping code, click the **ADD NEW RECORD** button. A screen similar to the following displays.



Figure 36 Shipping Code Fields

Table 10 Shipping Code Fields and Instructions

FIELD NAME	DATA ENTRY INSTRUCTIONS
Shipping Code	Enter a name for this shipping code. (20-character maximum.)
Description	Enter a description of this shipping code. (50-character maximum.)
Use Quantity Shipping	Select No if the shipping charge should be added once, regardless of the number of items on the transaction using that shipping code. Select Yes to perform a straight multiplication of the shipping charge, multiplied by the number of items the customer selects to purchase. You may also define a lookup table, to provide additional granularity on the shipping charge multiplier. Select the preferred lookup option to identify whether the multiplier will be calculated based on the specified Quantity Value or on the defined Quantity Range. If one of the "Lookup by..." choices is selected, additional information will be displayed at the bottom of the screen, allowing you to configure the corresponding lookup table details. See the following sections for information about Lookup by Quantity Value and Lookup by Quantity Range.
Available & Selected Item Codes	Item codes that have their Collect Shipping Information checkbox checked will appear in the Available Item Codes box. Use the arrow buttons to move the desired item codes from the Available Item Codes box into the Selected Item Codes box.

Click **SAVE** to save the shipping code; a pop-up window will appear asking if you would like to create a shipping charge. Click **Yes** to create a shipping charge or to create additional shipping codes, click **No**, and then click the **NEW** link. Repeat this process for each shipping code required.

4.8 Lookup by Quantity Value

When you select Lookup by Quantity Value, a table appears in which you can indicate the shipping charge multiplier for the exact quantity.

The system will accept multiplier values from .001 to 1000, with a maximum of three digits following a decimal point.

Note: Failure to specify the shipping charge multiplier for a certain quantity, and a customer purchases that quantity, will result in the system utilizing the shipping charge multiplier linked to the nearest quantity value. If two multipliers are equally close to the unspecified quantity, it will take the multiplier associated with the lower quantity value.

Below is an example of shipping charge multiplier values you could set up for the quantities 1 to 3.

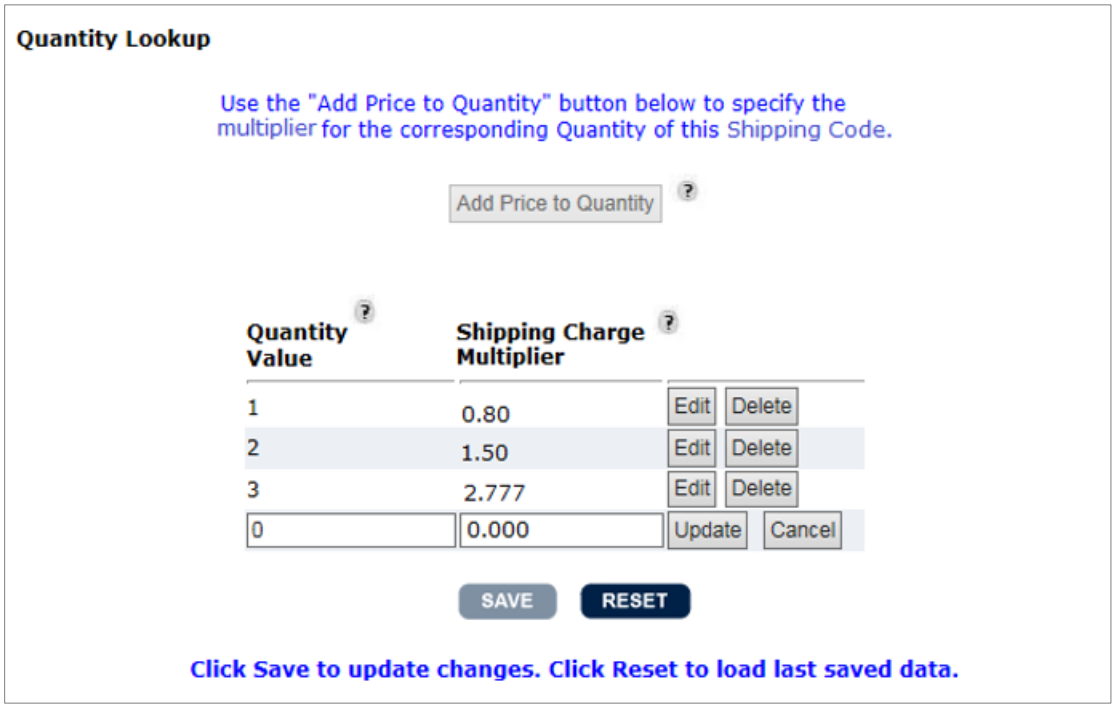

Figure 37 Lookup by Quantity Value Table

4.9 Shipping Charges

Shipping charges are the combination of region, shipping mode, shipping code, and shipping charge. Depending on your institution's needs, one or many shipping charges may be created.

1. To access Shipping Charges, click **System Setup**, then under Tax, Shipping & Discount Information, click **Shipping Charges**.
2. To view the configuration of a particular shipping charge, click the **Select** button to the right of the shipping charge.
3. To create a new shipping charge, click the **ADD NEW RECORD** button. A screen similar to the following displays.

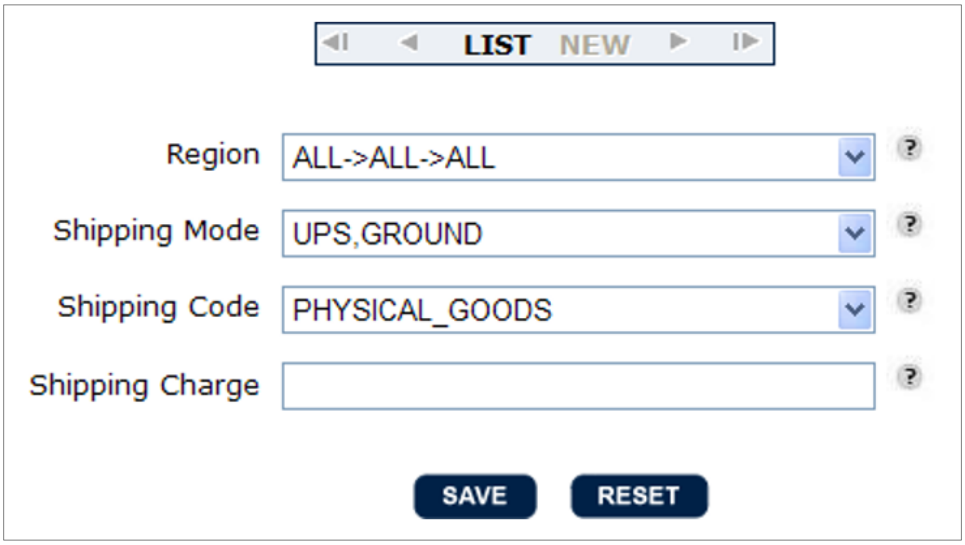

Figure 38 Shipping Charges Fields

Table 11 Shipping Charges Fields

FIELDNAME	DATA ENTRY INSTRUCTIONS
Region	Click on the drop-down menu to select a region for this shipping charge.
Shipping Mode	Click on the drop-down menu to select a shipping mode for this shipping charge.
Shipping Code	Click on the drop-down menu to select a shipping code for this shipping charge.
Shipping Charge	Enter a dollar amount for this shipping charge. (Enter a dollar amount between 1 and 10000. A maximum of three digits may follow a decimal point. Do not include a dollar sign or comma.)

4. Click **SAVE** to save changes made to the shipping charge.

5 Using the Store Setup Wizard

Once the framework of the eMarket site has been configured, you can proceed to using the Store Setup wizard to complete and customize your store.

Note: While the store framework will rarely change beyond initial implementation, Store Setup can change frequently. You can use Store Setup to make UI changes to your store, add new payment methods, update text displayed on the screen, and more.

To access Store Setup, log in to the Integrated Payments Administration site and click **Store Setup** in the left navigation pane.

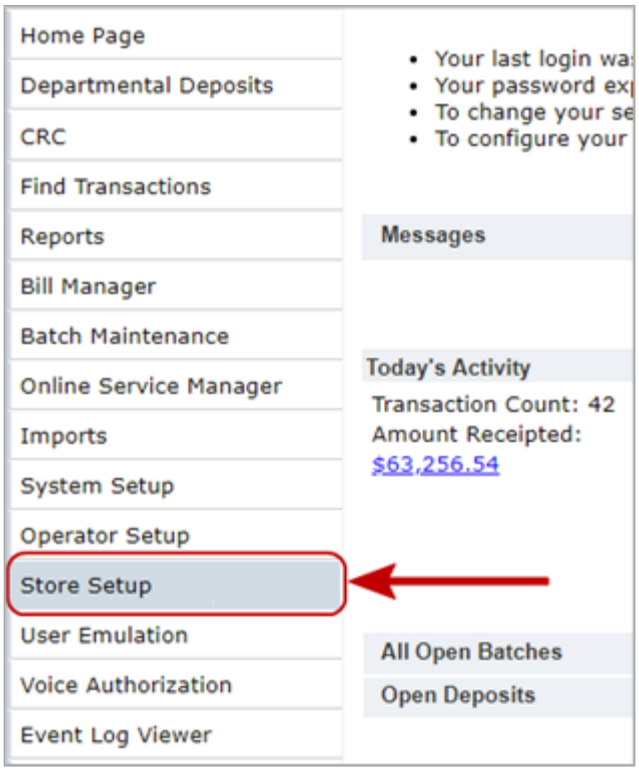

Figure 39 Store Setup Link

5.1 Store Setup Navigation Overview

The Store Setup wizard allows an operator to design and edit an eMarket site with little effort and minimal technical knowledge.

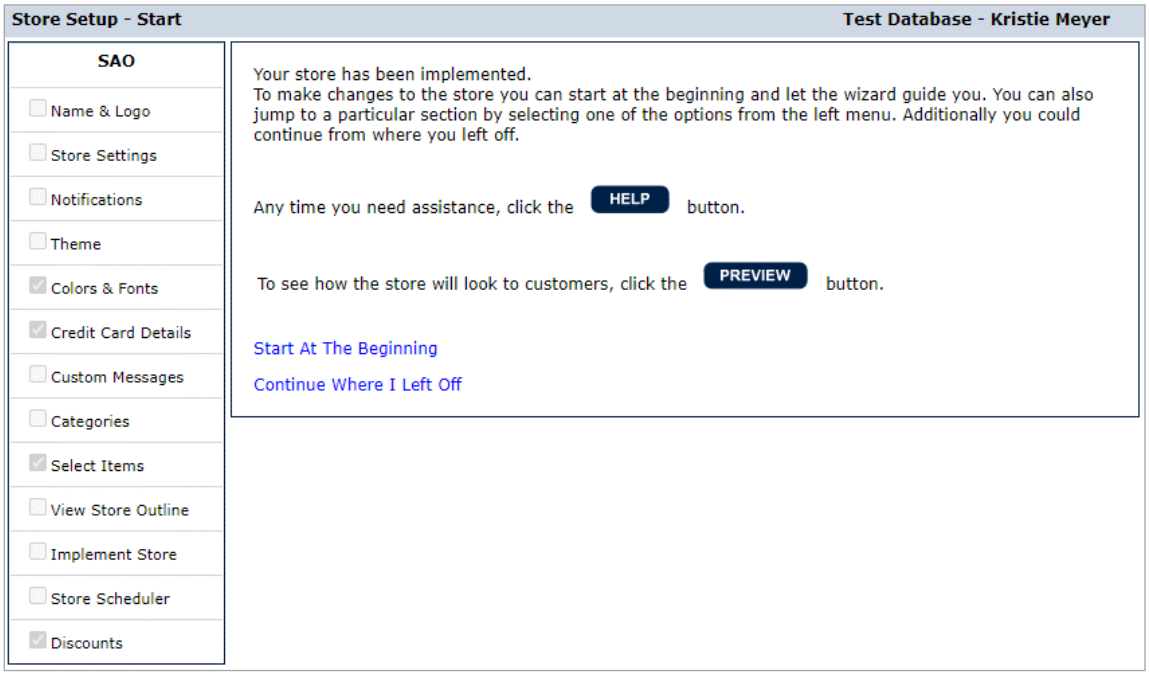

Figure 40 Store Setup screen

The selected merchant code will display at the top of the column on the left-hand side of the page. This column lists sections that may be completed as part of the Store Setup. As an operator makes changes in each of the sections and saves information, a check will appear in the section's checkbox.

Note: The sections that appear depend upon the operator's allowable activities. For more information about allowable activities, reference the *System Setup User Manual*.

The sections do not need to be completed in the order they are listed. Click on any of the section names for access or click the **CONTINUE** button at the bottom of each section's page to automatically save and access the next. The title bar at the top of the page will list the name of the current section.

A site does not need to be designed in one sitting. The wizard lets you save your progress, make changes as needed and preview prior to implementation. To view what customers will see, click the **PREVIEW** button included within each of the sections.

Warning: If your institution has already gone live with the eMarket module(s), if you are in preview mode and complete a transaction, it will be a real transaction. If you are just testing, you may need to void/reverse that transaction before performing any End-of-Day procedures.

At the bottom of each Store Setup page, up to six buttons typically appear to help you navigate the setup pages. These buttons are as follows:

- **Save:** Saves your progress on the current page.
- **Preview:** Opens a new window to preview your progress (see Version Controls and Previews for more information).
- **Restore Defaults:** This will restore the fields on your current page to the values in the @@DEFAULT store.
- **Back:** Moves back one page (without saving).
- **Continue:** Saves the current page and continues onto the next.



Figure 41 Store Setup Buttons

5.2 Version Control & Previews

Integrated Payments has a feature called version control to prevent sites changes from taking effect until you are ready to implement them. This means that most changes made in store setup do not take effect until you navigate to **Implement Store** and click **Continue**. However, it is often useful to view your work before it goes into effect. You can click **Preview** to see how your store will appear after it has been implemented.

Note: Version Control does not apply to item code setup. Any changes you make to item code descriptions, prices, or reference fields take effect immediately. However, the addition or removal of items from the store follows Version Control, ensuring that you can prepare items for purchase without them appearing in the catalog until you are ready. Therefore, it is recommended that you remove an item from the store and then make your item code modifications. Once you have made your changes, add it back into the store and then preview it. After you are satisfied, you can implement the store, and your item will appear for all users.

5.3 Name & Logo

The first section in the Store Setup wizard allows an operator to give the site a unique logo.

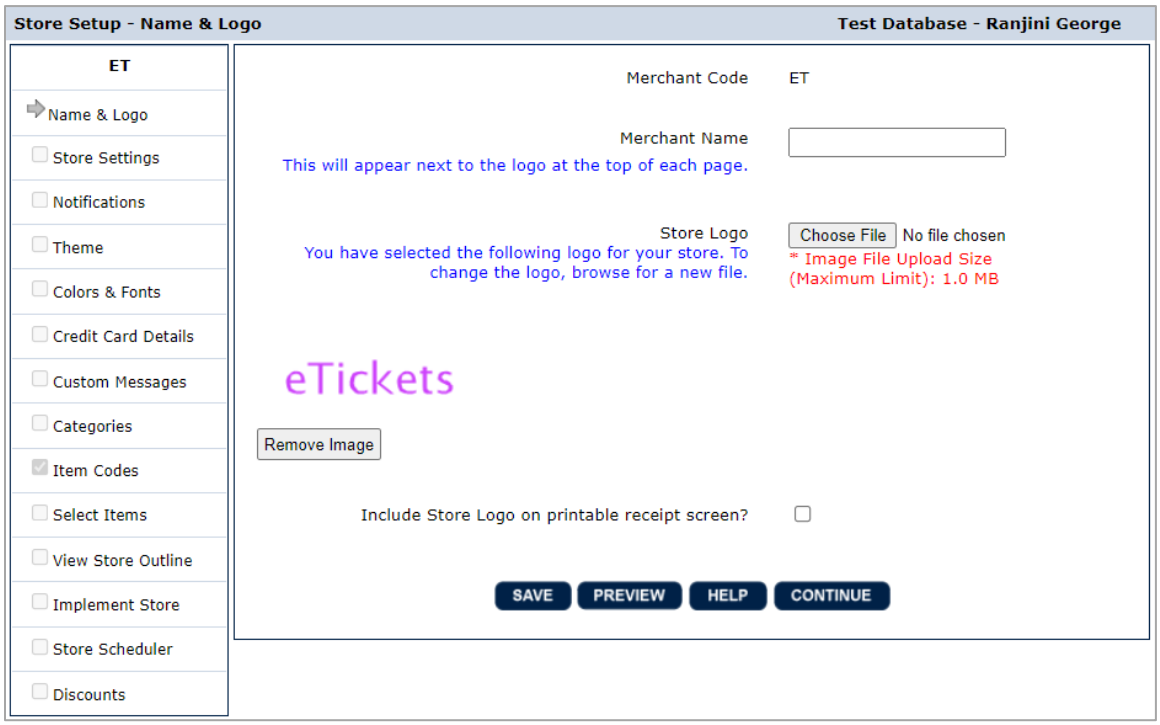

Figure 42 Name & Logo Settings

Table 12: Name and Logo Fields

FIELD NAME	DATA ENTRY INSTRUCTIONS
Merchant Code	The Merchant Code will appear in this field, and it may not be altered.
Merchant Name	The name entered here will appear below the logo.
Store Logo	Click the **Browse** button to select either a GIF or JPG formatted logo/image. Click the **SAVE** button to view the image. To replace the image, click the **Remove Image** button and then click **Browse** to select a different image. Note: See Store Logo Details (P. 50) for logo examples and requirements.
Include Store Logo on printable receipt screen?	This option is no longer in use and can be disregarded.

To save changes and remain on the same page, click **SAVE**; to access the next section and automatically save changes, click the **CONTINUE** button.

Note: Before attempting to preview changes, click **SAVE**.

5.3.1 Store Logo Details

The store logo displays different in eMarket Storefront and Checkout sites.

5.3.1.1 eMarket Storefront Example

The logo is displayed as a centered image, or banner, below the navigation bar.

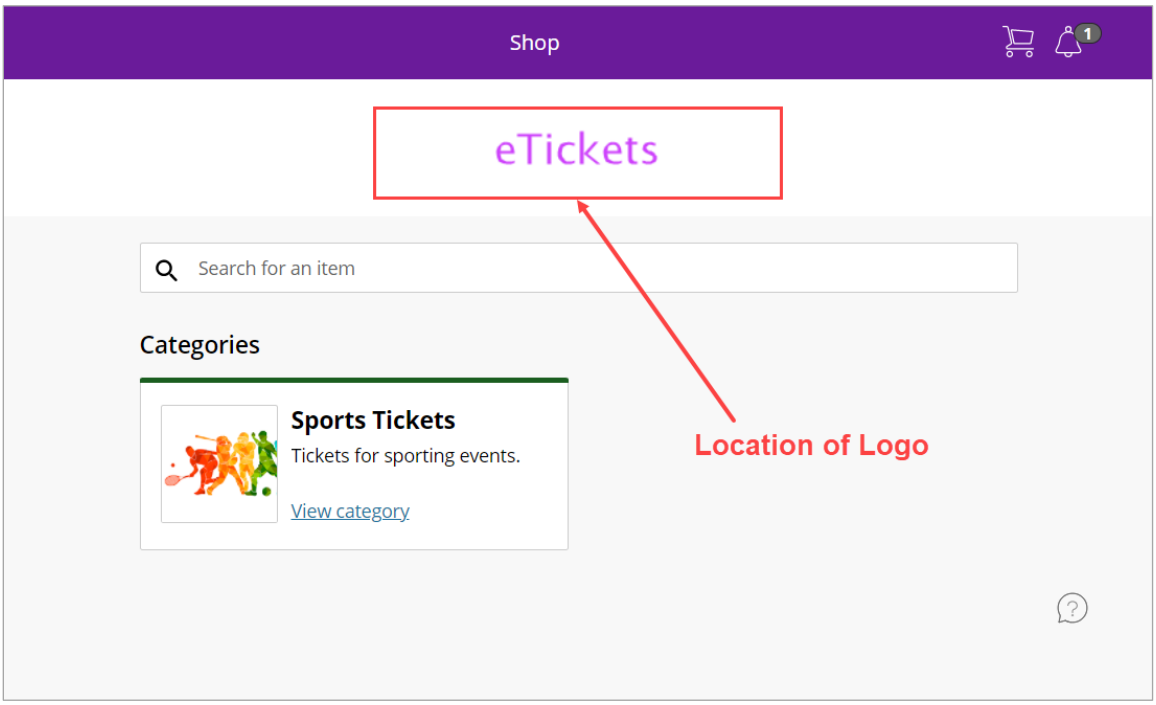

Figure 43 Location of Logo

5.3.1.1.1 File & Size Requirements (Storefront)

Supported File Types

Logos should be in either **.JPG, .JPEG, or .PNG** format. The file format you choose will affect the background color, as explained in Logo Background (P. 52).

Logo Dimensions

Logos will be centered and sized to fit in the banner space below the navigation bar. Experiment with different dimensions until you achieve the desired fit for your logo.

Maximum File Size

Logos have a **maximum size of 1 MB**.

5.3.1.2 eMarket Checkout Example

The logo is featured in the upper-left corner of the page in desktop view.

Note: Banner logos that are displayed across the page are not supported in desktop view.

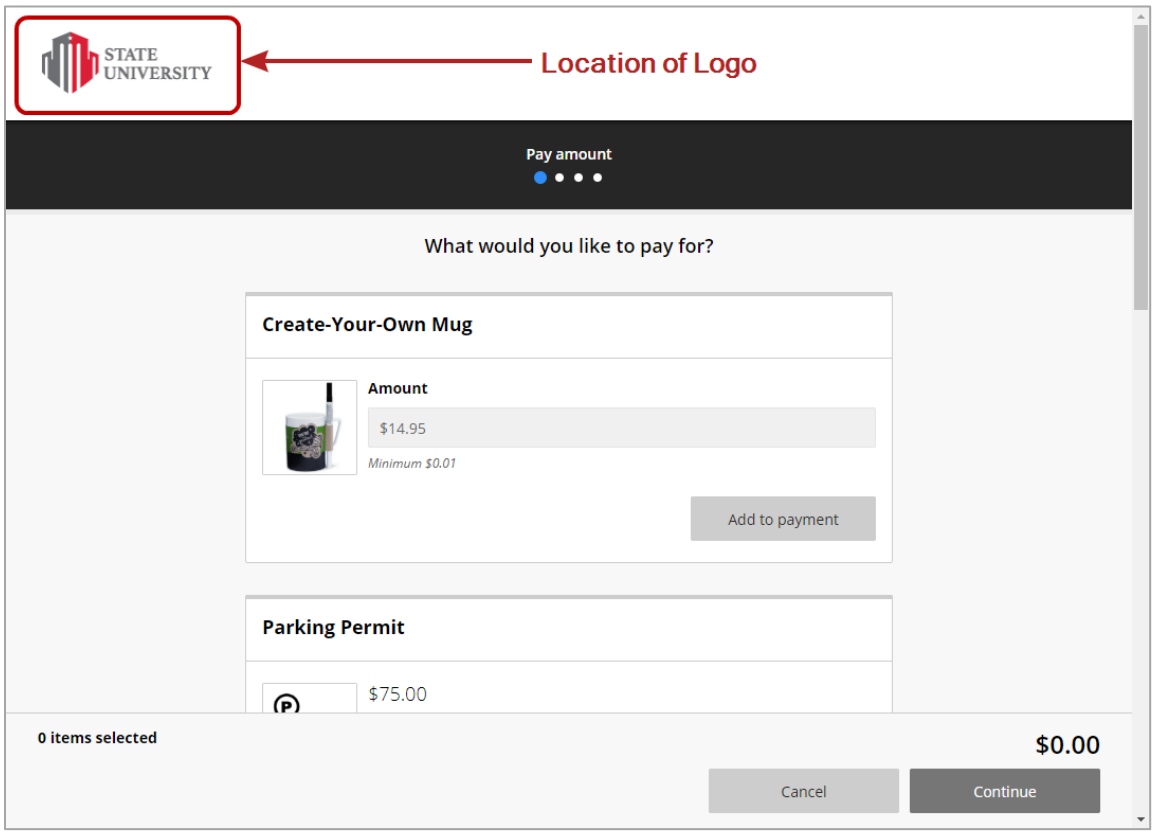

Figure 44 Location of Logo

5.3.1.2.1 File & Size Requirements (Checkout)

Supported File Types

Logos should be in either **.JPG, .JPEG, or .PNG** format. The file format you choose will affect the background color, as explained in Logo Background (P. 52).

Logo Dimension Requirements

The ideal logo will have a width of 168 pixels and a height of 75 pixels (**168px x 75px**). If the logo does not fit these exact proportions, note the following:

- Logos that are taller and wider than 168px x 75px will be resized proportionally to fit in a 168px x 75px box. If you are using a larger logo, please test the UI to ensure that the appearance fits your expectations. If it does not, try resizing it to 168px x 75px.
- Logos that are 75px tall but less than 168px wide will not be resized but will be centered in the 168px x 75px box.

- Logos that are both shorter and thinner than 168px x 75px will not be resized but will be centered in the 168px x 75px box. If the logo is extremely small, it will be difficult to see.

Note: If you do not upload your own logo, the default Transact logo will be shown.

Maximum File Size

Logos can have a **maximum file size of 1 MB**.

5.3.1.3 Logo Background (Both Storefront & Checkout)

As shown in the screenshots above, the logo will be placed in a section of the page that has a background color which is black by default. The background color may be modified to a color of your choice through the Background Color setting in Store Setup, as explained in Background Colors (P. 62).

The background color may be visible behind the logo depending on the type of file you upload:

- If you are using a **.PNG file** and there is empty space in the logo (i.e., it is transparent), the empty space will be filled in with the background color visible behind it.
- If you are using a **.JPG** or **.JPEG** file and there is empty space in the logo, the empty space will be filled in with a white background hiding the background color behind it. This is because .JPG/.JPEG files convert all empty space to a white background.

To change the behavior of your logo to match one of the above options, you can easily change the file extension and upload the new logo.

5.3.1.4 Logo Web Accessibility Considerations

We have designed the payer-facing experience to meet web accessibility standards (such as Section 508 and WCAG 2.0), so that payers can use a screen reader or other accessibility software to easily navigate the site.

In compliance with web accessibility standards, all logos in the new payer-facing site include alternative text (alt text) that the screen reader will read to the payer. The alt text for your logo is the same as the name of your database.

To keep your site fully accessible, we recommend that you upload a custom logo that abides by the color contrast requirements for web accessibility. A useful tool for testing color contrast is available at https://webaim.org/resources/contrastchecker/. When checking the color contrast, note that our black background has a hexadecimal value of #262626, but if you are using a white or other color background within your logo, the contrast requirements will vary.

5.4 Store Settings

The Store Settings section enables an operator to configure the basic settings of the store, including the available payment methods and the display of items into categories.

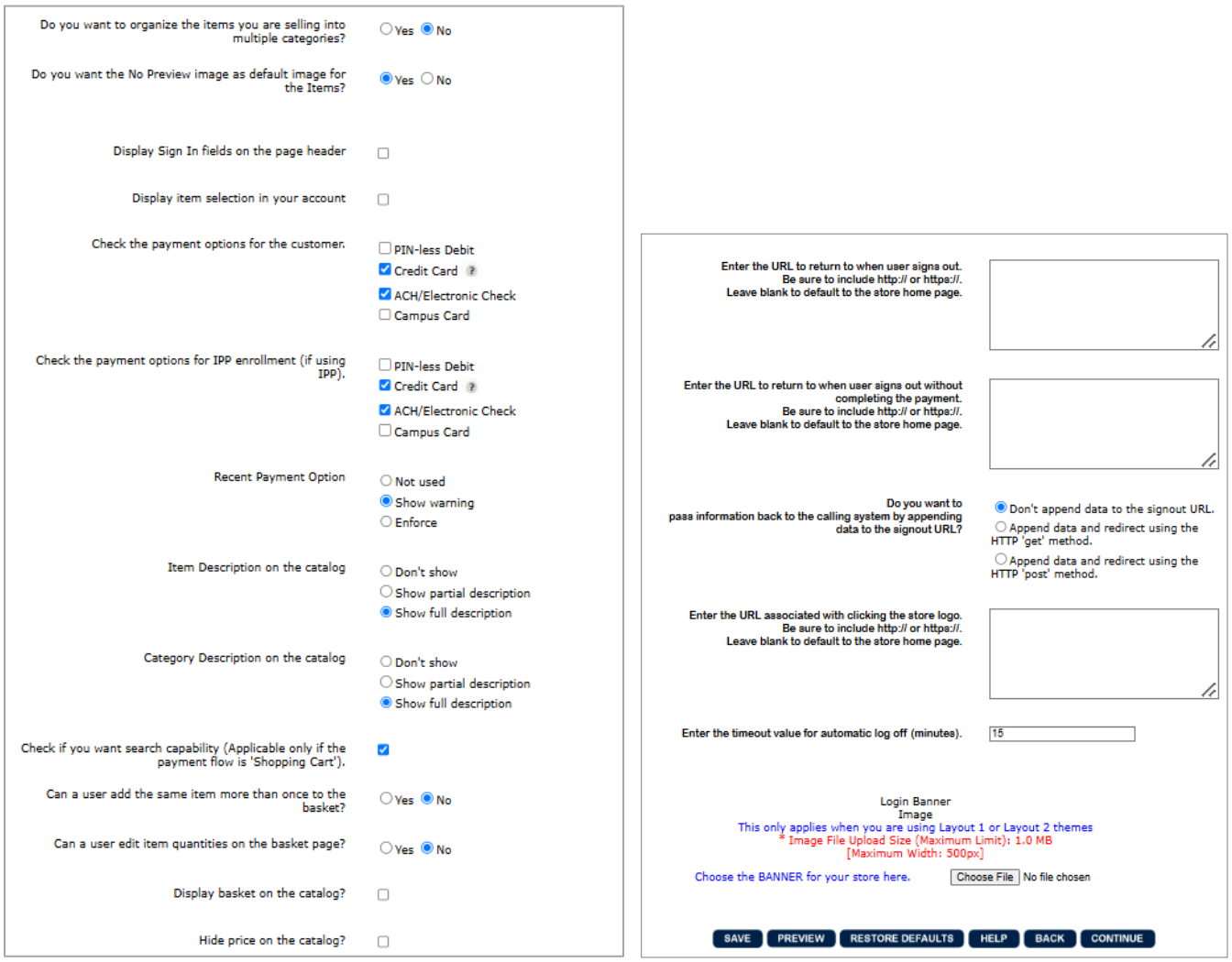

Figure 45 Store Settings Options Top Portion

Table 13: Store Settings Fields

FIELD NAME	DATA ENTRY INSTRUCTIONS
Do you want to organize the items you are selling into multiple categories?	If you would like to organize new charge items into categories, click the **Yes** radio button. This is a common practice on eMarket sites, especially when there is a large inventory of items to showcase to the payer. If you select this option, you will configure the Categories (P. 70) later as described in this guide.
Do you want the No Preview image as default image for the Items?	This option is no longer in use and can be disregarded.
Display Sign In fields on the page header	This option is no longer in use and can be disregarded.
Display item selection in your account	This option is no longer in use and can be disregarded.
Check the payment options for the customer.	Select the checkbox next to the payment options available at your store. • PIN-less Debit *(This option is no longer in use and can be disregarded)* • Credit Card • ACH/Electronic Check • Campus Card
Check the payment options for IPP enrollment (if using IPP)	Select the checkbox next to the payment options available at your store. • PIN-less Debit *(This option is no longer in use and can be disregarded)* • Credit Card • ACH/Electronic Check • Campus Card
Recent Payment Option	Integrated Payments has the ability to display a warning message to customers if they attempt to make more than one payment on the same account in the same store within a 24-hour period. Select **Not used** to disable this function, **Show warning** to only display an informational warning to the customer or **Enforce** to not allow the customer to make another payment of the same dollar amount within the 24-hour period.
Item Description on the catalog	This option controls the display of the “See more” link on Item descriptions.
Category Description on the catalog	This option controls the display of the “See more” link on Category descriptions.

FIELD NAME	DATA ENTRY INSTRUCTIONS
Check if you want search capability (Applicable only if the payment flow is “Shopping Cart”).	Select this option if you want a search field to appear where customers can search all available items by item description. This only applies to Storefront stores.
Can a user add the same item more than once to the basket?	Indicate whether a customer may add the same item more than once to a basket. For example, you may have the same item available as a pre-payment on the account balance or housing deposit. If you have set up your items with the option listed as a reference, you would need to indicate **Yes** here to allow a customer to purchase more than one option of the same item.
Can a user edit item quantities on the basket page?	If **Yes** is selected, customers will have the ability to edit item quantities on the basket page except for items that do not use quantity pricing.
Display basket on the catalog?	This option is no longer in use and can be disregarded.
Hide price on the catalog?	This option is no longer in use and can be disregarded.
Enter the URL to return to when user signs out.	Enter the URL address that the user will automatically be directed to when either timing out or signing out of the store after completing a transaction. For the eMarket merchant, if this field is left blank, users will view a message that says, “You have successfully signed out.” Note: Be sure to include http:// or https:// at the beginning of the URL.
Enter the URL to return to when user signs out without completing the payment.	Enter the URL address that the user will automatically be directed to when either timing out or signing out of the store prior to completing a transaction. For the eMarket merchant, if this field is left blank, users will be directed to the eMarket login page. Note: Be sure to include http:// or https:// at the beginning of the URL.
Do you want to pass information back to the calling system by appending data to the signout URL?	Although the option to “append data” to the signout URL is available, we do not recommend using it. Please refer to the *eMarket Payment Integration Guide* for additional information on notification types. If you choose to append data to the signout URL, the options are to either append data and redirect using the HTTP “get” method or append data and redirect via the HTTP “post” method.
Enter the URL associated with clicking the store logo:	Enter the URL address that the user will be directed to when clicking on the store logo. Be sure to include https:// at the beginning of the URL.

FIELD NAME	DATA ENTRY INSTRUCTIONS
Enter the timeout value for automatic log off (minutes).	This option is no longer in use and can be disregarded
Store Login Image / Login Banner Image	If customers will access the login page for the eMarket site and you would like to replace the default background, click the **Browse** button to select a replacement. The image size must have a maximum width of 500 pixels and the file size must be less than one megabyte.

To save changes and remain on the same page, click **SAVE**; to access the next section and automatically save changes, click **CONTINUE**.

To return to the previous page, click the **BACK** button. To return to the defaults associated with this page, click the **RESTORE DEFAULTS** button.

5.5 Notifications

You can select to receive notifications when customers successfully complete purchases and/or have failed transactions.

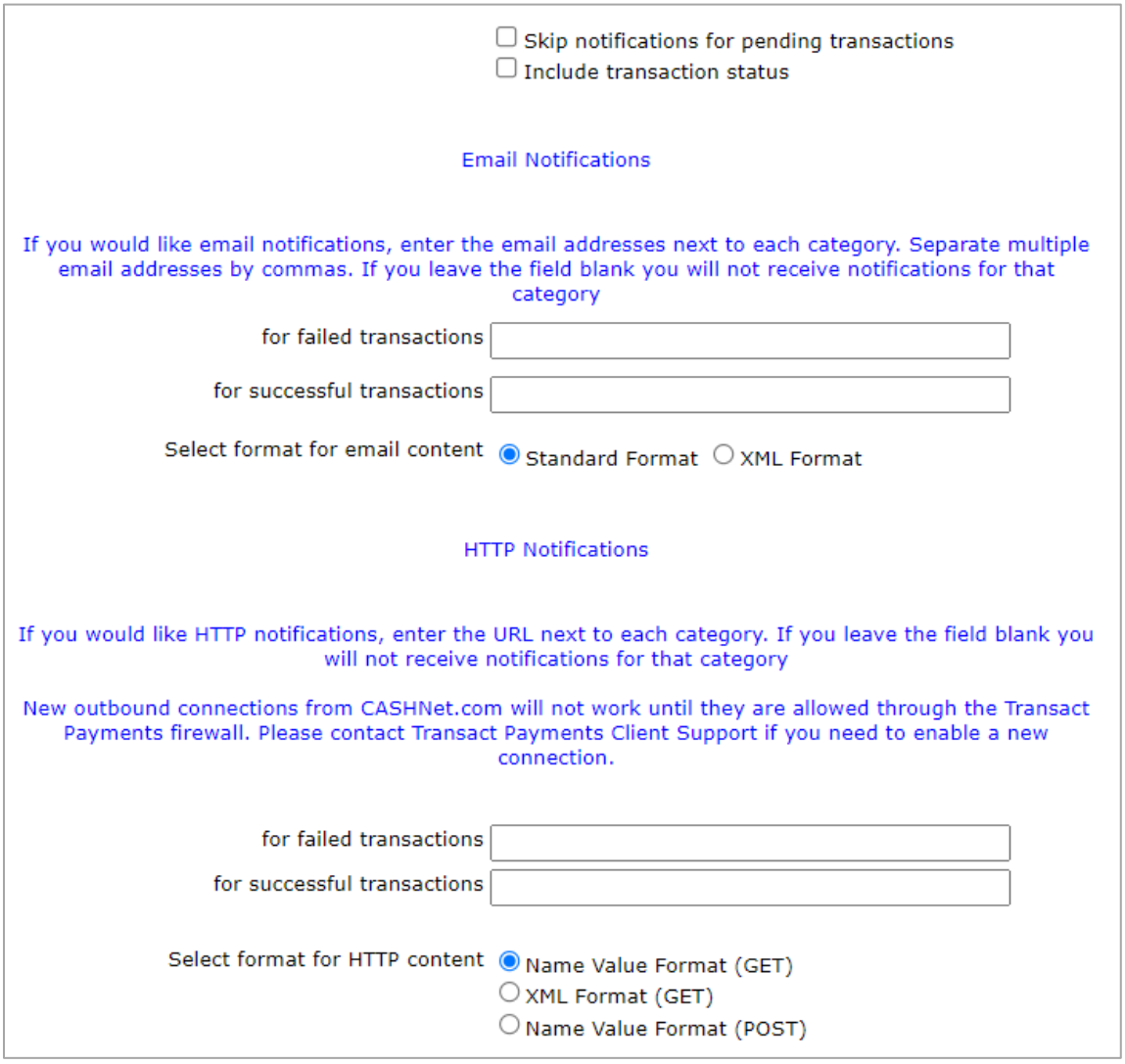

Figure 46 Notifications Screen

These notifications may not be desired due to the potentially large volume of messages that could be generated. Transaction information can alternately be communicated through extracts. Contact Illumia for more information about the differences between notifications and extracts.

When eMarket payments are processed using a Foreign Currency payment option, Integrated Payments can initiate two separate HTTP Notifications for the same payment.

1. The first HTTP Notification would be sent from Integrated Payments to you or a Third-Party system when a **Pending** IFT transaction is created in Integrated Payments. A Pending IFT transaction is created as soon as the student submits/initiates the payment in Flywire.

2. The second HTTP Notification would be sent from Integrated Payments to your or the Third-Party system when the same payment is **Closed** in Integrated Payments. The transaction is marked as **Closed** in Integrated Payments when Flywire receives the funds from the customer.

You may choose to have Integrated Payments skip notifications for pending transactions, so that you are only notified when the payment is closed. Or, you may also choose to have notifications sent for both pending and closed transactions, with the transaction status included in the notification.

Your Deployment team can provide recommendations on how to manage http notifications, if applicable.

Table 14: Notification fields—question.

FIELD NAME	DATA ENTRY INSTRUCTIONS
Do you want to receive notification of successful and/or failed transactions via email, https GET or POST messages?	To indicate that you would like to receive notifications, select Yes and then click the **CONTINUE** button.

If **Yes**, complete the following fields.

Table 15: Notification Fields—Notification Details.

FIELD NAME	DATA ENTRY INSTRUCTIONS
Skip notifications for pending, void, and cancelled transactions	By checking this box, any notifications for transactions in a Pending, void, and cancelled status will not be sent.
Include transaction status	Indicates whether the transaction status should be included in the notification. We recommend checking this box if you are using Flywire.

FIELD NAME	DATA ENTRY INSTRUCTIONS
Email Notifications	If you would like email notifications, enter the email addresses next to each category. Email addresses listed here will receive an email whenever a transaction is successful or fails, and using reports is advised over this option. Separate multiple email addresses by commas. If you leave the field blank, you will not receive notifications for that category. • for failed transactions: • for successful transactions: Select format for email content: • Standard Format • XML Format
HTTP Notifications	If you would like HTTP notifications, enter the URL next to each category. If you leave the field blank, you will not receive notifications for that category. • for failed transactions: • for successful transactions: Select format: • Name Value Format (GET) • XML Format (GET) • Name Value Format (POST)

To save changes and remain on the same page, click **SAVE**; to access the next section and automatically save changes, click **CONTINUE**.

To return to the previous page, click the **BACK** button. To return to the defaults associated with this page, click the **RESTORE DEFAULTS** button.

5.6 Theme

The Theme section is no longer in use and can be disregarded.

5.7 Colors & Fonts

Within the Colors & Fonts section, you have the option to make several adjustments to the colors featured throughout the eMarket site. The fonts are set by default and cannot be modified.

The table below lists the color modifications you can make. Examples of each are shown in the subsequent screenshots.

Note: If changes are unavailable here, the colors were locked at the default merchant level. Contact your Payments administrator.

Table 16: Colors that Can Be Modified

COLOR NAME IN STORE SETUP	WHAT IT CONTROLS IN THE EMARKET SITE
Primary Color	Color of the navigation menu and the banner displaying the user's name.
Background Color	Color in any blank space behind the logo.
Menu Background Color	Color accenting selections in the menu bar and other elements throughout the site.

Note: Additional colors displayed on the screen are now obsolete and will not affect any modifications on the eMarket site.

You can enter a standard color in any of the boxes or use the hex code (e.g., #FFFFFF). Alternatively, you can select the box next to the color to bring up a palette with selections from the Web Palette, RGB Sliders, and HSB or HSV formatting. At the bottom of the page, you can select a new font from a limited list, which will change the font used throughout the site.

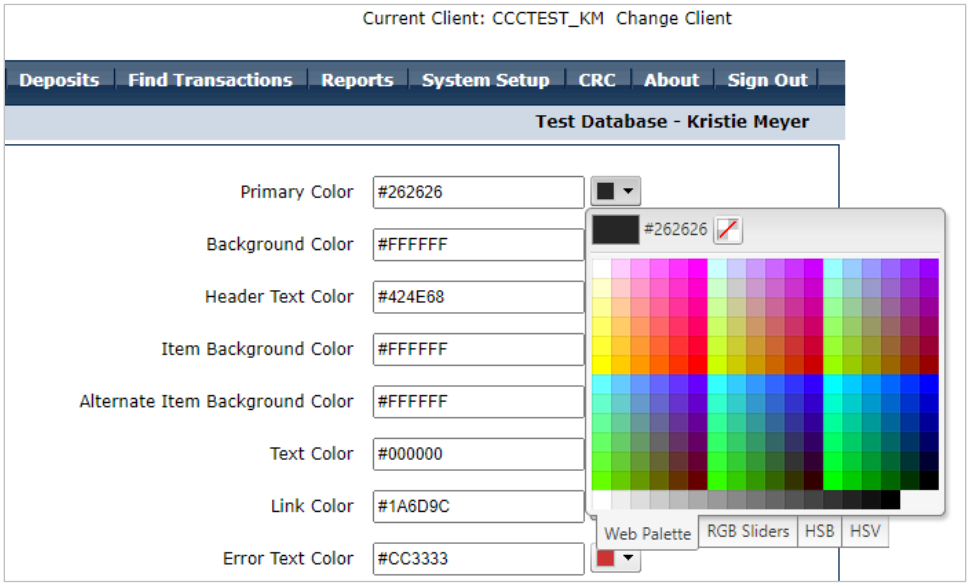

Figure 47 Modifying Colors

5.7.1 Primary Color Example and Guidelines

The Primary Color affects the menu and banner. It is black by default, but can be customized, as shown in the orange example below.

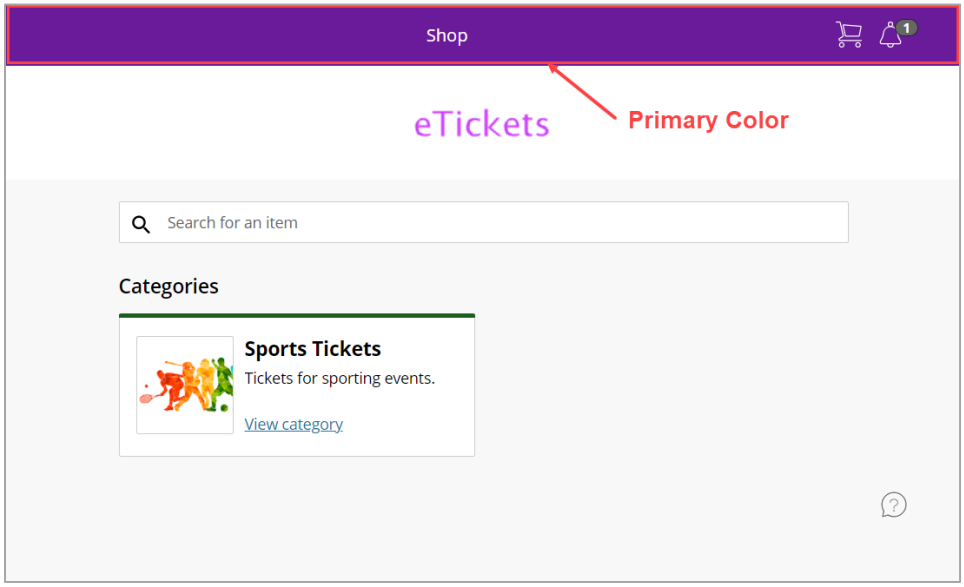

Figure 48 Primary Color Example

As part of customization, Payments automatically adjusts the shades for selected elements and other features. To ensure that all colors continue to meet accessibility requirements (including shaded colors), we recommend using one of the following colors:

Table 17 Recommended Colors

COLOR	HEX COLOR CODE
Light Blue	#64B5F6
Strong Blue	#0277BD
Dark Blue	#0D47A1
Purple	#6A1B9A
Green	#1B5E20
Orange	#BF360C
Red	#B71C1C

Note: If you choose to select your own color, please remember to verify the accessibility of the color contrast on your own.

5.7.2 Background Color Example and Guidelines

The Background Color specifies the color that will display behind the logo if there is any remaining space or if part of the logo is transparent. Note that transparency will occur in PNG logo files but not in JPG or JPEG files.

Below is an example PNG logo with transparency displaying the customized light blue color underneath.

Note: As with other color customizations, please make sure that you adhered to color contrast requirements for web accessibility.

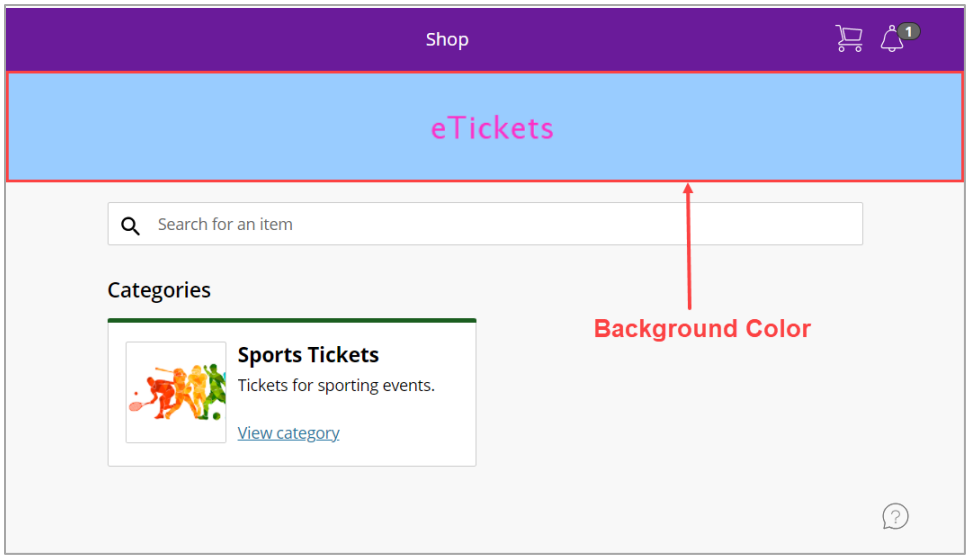

Figure 49 Background Color Example

5.7.3 Menu Background Color Example and Guidelines

The Menu Background Color provides a unique accent color for various menus throughout the site. The following example shows an example green menu background color.

Note: As with other color customizations, please make sure that you adhered to color contrast requirements for web accessibility.

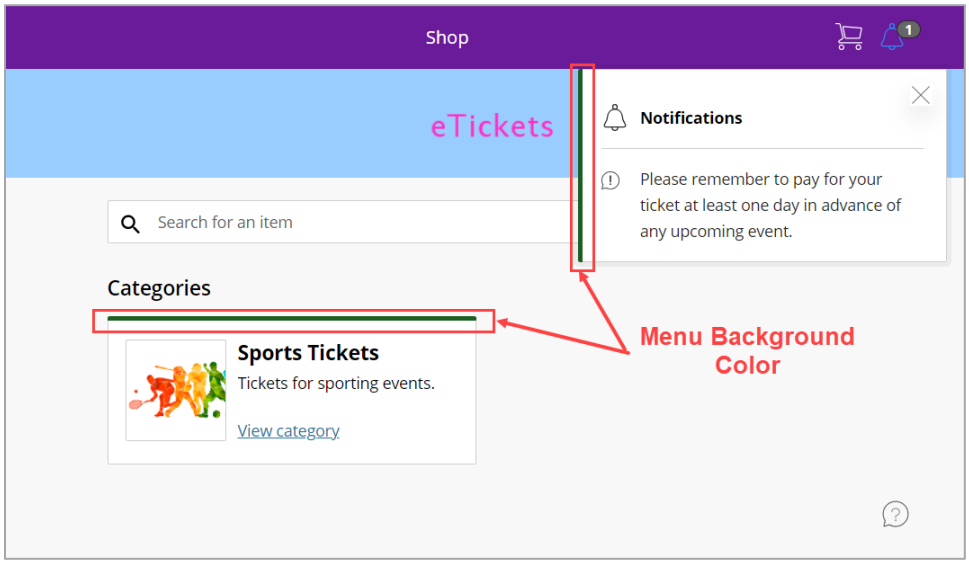

Figure 50 Example Menu Background Color

5.8 Credit Card Details

If your institution has selected to use the SmartPay banking option, select **Yes** and configure this with GOOD, STREET, and UNKNOWN for AVS checking, and GOOD and UNKNOWN for CID checking.

If your institution has decided to not use the SmartPay banking option and Credit Card is selected as a payment option, select whether you would like Address Verification System (AVS) and/or Card Identification number (CID) checking to be performed.

Note: Several merchant banks offer improved rates when specific checks are completed. Consult your merchant bank before deciding on AVS or CID options.

If **Yes** is selected, click **CONTINUE** and proceed to the following page.

The AVS and CID Checking offers different options for these types of verification. Use this page carefully, as making the restrictions too strict can cause inadvertent declines for your students or users. For guidance on the appropriate AVS or CID checking types to perform, it is advisable to consult with your merchant bank.

Note: We recommend using **GOOD**, **STREET**, and **UNKNOWN** for AVS checking. **GOOD** and **UNKNOWN** for CID checking.

5.9 Custom Messages

Custom messages are text fields throughout the eMarket site that can be modified. Some examples include receipt text, global notifications, and various payment labels. Not all custom messages shown in Store Setup apply to the current version of the eMarket site; most can be disregarded.

The following tables list the custom messages that are functional in all apps and those specific to eMarket Storefront sites, as well as the pages they are displayed on, and the default text if applicable.

Table 18: Custom Messages for All Apps

CUSTOM MESSAGE	CATEGORY IN STORE SETUP	DEFAULT TEXT	WHERE IT DISPLAYS
SIGN-IN PAGE			
1a. “How to Log In” help text	HELP	How to Log In	Help text on the sign-in page
Signon Body	EBILL LOGIN PAGE	*None*	Label on the sign-in page.
NOTIFICATIONS			
Page Header	ALL PAGES	*None*	In the banner area as a message displayed across all pages.
ADDITIONAL INFORMATION PAGE			
Transaction Reference Header	TRANSACTION REFERENCES	*None*	Above any transaction-level references that are requested.
Transaction Reference Trailer	TRANSACTION REFERENCES	*None*	Below any transaction-level references that are requested.
RECEIPTS			
Receipt First Section	RECEIPTS	*None*	Before the item listing section.
Receipt Second Section	RECEIPTS	*None*	Immediately below the receipt first section.
Receipt Third Section	RECEIPTS	Thank you for the payment.	After the payments section.
OFFLINE MESSAGE			
Site Offline Message	OTHERS	This site is temporarily down for maintenance. We regret the inconvenience. Please try again later.	At the top of the page when the site cannot be reached.
RECENT PAYMENT WARNING			
Recent Payment Header	RECENT PAYMENT WARNING	WARNING	At the top of the recent payment warning.

CUSTOM MESSAGE	CATEGORY IN STORE SETUP	DEFAULT TEXT	WHERE IT DISPLAYS
Enforce Recent Payment	RECENT PAYMENT WARNING	In order to avoid the hassles and costs associated with refunds, we do not allow duplicate payments. If you fear your previous payment has not been accepted, please review your payment history to verify that your payment was received.	In the recent payment warning when it is being enforced.
CUSTOM HELP CENTER			
Custom Help Section Title	HELP	*None*	In the Help center as the bottom heading to custom help topics. See Custom Help Messages (P. 68)
Custom Help Link Title 1-10	HELP	*None*	In the Help center as a link to a custom topic. See Custom Help Messages (P. 68).
Custom Help Link Body 1-10	HELP	*None*	The content for the custom topic linked to in the above message. See Custom Help Messages (P. 68).
AUTO PAY			
Autopay Credit Card Header	AUTO PAYMENTS	For any auto payment or recurring payments, it is required to provide a name for the account for future reference and editability. Please enter the credit card you want to charge for this automatic payment:	Above the credit card entry for auto payments.
PAYMENT LABELS (MULTIPLE FLOWS)			
Label For Pay With Purchase Order	SELECT PAYMENT TYPE	Purchase Order	As the label for purchase order on the select payment method screen.
Confirmation Purchase Order Payment Description	CONFIRMATION PAGE	Payment by purchase order.	On the confirmation page in the payment description.

CUSTOM MESSAGE	CATEGORY IN STORE SETUP	DEFAULT TEXT	WHERE IT DISPLAYS
Receipt Purchase Order Payment Description	RECEIPTS	Payment by purchase order.	On the receipt in the payment description.
Credit Card Additional Information	SELECT PAYMENT TYPE	*None*	As small text in the label for the payment method. (95-character limit.)
Bank Account Additional Information	SELECT PAYMENT TYPE	*None*	As small text in the label for the payment method. (95-character limit.)
Purchase Order Additional Information	SELECT PAYMENT TYPE	*None*	As small text in the label for the payment method. (95-character limit.)
Foreign Currency (IFT) Additional Information	SELECT PAYMENT TYPE	*None*	As small text in the label for the payment method. (95-character limit.)
529 Savings Plan Additional Information	SELECT PAYMENT TYPE	*None*	As small text in the label for the payment method. (95-character limit.)
Post Synchronization Page Content	CHECKOUT	Please wait while we complete processing your request. Please do not click your browser's navigational buttons. You will automatically be redirected once your request is processed. If you are not redirected after 2 minutes, please contact the school. Your payment has been received so please do not attempt to pay again.	

Table 19: Storefront Custom Messages

CUSTOM MESSAGE	CATEGORY IN STORE SETUP	DEFAULT TEXT	WHERE IT DISPLAYS
Global Message	YOUR ACCOUNT	*None*	In the Notifications section as an overlay when the user first accesses the site.

CUSTOM MESSAGE	CATEGORY IN STORE SETUP	DEFAULT TEXT	WHERE IT DISPLAYS
New Charge Header	CATALOG	*None*	Above new charge items in the Storefront site.
Out Of Stock	ITEM CODES INVENTORY	Out of stock	Next to items that are out of stock. Only applies to physical goods.
Add-On Items Header	AMOUNT ENTRY	If you add @ITEMDESC to your cart, you may also add:	Above any add-on items that are available.

Table 20: Checkout Custom Messages

CUSTOM MESSAGE	CATEGORY IN STORE SETUP	DEFAULT TEXT	WHERE IT DISPLAYS
RECEIPTS			
Receipt Signout Instructions	RECEIPTS	*None*	Above the Sign Out button on the receipt.
Receipt Sign Out Button	RECEIPTS	*None*	In the Sign Out button on the receipt.

5.9.1 Custom Help Messages

The Help Center supports the use of up to 10 custom help topics defined in Store Setup > Custom Messages. To configure these topics, use following custom messages: Custom Help Section Title, Custom Link Title #, and Custom Link Body #.

The following screenshot provides an example of custom help topics on the eMarket site.

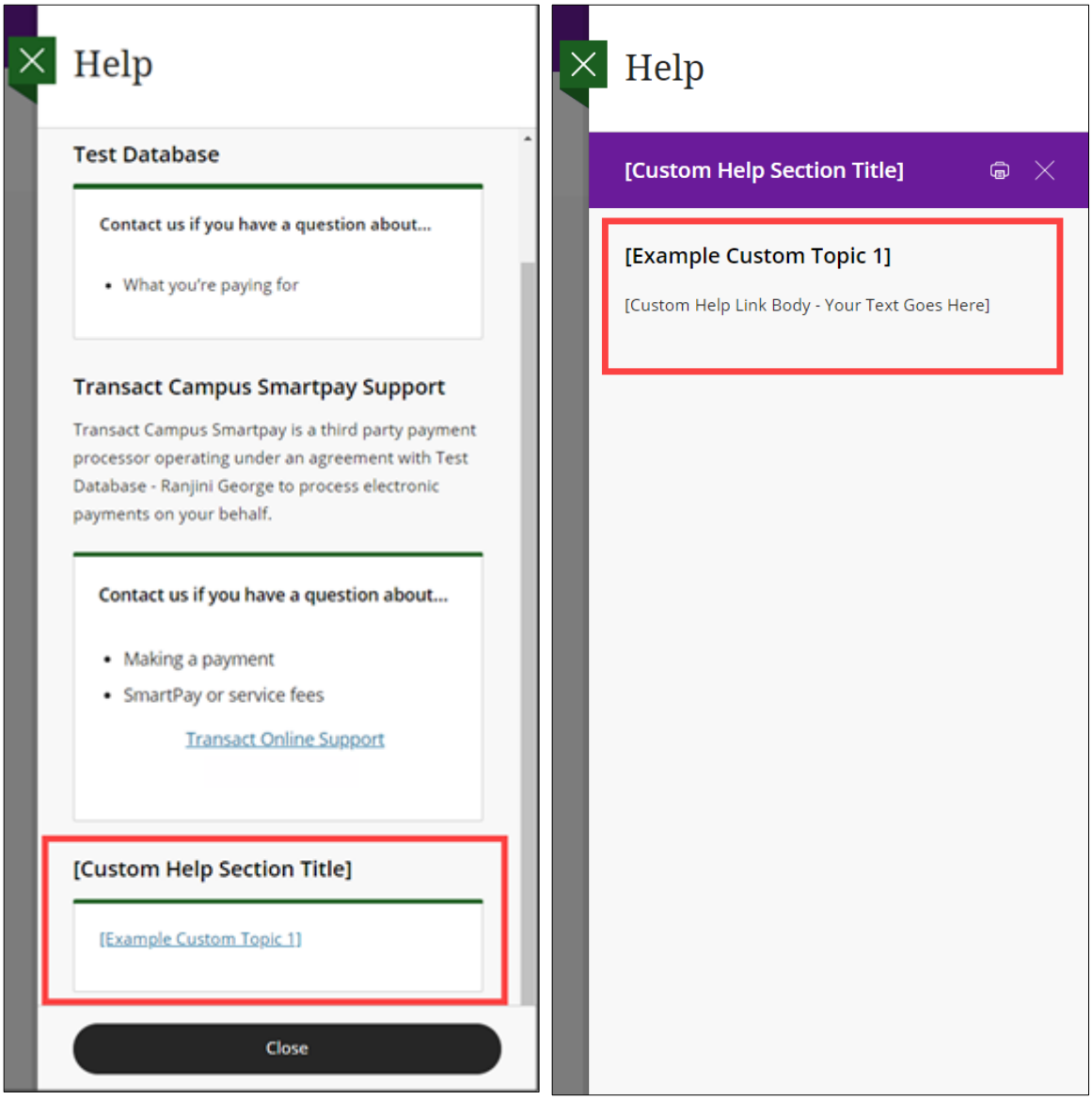

Figure 51 Custom Help Section – Example Custom Messages

Note: The Transact Support Contact information has been replaced with an Online Support URL. This change provides users with a more direct and efficient method to access support resources.

5.9.2 Steps to Update Custom Messages

To update the text for a custom message:

1. In the left pane of Store Setup, click **Custom Messages**.
2. In the Select Message to Edit dropdown, locate the custom message that you want to edit.
3. In the text editor, change the text for the custom message.
4. Click the **Save** button.

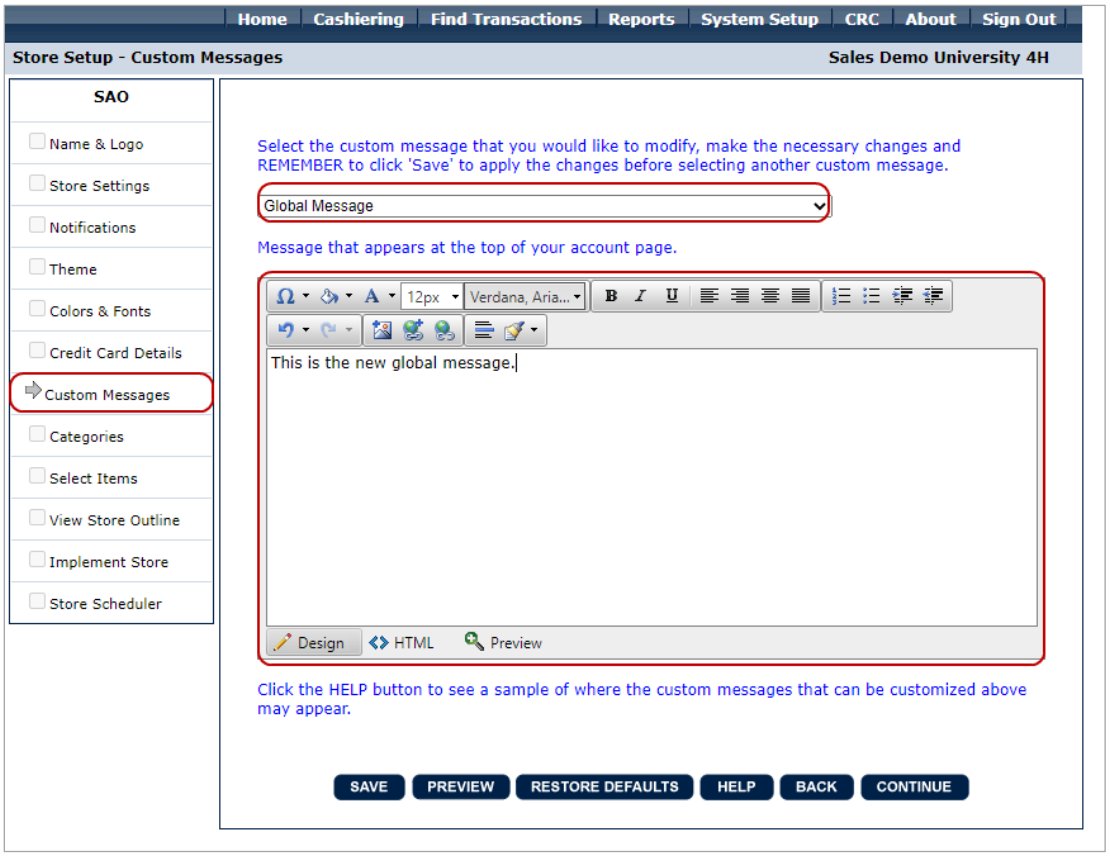

Figure 52 Editing a Custom Message

5. To implement your changes to the live site, click **Implement Store** on the left pane. Then, click **Continue**.

5.10 Categories

This section will only appear if the **Do you want to organize the items you are selling into multiple categories** radio button located on the Store Setup - Store Settings screen was set to **Yes**.

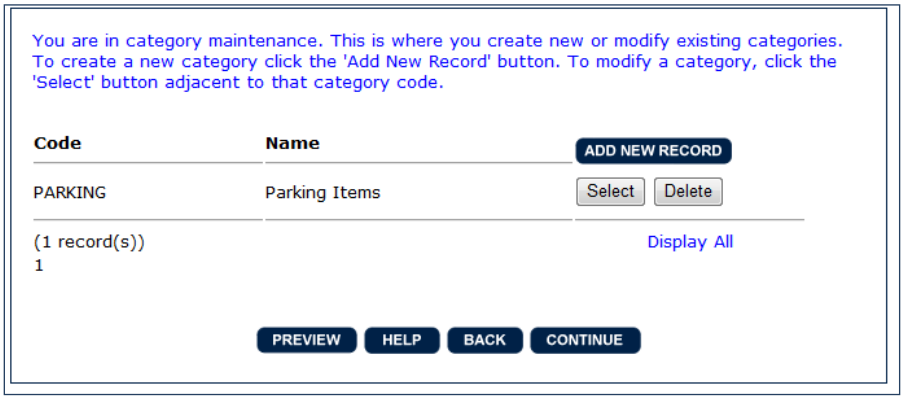

Figure 53 Category Maintenance

To edit an existing category, click the category's **Select** button. To delete a category that has not been used, click the category's **Delete** button. To create a new category, click the **ADD NEW RECORD** button and the following fields will appear.

Table 21: Categories Fields

FIELD NAME	DATA ENTRY INSTRUCTIONS
Category Code	Enter a name for this category code. (12-character maximum.)
Category Name	Enter a name for this category that will display in the store. (50-character maximum.)
Description	Enter a description of this category if desired. This description will display depending on what was selected for the "Category Description on the catalog" field located on the Store Setup - Store Settings screen. If **Don't show** was selected, this description will not display If **Show full description** was selected, this entire description will display. Show partial description is no longer used and should not be selected.
Order	Enter a number here to determine the order in which the categories will appear in the store. If an order is not specified, categories will display in alphabetical order. (8-digit maximum.)

5.10.1 Assigning a Category to an Item

Follow these directions to assign a category to an item code:

1. Click the **CONTINUE** button in Store Setup to save your category.
2. Click **System Setup > Item Codes**, and the **Select** button to the right of the desired item code.
3. Click the **New Charges** sub-screen button.

4. Click on the Category Code drop-down menu and select the appropriate category code.
5. Click the **SAVE** button.
6. Repeat this process for any further item codes that are required. After assigning each category to the desired item codes, return to Store Setup to finish configuration.

5.11 Item Codes

Item codes represent the purchasable items that you want to display in your store. These can be physical goods, charges related to student services (permits, transcripts, etc.), or even donations and event tickets.

To create new item codes for your stores, click **Add New Record**. To edit an existing item code, select the item code.

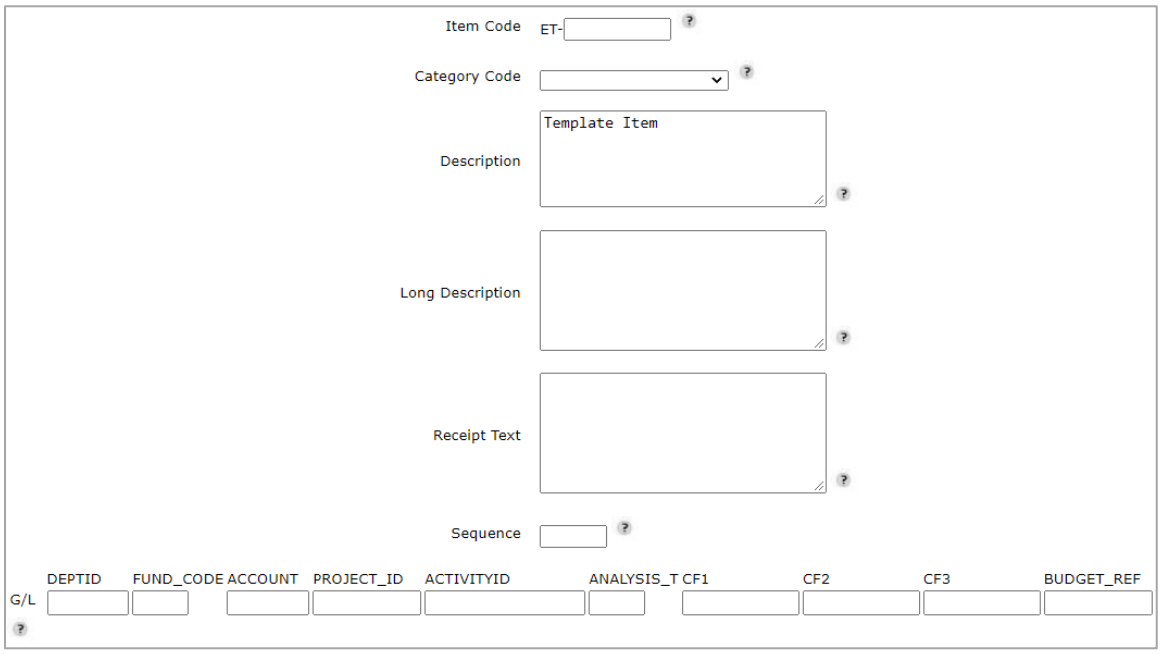

Figure 54 Store Setup - Item Code Setup (Top Portion)

Table 22: Item Code Fields

FIELD NAME	DATA ENTRY INSTRUCTIONS
Item Code	Enter a unique item code of no more than 12 total characters (including the prefixed merchant code).
Category Code	If using categories, select the category to place this item under. Items do not need to be associated with categories even in a store that uses categories.
Description	Enter a description that will display on the site as the name of the item code.
Long Description	This option is no longer in use and can be disregarded.

FIELD NAME	DATA ENTRY INSTRUCTIONS
Receipt Text	Enter any text that you would like to display to the customer on the receipt.
Sequence	Enter a number to determine the order in which item codes will display on the site. If nothing is entered, the item will be ordered alphabetically. We advise leaving space between numbers by using increments of 10 (10, 20, 30, etc.) so that you can place items between these in the future.
G/L Fields	If you selected to Allow Changes to G/L in the merchant, then enter the G/L for the item in these fields. Integrated Payments will validate entries.
Can the user add this item from the catalog page?	This option is no longer in use and can be disregarded.
Collect Shipping Information?	Check this checkbox if shipping information should be collected when this item is added to the customer's basket.
Require Fulfillment?	Check this checkbox if this is a physical good that requires fulfillment (P. 104).
Collect Sales Tax?	If you have set up Sales Tax calculation in Integrated Payments, select this checkbox if it is a taxable item that requires you to collect sales tax. Tax rates will be calculated based on the shipping zip code, if available, or the billing zip code if no shipping information is provided.
Featured Item	Check this checkbox if this should appear as a featured item on your site.
New Item	Check this checkbox if this should appear as a new item on your site.
Image	Select Choose File to upload an image to display for this item on the site. The maximum file size is 1 MB and images will be centered into a square area. Supported file types include .GIF and .JPG.
Price	Enter the price for this item.
Can user change the price?	Indicate if the customer can change the default price.
Can user specify the quantity?	Indicate if the customer can specify the item quantity. If you select one of the Lookup options, you will have the option to set up the Value or Range after clicking Continue.
Minimum Allowable Quantity	If you are allowing the customer to change the quantity, set the minimum allowable quantity.
Maximum Allowable Quantity	If you are allowing the customer to change the quantity, set the maximum allowable quantity.
Name for 1 unit of this item	If you are allowing the customer to change the quantity, set the name for one unit if the item (e.g., Hat).
Name for 2 or more units of this item	If you are allowing the customer to change the quantity, set the name for two or more units if the item (e.g., Hats).
Inventory Code	If you are using inventory codes (P. 98) to track the inventory for this item, select the applicable inventory code.
Available Inventory	If you selected an inventory code, enter the available inventory to start.

FIELD NAME	DATA ENTRY INSTRUCTIONS
Do you want to collect additional information when this item is purchased?	Check this checkbox if you want to use reference fields to collect additional information when a customer goes to purchase this item. After clicking Continue, you will be able to specify the references as explained below.
Do you want to select add-on items for this item?	Check this checkbox if you want there to be additional add-on items available for purchase when a customer goes to purchase this item. After clicking Continue, you will be able to specify the add-on items.
Do you want this item to be available as an add-on only?	Check this checkbox if this item should only be available as an add-on item when a specific item is purchased.

When you are done configuring your item code, click **Continue**. If you select to include references, use add-on items, or uses quantity lookups, then you will be able to configure those options on the subsequent screens. See below for more details about references.

5.11.1 Item-Specific References

If you select to collect additional information when creating the item code, once you click **Continue,** you can either select an available reference type in your Integrated Payments instance to associate with the item or create an item-level reference type through Store Setup.

Note: For more detailed information about references, including how to create them at the merchant level through System Setup, refer to the *System Setup User Guide*.

References that have been associated with the item, and will require input from the customer, are shown in the Selected Reference Types box. Those that are available to add to the item code are shown in the Available Reference Types field. To modify those that are selected, use the arrow keys.

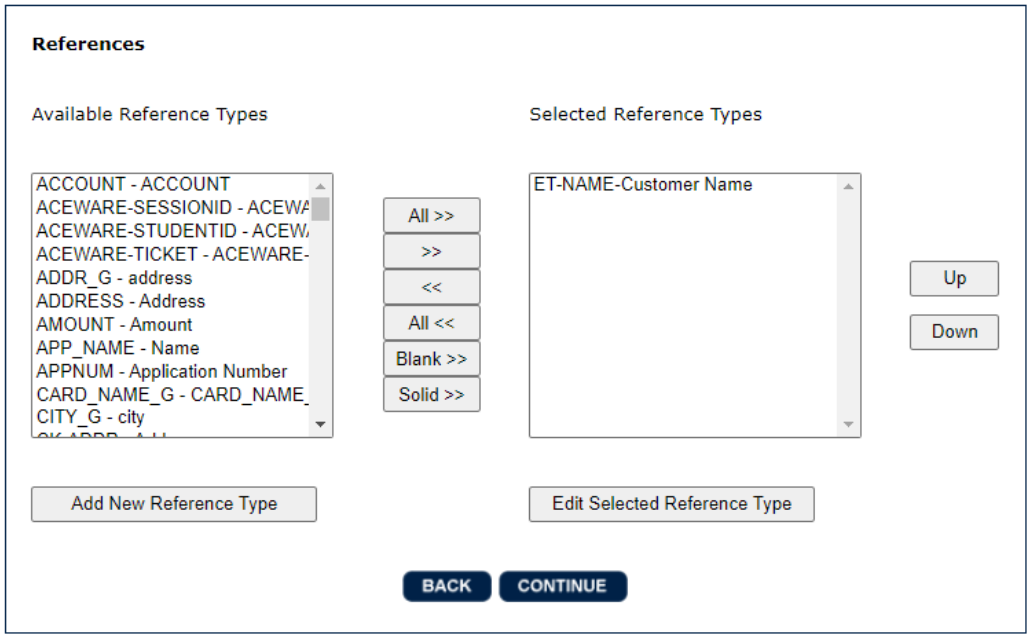

Figure 55 Available and Selected References for an Item Code in Store Setup

Note: Selecting a reference with **_G** will cause the reference to automatically populate on the checkout screen. This is a time-saving feature that many users will appreciate. For example, if you collect a user's email address when selecting an item, a reference called EMAIL_G will pre-populate the Email Address field for them during checkout. Valid references of this type that can be created are **NAME_G, ADDR_G**, **CITY_G**, **STATE_G, COUNTRY_G**, **ZIP_G**, and **EMAIL_G**. You can also add a prefix to these references, such as **USER_NAME_G** or **SCHOOL_EMAIL_G**. Be sure to only use one reference of the same type, however. For example, do not create an item with both **NAME_G** and **USER_NAME_G**, as this may have unpredictable results when determining which field will pre-populate.

To create a reference type through Store Setup, click **Add New Reference Type**. A screen will open where you can create the reference type. Note that this refence type will be prefixed with your store's merchant code and will only be available for use in this store.

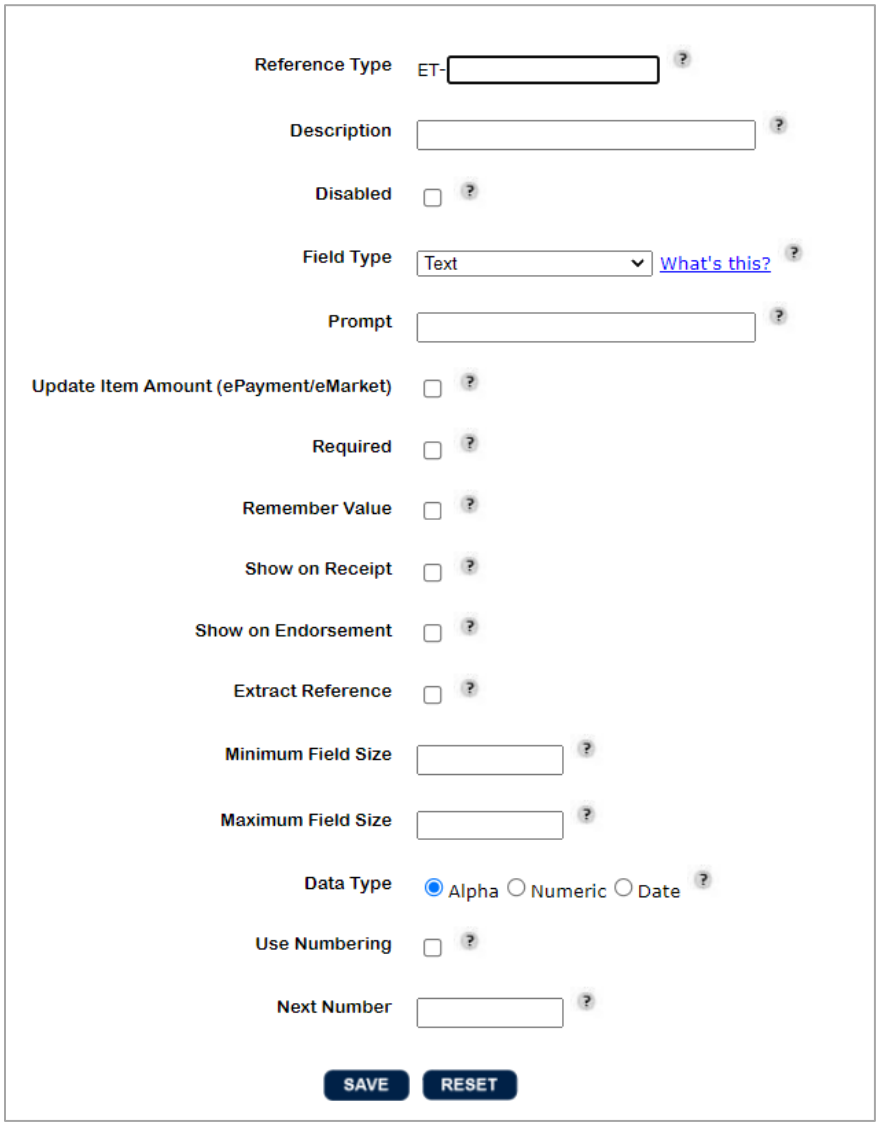

Figure 56 Reference Type Creation Through Store Setup

Once you have completed entering the reference type details, click **Save** to return to the selected reference screen. Now, you will be able to select the reference type that you just created.

5.12 Select Items

The Select Items page allows you to move items from the available items list to the list of items that will appear in the actual store. Items on the right will display in the store, whereas items on the left can still be added to the store. Changes made on this page do not take effect until the store has been implemented.

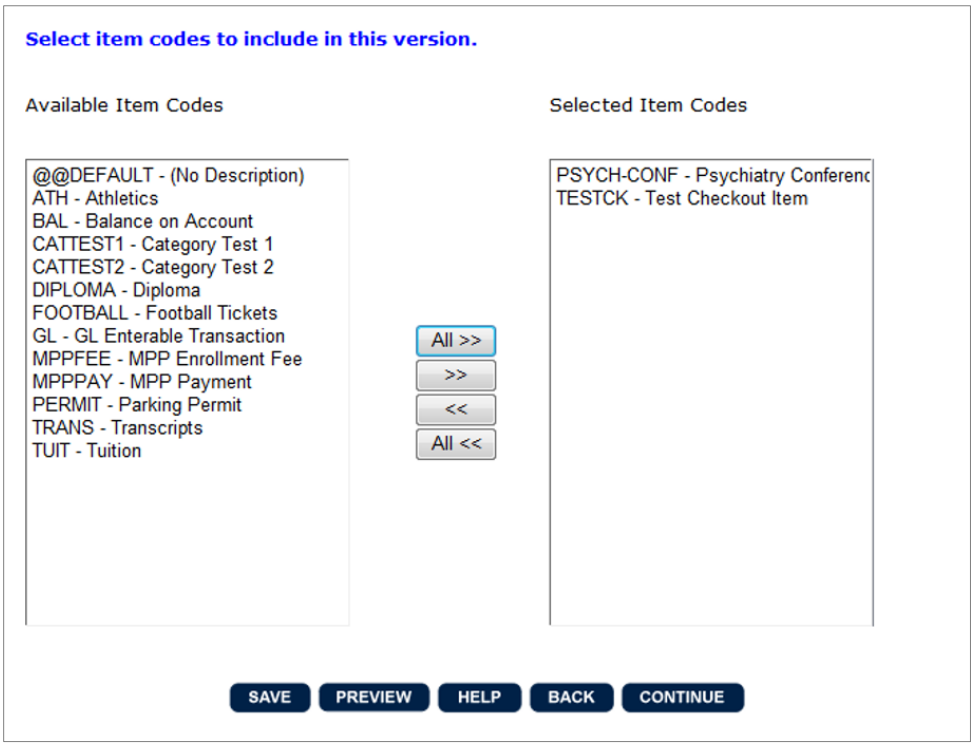

Figure 57 Select Items

5.13 View Store Outline

The Store Outline page displays the hierarchy of your catalogs and items. It is especially helpful when you have multiple catalogs and need a quick snapshot of how everything is organized within them.



Figure 58 Store Outline

5.14 Implement Store

None of the changes to the selected Item Codes, Custom Messages, or other areas of the site will take effect until you have implemented the store. This is a type of version control that enables administrators to implement various changes, activating them only when needed. However, changes to specific items, like price adjustments or form modifications, are applied immediately.

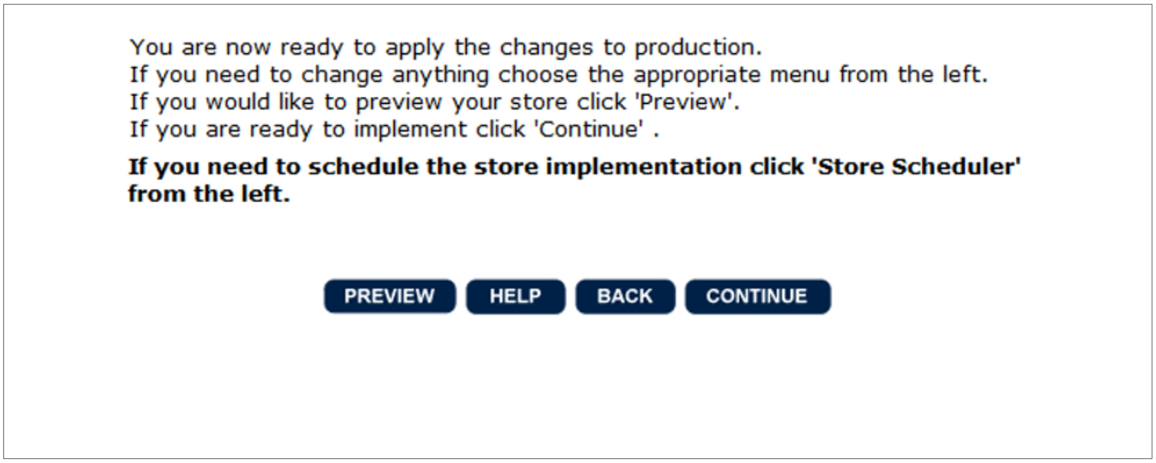

Figure 59 Implement Store Notice

Tip: If your store setup contains any errors, they will usually show up when you attempt to it. For example, if you have chosen to allow payments by ACH but your Location does not allow that, or if you have chosen a payment method that has not been set in Merchant setup, red error messages will appear on this page, and you will not be able to continue. Do not worry – your progress to this point has been saved.

5.15 Store Scheduler

A store can be taken offline, put online, or implemented at any time. The store scheduler page allows you to schedule these parameters. However, you can only enter one set of dates at a time and must set them again after any changes have taken effect. For example, if you set the store to come online at midnight on December 1 of this year, then go offline on December 31 and want the store to do it again next year, you will have to manually reset the date after December 31.

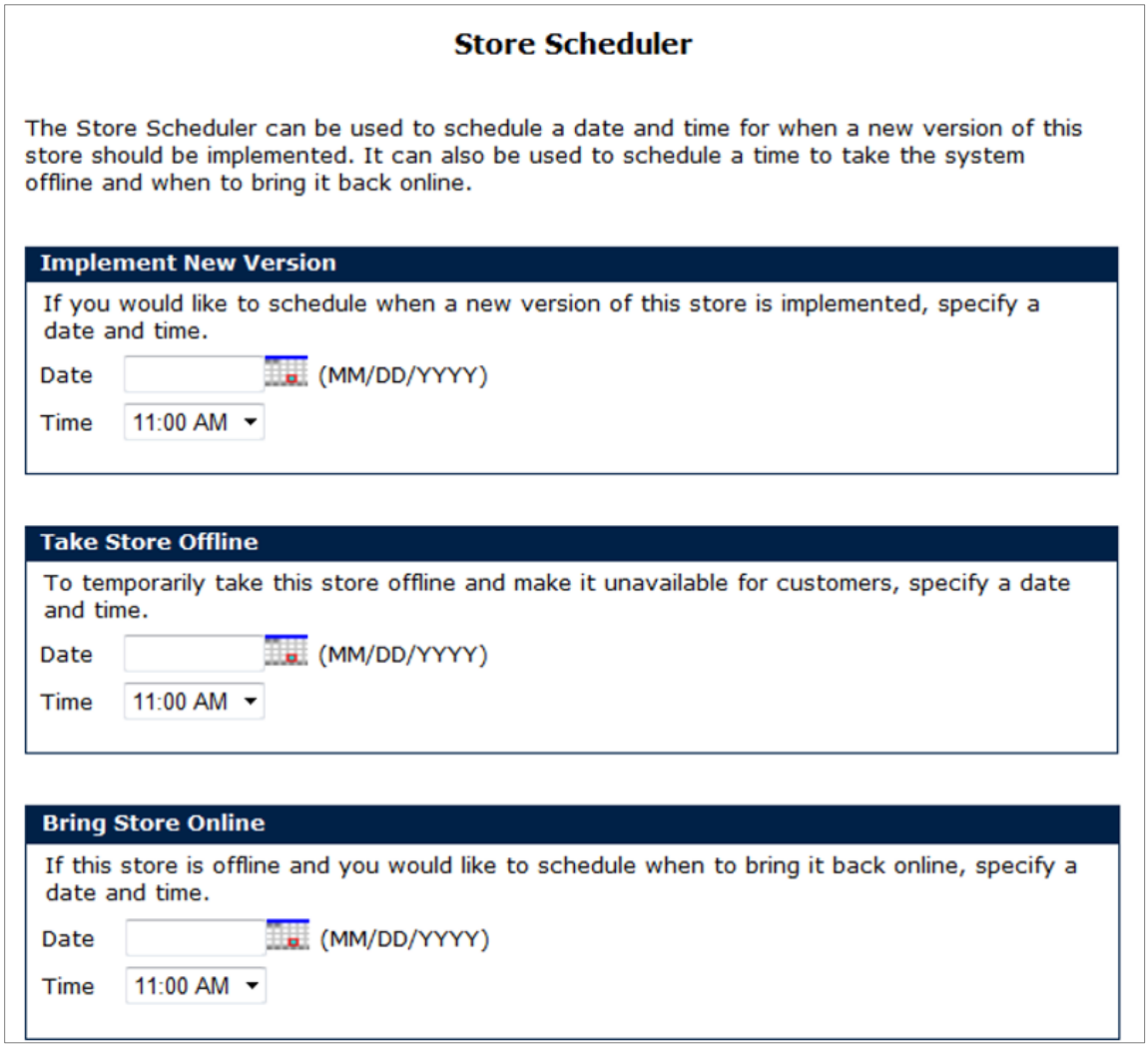

Figure 60 Store Scheduler

Special Note: Items and References in a Checkout

Items and References can be added to a Checkout as well as a Storefront. More coordination must occur because the checkout request to the Integrated Payments system must contain exact values for each Item Code and Reference that is to be populated in the system. For example, if I supply an item called **EVENT** with three references – **NAME_G**, **LOCATION**, and **DINNER** – they all must be created in the system, and the item must be added to the store before it can be used.

Special Note: Previewing a Checkout

Checkout sites expect input from another site before they can be directly viewed since the first page a user will see is the payment selection page. As a result, previewing a checkout site takes an additional step. When the Preview button is clicked, a special page is displayed with a set of parameters that can be passed into the checkout site. At a minimum, the item and amount must be populated. Additional information may need to be supplied for references, descriptions, or names as well. Up to three items with three references each may be supplied through the Preview screen. Once these fields have been populated, click **Submit to Checkout** to advance to the Integrated Payments screens.

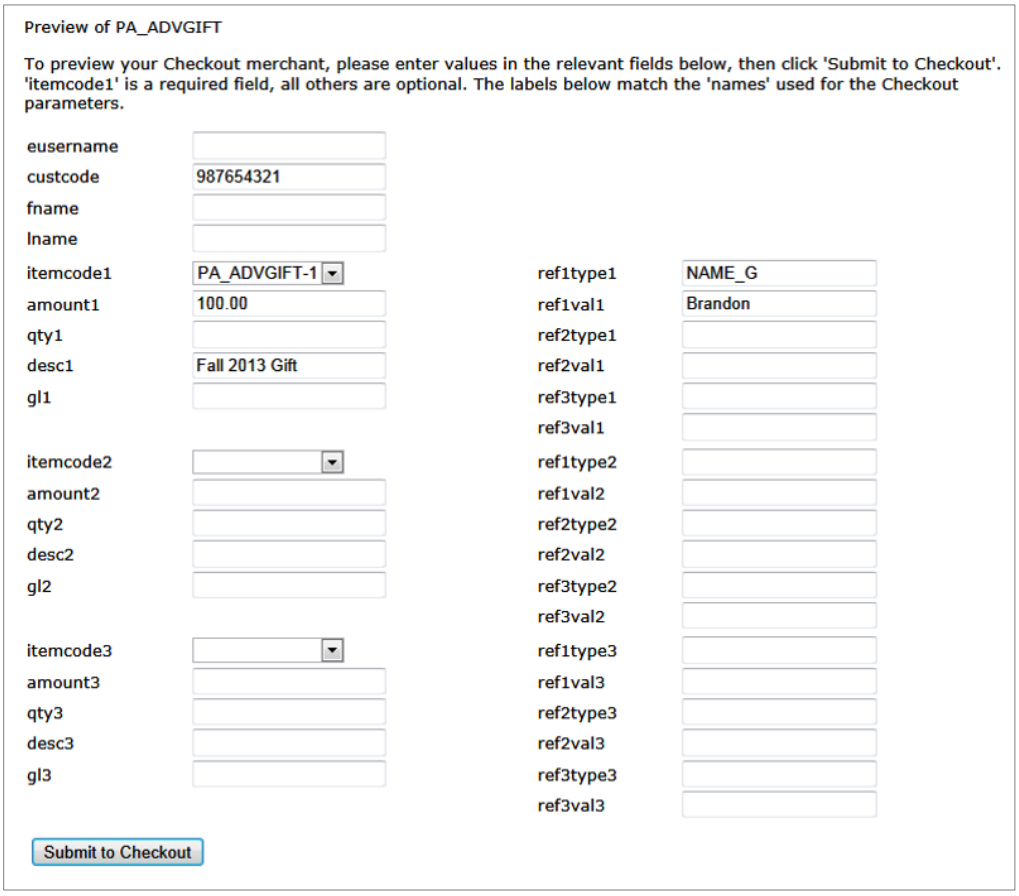

Figure 61 Store Preview—Checkout

5.16 Discounts

Coupon codes can be configured to be used by eMarket customers to receive discounts.

Note: If you would like to configure coupon codes for use, first follow the instructions listed in eMarket Coupon Codes (P. 82),

Afterward, you may create any number of Discount Codes for your store by clicking Add New Record and completing the following fields.

Note: There will be a default discount of **ORIGDISCOUNT** not yet associated with any Item Codes, which you can select and modify to be one of your discounts. If you previously had a discount associated with your merchant, ORIGDISCOUNT will contain your previous discount information.

Table 23: Discount Fields

FIELD NAME	DATA ENTRY INSTRUCTIONS
Discount Code	Enter a name for the Discount Code. (12 alphanumeric-character maximum. No spaces allowed.)
Description	Enter a description of this Discount Code. (50-character maximum.)
Available Date	Enter the date the coupon code(s) will become valid. (MM/DD/YYYY)
Available Time	Click on the drop-down menu and select a time for the coupon code(s) to become valid.
Expiration Date	Enter the date the coupon code(s) will expire. (MM/DD/YYYY)
Expiration Time	Click on the drop-down menu and select a time for the coupon code(s) to expire.
Allowed Item Codes	Click on the drop-down menu and select whether the coupon code(s) should be valid for all Item Codes, for those specifically selected or those specifically excluded. • All item codes. • Item codes listed below. • Except item codes listed below.
Available & Selected Item Codes	This field will only appear if the Allowed Item Codes field has been set to “Item codes listed below” or “Except item codes listed below.” Use the arrow buttons to move the desired Item Code(s) from the Available Item Codes box into the Selected Item Codes box.
Allowed Customer Groups	Click on the drop-down menu and select whether the coupon code(s) should be valid for all customer groups, for those specifically selected or those specifically excluded. • All Customer groups. • Customer groups listed below. • Except Customer groups listed below.

FIELD NAME	DATA ENTRY INSTRUCTIONS
Available & Selected Customer Groups	This field will only appear if the Allowed Customer Groups field has been set to "Customer groups listed below" or "Except Customer groups listed below." Use the arrow buttons to move the desired customer group(s) from the Available Customer Groups box into the Selected Customer Groups box.
Discount Type	Select whether the discount will be a set amount or percentage off the purchase of each applicable Item Code. • Amount Off. • Percentage Off.
Discount Value	Enter the amount or percentage of the discount.
Coupon Code(s)	Select whether you would like to manually enter the coupon code(s) or upload a file of coupon codes. To manually enter a coupon code, click the **Add Coupon Code** button, enter the code, and click the **Save** button. Repeat this process as many times as necessary. To upload a file of coupon codes, click the **Browse** button, select the file, click the **Open** button, and then click **Upload**. When creating a file of coupon codes, enter one coupon code per line. The file type must be .txt, .csv, .xls, or .xlsx.
Coupon Usage Limit	Select whether the coupon code(s) will be able to be used a single time, a set number of times or an unlimited number of times. If "Set Maximum" is selected, enter the maximum number of times. • Unlimited • Single Use • Set Maximum
Hide from List Screen	Check this checkbox to hide the Discount Code from the Discounts list screen. You will still be able to access hidden discounts by clicking **View hidden discounts**.

To save changes and remain on the same page, click the **SAVE** button. To return to the previous page, click the **BACK** button. To preview your site, click the **PREVIEW** button.

6 eMarket Coupon Codes

Coupon codes can be configured to be used by eMarket customers to receive discounts. Discount options are as follows:

- You may create any number of Discount Codes in the eMarket Storefront or Checkout site.
- The discounts can be offered on all or select available items.
- The discount can either be an amount or percent off each applicable purchased item.
- One or several coupon codes can be created. The coupon code(s) can be used a single time, a set number of times, or an unlimited number of times.
- The date and time period of when the coupon codes are valid can be configured.

If you would like to configure eMarket coupon codes for use, the following directions must be followed in the order listed.

6.1 Control Parameters

The **Use Discounts** and **Use Tax & Shipping Calculation** checkboxes located in the ePayment & eMarket section of the Control Parameters table must be checked.

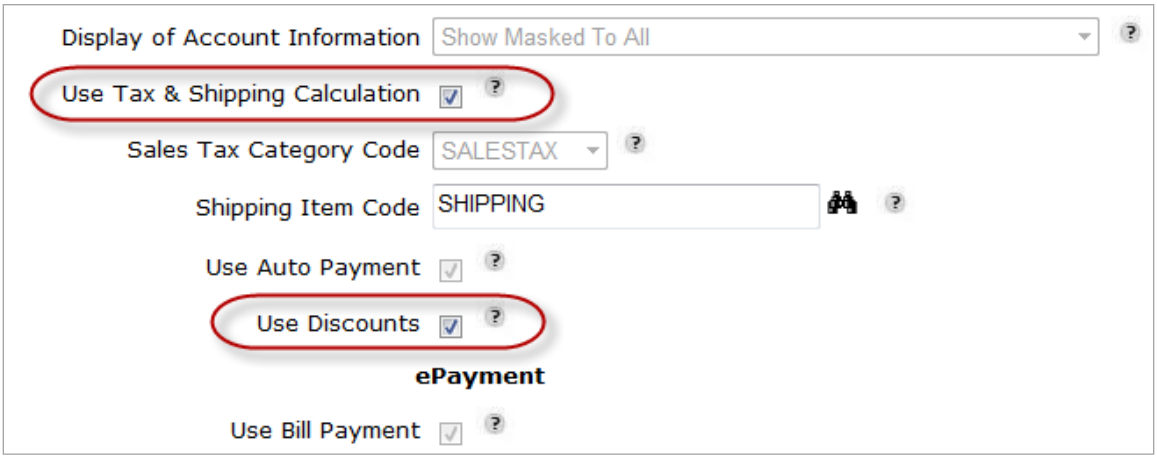

Figure 62 Control Parameters fields for Coupon Codes

If the checkboxes are not checked, have an authorized support contact at your institution request this from Payments Support.

6.2 Discount Item Code

When a customer uses a coupon code, one line item appears on the transaction that reflects the discount amount. Create a DISCOUNT Item Code that will be associated with the discount amount.

The text entered into the Item Code Description field will appear before the discount amount on the transaction confirmation page and the text entered into the Item Code Print Description field will appear before the discount amount on the transaction receipt page. For more information about creating Item Codes, reference the *System Setup User Manual*.

6.3 Discount Category

Follow these steps to create a Discount Category:

- Click the **System Setup** link located in the Integrated Payments main menu.
- In the Tax, Shipping & Discount Information section, click on Tax/Discount Categories. If the Tax, Shipping & Discount Information section does not appear, make sure the operator's **Allow Tax & Shipping Wizard** allowable activity is set to **Yes**.
- Click the **ADD NEW RECORD** button.
- In the Tax/Discount Category field enter: DISCOUNT.
- In the Description field enter: Discount Category
- For the Tax/Discount Item Code field, enter the DISCOUNT Item Code or the name of the Item Code that was created to be associated with the discount amount.

Note: This will not cause tax to be included in a transaction.

6.4 Merchants

Follow these steps if your eMarket site offers coupon codes:

- Click the **System Setup** link located in the Integrated Payments main menu.
- In the Miscellaneous section, click **Merchants**.
- Click the **Select** button to the right of the desired merchant.
- Click on the Discount Category Code drop-down menu and select DISCOUNT - Discount Category.
- Click the **SAVE** button.

6.5 Operator Setup

Operators must be given permission to set up store discounts by setting their **Store discounts** allowable activity to **Yes**. After operators are given permission, they must log out of Integrated Payments and log back in before the Store Setup - Discounts link will appear. For more information about operators and groups, reference the *System Setup User Manual*.

6.6 Creating Coupon Codes

Reference Store Setup Discounts (P. 80) for detailed directions on how to create coupon codes within every eMarket site that will offer coupon codes. Make sure to implement each store after configuring the Store Setup Discounts section.

6.7 User Experience

When eMarket customers land on the confirmation page, if a discount code exists, the following field will display:

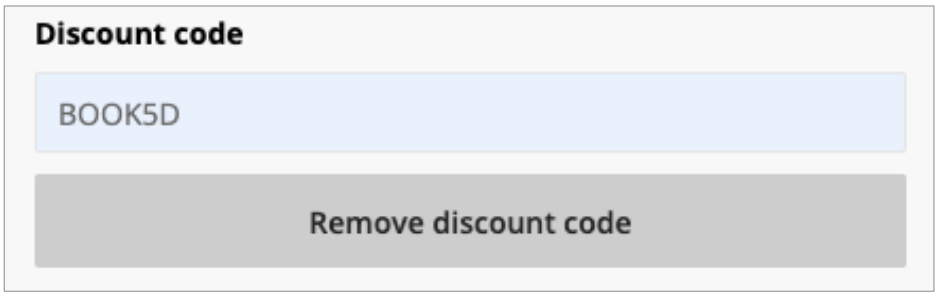

Figure 63 Discount Code Field

7 Checkout Implementation

Institutions choose to implement a Checkout site for several reasons, including:

- Some institutions have existing storefronts that lack payment processing capabilities.
- Certain institutions desire full creative control over their site but prefer not to deal with the checkout process due to PCI or other banking requirements.
- Many ERPs are designed to easily integrate with third-party software, such as Integrated Payments, which provide eCommerce solutions for future students and alumni. Banner, Jenzabar, PowerCampus, and PeopleSoft all have developed applications that Integrated Payments Checkouts can integrate with.
- Other third-party vendors that offer parking, housing, continuing education, or other student services already have applications that can direct students through an Integrated Payments Checkout site.

In the first and second bullet points, Checkouts can be customized to your specifications and include the items, references, and other transactional data necessary to report against or extract to your student or financial system, provided no additional interfaces need to be designed. Should additional interfaces be necessary, they can typically be developed. However, the details of such requirements should be addressed with your Client Manager or Implementation Team.

In the third and fourth bullet points, Integrated Payments Implementation Teams are often already aware of the requirements and can set these up with only limited guidance. Several ERPs have **payment adapters**, which are specialized checkout packages that include interfaces and other configurations. An Implementation Team member can assist you with these types of implementations.

If you are unsure whether a checkout would meet your requirements, Transact's Client Managers and other staff can assist you.

7.1 Determining Your Needs

If you plan to implement a Checkout site, you will want to think of the needs you are attempting to meet. Answer questions such as:

- What items are being purchased? Do they all have to be separate Item Codes in Integrated Payments, or can they be combined into a single item code?

  Tip: For simplicity, most checkouts involve only a single item. While this is acceptable, keep in mind that a receipt will usually be displayed or emailed to a student and the description of an item on that receipt should be unambiguous.

- Will G/L information need to be passed into the system, or can this be set on the item by default?

  Tip: Typically, the G/L information is set on the Item Code. However, it can be transmitted to the Integrated Payments system from the checkout site by using the **gl** field in the checkout request.

- Will you need to import identifying information on the user for the purpose of verification, refunds, or other purposes?

  Tip: References do not need to be for admin use only. A reference can be set to display on the receipt so that user knows more details about what they are paying for. Examples include descriptive references such be a continuing education class name, the term code or description, special instructions provided by the user, meal choices, or even a T-shirt size.

- Will anyone else need to find this information in the Integrated Payments system?

  Tip: Additional Store Owners, eMarket Administrators, or Inquiry users may need to be configured to allow staff to access the payment information. Alternatively, automatically emailed reports may be sufficient.

Once you have identified the types of items you plan to sell on the Checkout site, you can then proceed to set up the Integrated Payments database.

7.2 Preparing Your Integrated Payments Database

When setting up your Checkout site, it is best to think of it in the same terms as a Storefront. All the work described in the other sections of this manual needs to be finished before you can begin testing. The main challenge with a Checkout is that you cannot see the catalog page. The user will skip all the initial pages and will be taken directly to the page where they will select their payment method. Therefore, it may be difficult to visualize the store's progress, and you may find it useful to keep a spreadsheet of each item and the appropriate references for them.

Tip: It is not necessary to pass every reference to Integrated Payments from your front-end site. By not doing so, the setup process becomes much simpler. For example, if you are setting up a Checkout for transcript requests, Integrated Payments rarely needs to have the full address of the user if you are storing that information within a database on your ERP or third-party system. It is usually sufficient just to pass to Integrated Payments fields such as the user's name, email address, or other identifying information, making it easy to tie the transaction back to your system.

7.3 Checkout Requests

Checkout requests are the information passed from your front-end store to the Integrated Payments Checkout site. Detailed information on how these requests work is documented in the *eMarket Payment Integration Guide*, available through your Client Manager or implementation team.

Here is a cursory overview of how a checkout request works:

An HTML form must be created to send the information to the Integrated Payments database. These forms can be quite simple or extremely complex, but all requests will have the same basic parameters. An example form looks like this:

```
<HTML>
 <HEAD>
  <title>Our Storefront</title>
 </HEAD>
 <body>
  <form method="get" action="http://commerce.cashnet.com/MyUnivCheckout">
<input type="hidden" name="itemcode1" value="PSYCH-CONF"><br>
<input type="hidden" name="amount1" value="124.00"><br>
<input type="hidden" name="ref1type1" value="EMAIL"><br>
<input type="hidden" name="ref1val1" value="joesmith@myschool.edu"><br>
<input type="hidden" name="custcode" value="987654321"><br>
<input type="hidden" name="fname" value="Joe"><br>
<input type="hidden" name="lname" value="Smith"><br>
<input type="submit" name="submit" value="Make Payment">
  </form>
 </body>
</HTML>
```

The first parameter to take note of is the **form** parameter.

```
<form method="get" action="http://commerce.cashnet.com/MyUnivCheckout">
```

In the above example, there are two important attributes: the method and action. The method describes the way in which the rest of the form will be sent to the Integrated Payments database. The system supports the GET and POST methods.

Note: Although the details of how these requests work are not relevant to this manual, it is important to note that the GET method is limited to about 3000 characters. If a particularly large form must be sent to Integrated Payments, it is better to send it as a POST.

Additionally, GET requests send all parameters as visible name/value pairs in the URL during checkout. As a result, some IT staff prefer using POST requests to transmit form data, as this method offers enhanced security by keeping sensitive information hidden from the URL.

The other attribute in the checkout request is the URL for your checkout site. This URL can be found in Merchant setup about halfway down the page. Remember, this URL is not directly accessible. It must always be sent as part of a checkout request string.

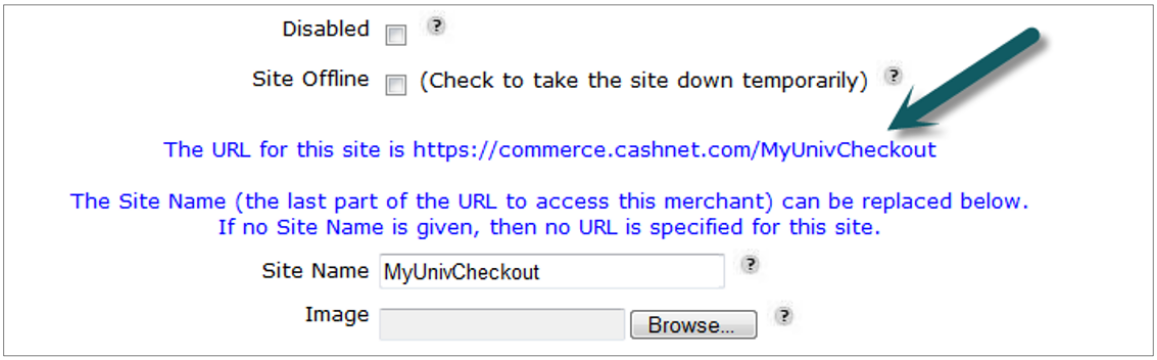

Figure 64 Checkout String

7.3.1 Item Parameters

The next set of parameters relevant to the form is the input parameters. These define the fields that will be sent to the Integrated Payments database and represent the various fields that will populate the checkout transaction. A full list of these parameters can be found in the *eMarket Payment Integration* document, but these are the most common ones.

```
<input type="hidden" name="itemcode1" value="PSYCH-CONF"><br>
<input type="hidden" name="amount1" value="124.00"><br>
```

There are several attributes in this form. The first is **type**. This determines what kind of field is present in the form, which can be anything from hidden fields, such as the ones above, to text boxes, radio buttons, or checkboxes. For simplicity, these are all hidden. The **name** attribute is the field that will be sent to the Integrated Payments database, and **value** is the contents of that field. For example, sending the name attribute as **itemcode1** and the value attribute as **PSYCH-CONF** means that Integrated Payments will interpret it as **itemcode1=PSYCH-CONF**. The database will then create a transaction with the first item code matching this value, provided the PSYCH-CONF item code exists in the Integrated Payments database.

Several other fields may end with the digit **1**, indicating that the Integrated Payments database associates these fields with the first item. In the example above, the database interprets the **PSYCH-CONF** item's price as **$124.00** with an **EMAIL** reference of **joesmith@myschool.edu**.

7.3.2 Non-Item Parameters

Many fields do not have this numerical suffix, indicating that they relate to the transaction in its entirety. These include customer code, first name, and last name. These fields correspond to demographic information stored on the transaction record itself rather than being associated with a particular item.

```
<input type="hidden" name="custcode" value="987654321"><br>
<input type="hidden" name="fname" value="Joe"><br>
<input type="hidden" name="lname" value="Smith"><br>
```

In the example above there are only two non-item parameters, but many others can be defined, such as address, city, state, and zip code. Note, however, that none of these fields is used if a default customer is set on the Merchant.

Note: A valid student ID can be passed in the **custcode** field and will be visible on a student's ePayment site. New customer records can also be passed to Integrated Payments with the custcode, fname, lname, and other fields.

However, if a default customer is being used, these fields will already be **locked** in the Integrated Payments database, which will then ignore these non-item parameters. If you want to include this information with a default customer, we suggest that you create a Reference for that purpose (for example, passing a FULLNAME parameter). Just remember to send these fields in the reference format described below.

7.3.3 References

The Integrated Payments database requires a specific format for passing references. Each reference uses two numbers because items can have multiple references. The first is a sequential number for each reference associated with an item. The second is the item code number the reference is associated with. For example, **ref1type1** is the *first* reference for the *first* item, whereas **ref3type2** would be the *third* reference on the *second* item. This is particularly important when passing multiple references or items into the system.

Pass each reference using two separate fields: the reference type **(ref1type1)** and reference value **(ref1val1)**. The reference type matches the name configured in the database, for example, EMAIL. The reference value contains the actual data you want to store in that reference.

```
<input type="hidden" name="ref1type1" value="EMAIL"><br>
<input type="hidden" name="ref1val1" value="joesmith@myschool.edu"><br>
```

In the example below, the database interprets this to mean that the EMAIL reference is being used, and the email address is **joesmith@myschool.edu**. If we had two references, it might appear like this:

```
<input type="hidden" name="ref1type1" value="EMAIL"><br>
<input type="hidden" name="ref1val1" value="joesmith@myschool.edu"><br>
<input type="hidden" name="ref2type1" value="DINNER"><br>
<input type="hidden" name="ref2val1" value="Chicken"><br>
```

Note that there are two references now associated with the first item code: EMAIL and DINNER. Joe's email address is **joesmith@myschool.edu** and he would like chicken for dinner that evening.

Tip: References are often difficult to understand with checkout sites at first. If it helps, build the item in your TRAIN database within another eMarket or your ePayment site first so you can see how it appears in a normal store setting. Then, transfer the References into a form.

In addition, free form reference fields can cause malformed checkout requests if not properly filtered. For example, if a user enters an ampersand within a field and this is sent to the Integrated Payments database, it will be interpreted as a separate field and cut off a portion of the request. Therefore, special characters should always be URL encoded.

7.3.4 Full Request Flow

For a better understanding of how a Checkout works, let us walk through the entire process. First, we have determined we have a need for an event eMarket, so we perform the following steps:

1. We create the eMarket itself in the Integrated Payments database following the Initial Setup and Store Setup sections of the guide and have implemented our store.
2. We create one item code called **PSYCH-CON** and one reference called **EMAIL**.
3. To test our eMarket checkout site, we create a form and submit it to the system. Assuming that the URL was correct, and the Item Code and References were valid, the form will take us to the Integrated Payments database.

```
<HTML>
  <HEAD>
    <title>Our Storefront</title>
  </HEAD>
  <body>
    <form method="get" action="https://commerce.cashnet.com/MyUnivCheckout">
<input type="hidden" name="itemcode1" value="PSYCH-CONF"><br>
<input type="hidden" name="amount1" value="124.00"><br>
<input type="hidden" name="ref1type1" value="EMAIL_G"><br>
<input type="hidden" name="ref1val1" value="joesmith@myschool.edu"><br>
<input type="hidden" name="custcode" value="987654321"><br>
<input type="hidden" name="fname" value="Joe"><br>
<input type="hidden" name="lname" value="Smith"><br>
<input type="submit" name="submit" value="Make Payment">
    </form>
  </body>
</HTML>
```

Figure 65 Example HTML Form

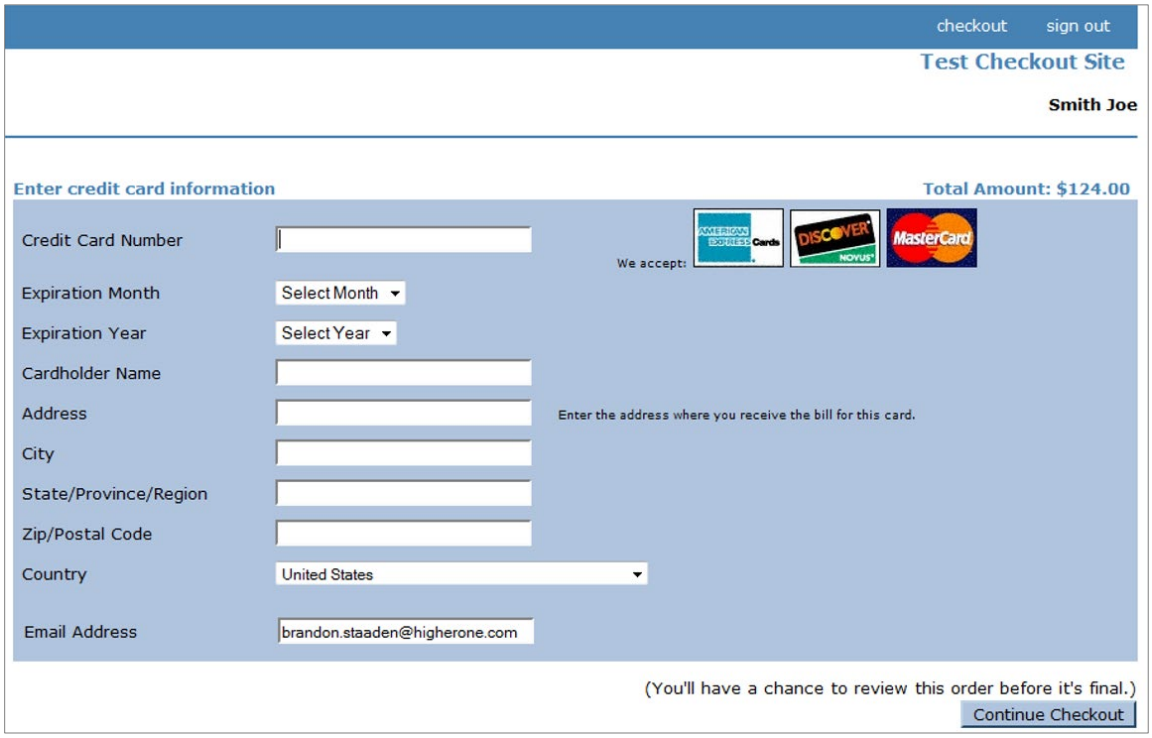

Figure 66 Test Checkout Site

4. After entering the credit card information and selecting **Continue Checkout**, a confirmation page appears. Verify that all data sent to the Integrated Payments database is present on this page. Note that references only appear here if **Show on Receipt** was selected during reference setup.

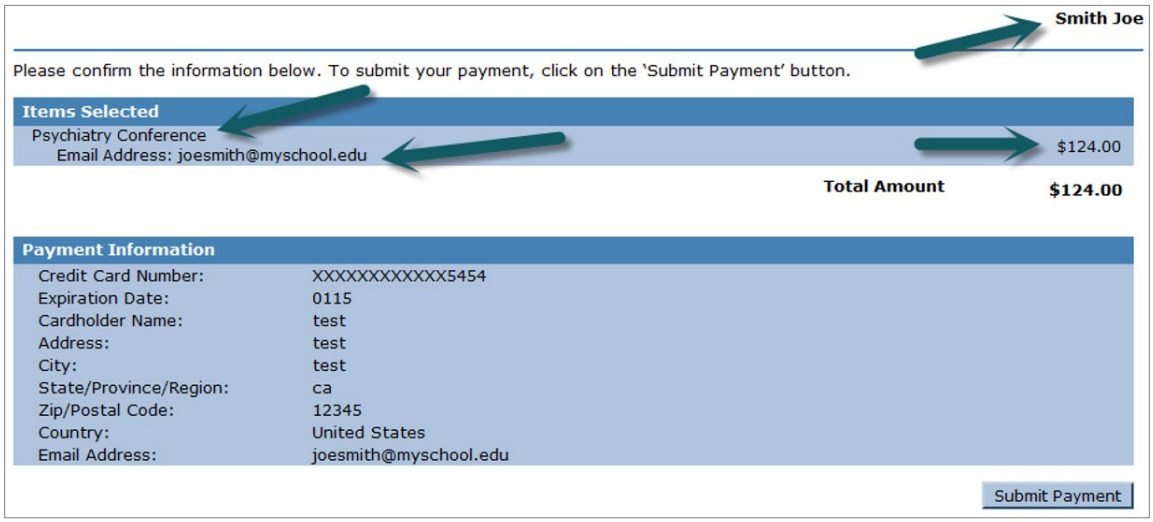

Figure 67 Confirmation Page

5. After submitting the payment, you should be presented with a receipt.

   Note: Creating a form manually is not the only way to access a checkout site. An HTTP GET request can be constructed by simply attaching fields to a URL. For example, the form referenced throughout this section can be represented as the following URL string:

```
https://commerce.cashnet.com/MyUnivCheckout?itemcode1=PSYCH-
CONF&amount1=124.00&ref1type1=EMAIL_G&ref1val1=joesmith@myschool.edu&custcode=
987654321&fname=Joe&lname=Smith
```

When generating test URL strings of this nature, please be mindful to prevent unintentional submission of checkout requests to your production database.

7.4 Notes on Integration

Checkout sites must often be integrated with other systems. If you already have an extract, it is possible that the items purchased through a Checkout can be sent back to your ERP through one of the extracts. You may require assistance in configuring the items to be extracted properly.

Certain institutions prefer replying to reports instead of automatically extracting transactions. This is an easier method from a technical perspective and requires no additional configuration beyond setting up the required report.

Notifications can also be used in lieu of an extract. It is important to remember, however, that there is no verification that notifications have been received. Therefore, we suggest you back up your notifications with a report so that receipt of the transaction can be verified. If a new extract is required, these cannot be configured on your own. You will need to contact your Client Manager or your Implementation Team for assistance.

8 Merchant Security

This section discusses how to use merchant-level security and operator permissions to manage the access of eMarket administration tasks.

8.1 Merchant-Level Security

Merchant level security allows you to grant operators varying levels of permission to maintain multiple eMarkets. To use this feature, select the **Merchant Level Security** checkbox in Control Parameters. If this option is unavailable, contact a Transact representative to have it enabled.

Tip: Changes to Control Parameters require you to log out and log back in before they take effect.

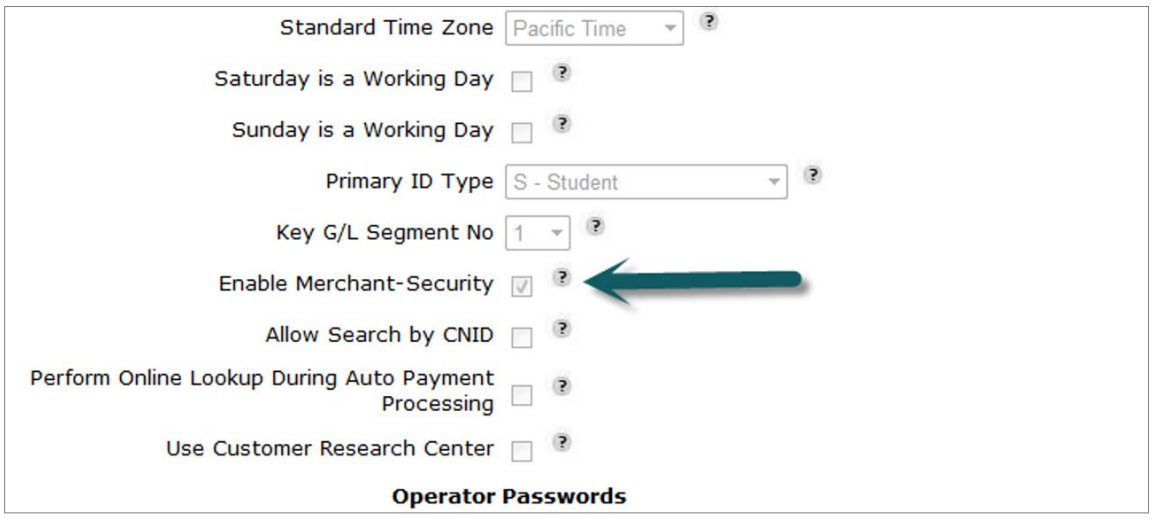

Figure 68 Control Parameters: Enable Merchant-Security

Once you have enabled this, System Setup will have a new option under the Operator Information section called Merchant Profiles. Each Profile is a separate set of permissions that can be assigned to an operator for individual eMarkets.



Figure 69 Merchant Profiles Link

Once you click Merchant Profiles, select **Add New Record**. You can now create a new profile.

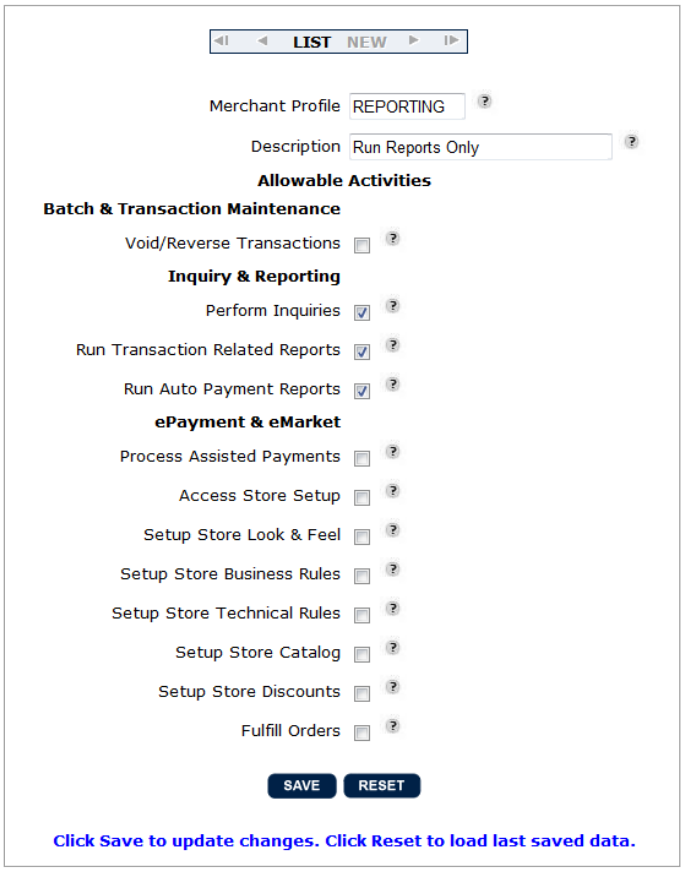

Figure 70 Merchant Profile View

Tip: There are several roles you may wish to assign to operators. For example, a reporting role would only allow inquiry and reporting access to an eMarket. A Business Office role might also allow voids and reversals, assisted payments, and order fulfillment. A back-end administrative role might allow only access to the store setup but no inquiry, reporting, or business office tasks.

Once you have defined one or more profiles, click **Operator Setup** on the left-hand menu and select the operator you wish to modify. Make sure the operator has access to a set of merchants in the **Selected Merchant Codes** section.

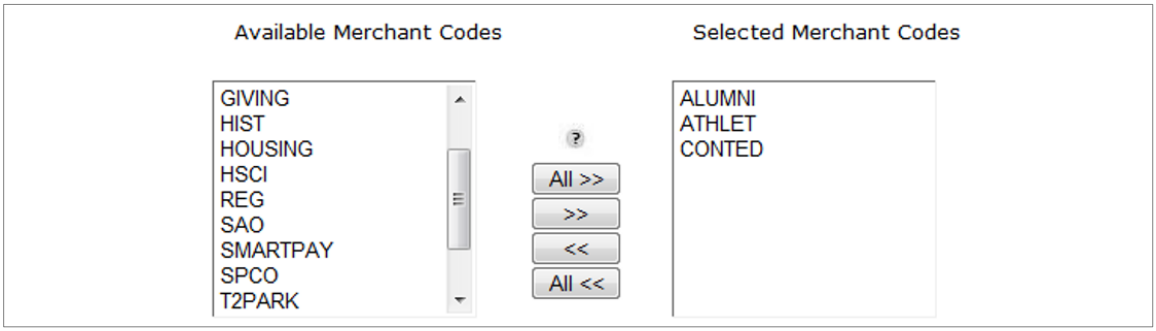

Figure 71 Available Merchant Codes

You will notice a new option near the bottom of the screen called **Show Merchant-Security Settings**.

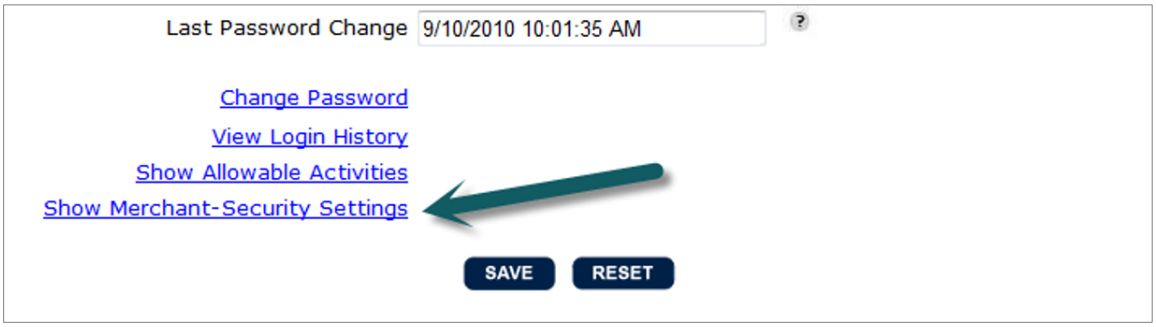

Figure 72 Show Merchant-Security Settings Link

Selecting this will bring up the screen where you can define the permissions level for each merchant.

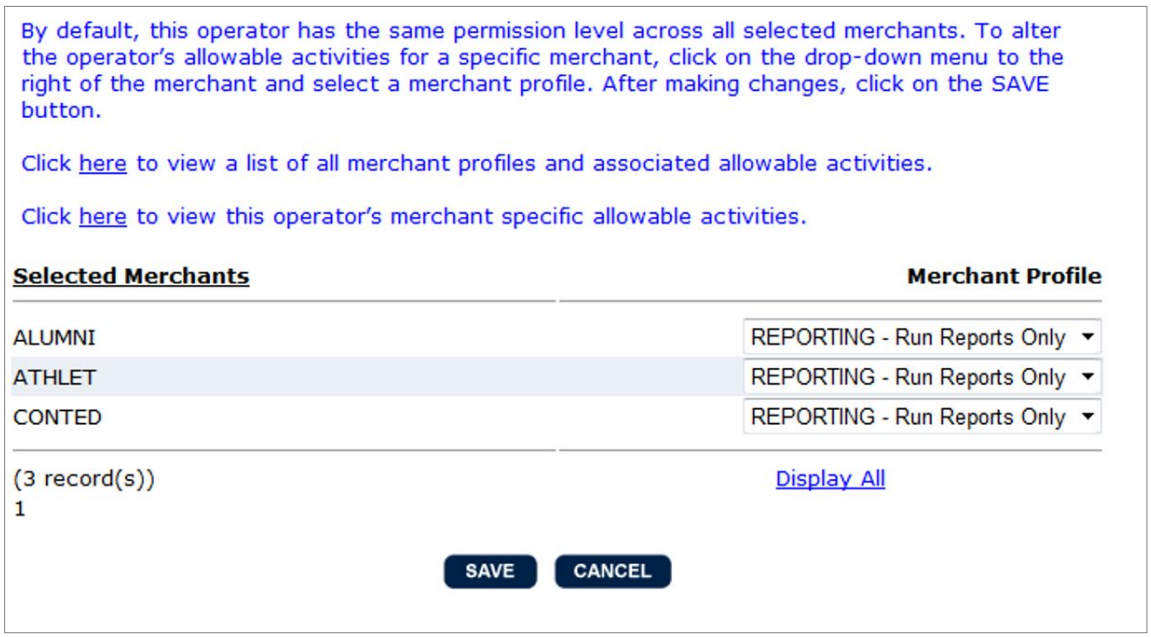

Figure 73 Merchant Permissions

8.2 Relevant Operator Permissions

Below is a list of permissions that some institutions may wish to add or remove from the eMarket Administrator or Store Owner groups, depending on their needs.

Table 24: Permissions Descriptions

PERMISSION	DESCRIPTION
Batch & Transaction Maintenance	
Authorize Voids/Reversals	Allows the operator to approve voids/reversals (typically within their department).
Voice/Reverse Transactions	If you want to restrict your administrators' ability to reverse transactions, turn this off.
Authorize Voids/Reversals	This permission gives the operator access to the "Authorize" permissions screens when voiding and reversing, which may be important if there are no other supervisors available to authorize this transaction.
Void Without Being in a Batch	This permission saves time by allowing the operator to refund transactions without first opening a batch.
Process Dishonored Items/Refunds	These permissions allow the operator to issue refunds or dishonor bad ACH transactions.
Inquiry & Reporting	
Perform Inquiries	This permission can be set to either Within Department Only or Selected Merchants Only if you prefer that your administrator see only their own eMarket(s) in the Find Transactions screen. Note that this does not impact the Reporting screens.
Run Transaction Related Reports	This permission is sometimes set to Within Department Only or Selected Merchants Only to prevent the operator from reporting on transactions outside their eMarket(s).
Run Departmental Deposit Reports	This permission is often not required for eMarket users and can typically be removed.
Run Auto Payment Reports	This permission is only required if the eMarket supports automatic payments (common with donation eMarkets).
Run Customer/eBill/eRefund /IPP Reports	These reports may or may not be needed depending on the overall role of the eMarket administrator. If the administrator is not going to be administering ePayment, these will not be needed.
Allow Report Group	Turned off by default, this would allow the administrator to set up automatic reports.
Cashiering	
Perform Cashiering	Certain institutions may prefer not to allow these operators to perform cashiering tasks. However, keep in mind that removing this can create problems for reversing, refunding, or dishonoring transactions.

PERMISSION	DESCRIPTION
ePayment & eMarket	
Maintain Merchants	By default, an eMarket Administrator would need a true Integrated Payments Administrator to create or modify the Merchant setup for them. However, certain institutions prefer to allow the eMarket Administrator or Store Owner to perform these tasks. Keep in mind that the Merchants screen setup is only rarely modified after the initial eMarket setup so this is often not necessary and can lead to unforeseen problems if the wrong settings are used.
Access Store Setup	By default, eMarket Administrators can access any eMarket. Certain institutions prefer to restrict this setting to Selected Merchants Only and then select specific merchants that the Administrator has permission to access.
Setup Look & Feel/Business Rules/Technical Rules	These are the initial pages of Store Setup (everything before Categories). Typically, these are available to all eMarket administrators but can be restricted if necessary.
Setup Store Catalog	The catalog and item pages allow the creation of new item codes and categories within the eMarket, as well as the Implement Store and Store Scheduler pages.
Setup Store Discounts	If the eMarkets allow discounts, this should be checked.
MyPaymentPlan	
IPP Customer Summary	If your eMarket Administrator does not have access to ePayment, this permission would not be necessary.
Auto Payments	
Allow Auto Payment Edit	If your administrator does not have access to automatic payments, this is not needed.

9 Advanced Features

This section describes additional eMarket features that may be applicable depending on your eMarket configurations.

9.1 Inventory Setup

If you elect to use inventory with your store, you will need to configure inventory codes, and you may also use an inventory import.

9.1.1 Inventory Enhancement

Previously, items were being sold beyond the inventory count when multiple customers-initiated transactions within seconds of each other, causing the total item quantity to surpass the available inventory count. An error message is now displayed during the final step of the transaction when the item is sold out or out-of-stock.

9.1.2 Inventory Codes

Inventory control can be used to restrict the sale of physical goods within an eMarket Storefront. Each physical good that you wish to track inventory for will need to have its available inventory and minimum inventory levels defined.

Inventory Codes are used to define minimum inventory levels. The item inventory is displayed to the customer on the eMarket site. If an item code's inventory level reaches the assigned threshold, such as 10, the item will appear out of stock. If a customer attempts to place a larger quantity of an item in their shopping basket than is available, such as 20, a message will indicate the number of the lesser quantity that is available (for example, 10).

You may want to use minimum inventory levels if you are concerned about a high volume of transactions being processed in a brief period of time, potentially resulting in a negative inventory. In this case, it is advisable that you set a value such as 10 or higher, especially if customers are purchasing large quantities of the item, so that when the minimum threshold is reached, the item appears out of stock, and if any transactions go through at the same time, you still have some additional inventory on hand. However, you may set the value, however high or low as you deem fit.

Each physical good does not have to have its own unique Inventory Code; one Inventory Code may be used to define the threshold for all physical goods or multiple inventory codes may be created.

To access Inventory Codes, click **System Setup**, then under Item Information, **Inventory Codes**. To view the configuration of a particular inventory code, click the **Select** button to the right of the inventory code. To add a new inventory code, click the **ADD NEW RECORD** button. A screen similar to the following will display:

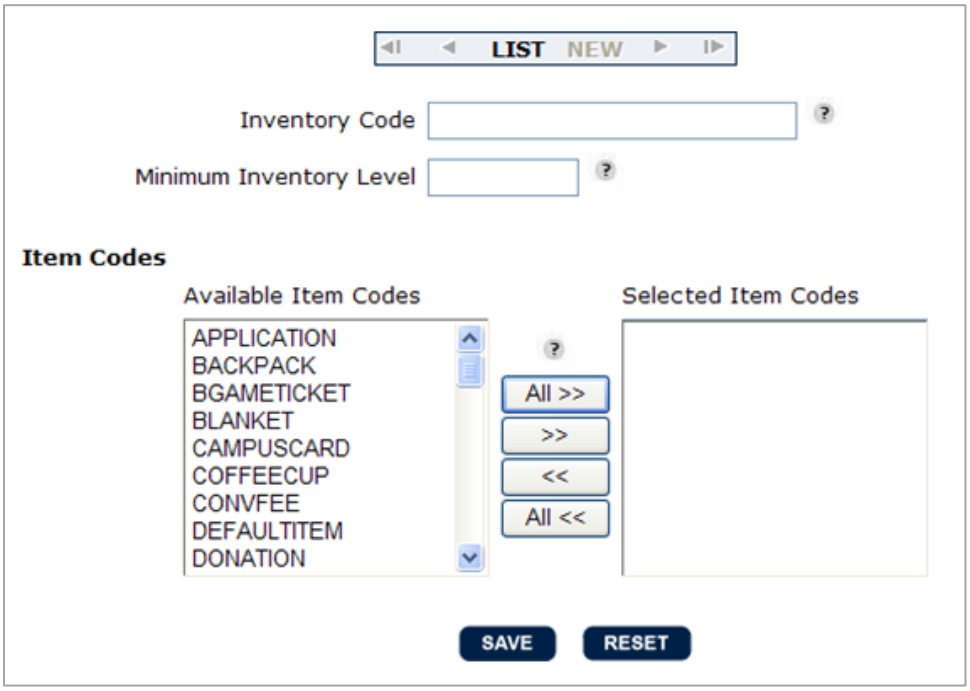

Figure 74 Inventory Code Fields

Table 25: Inventory Code Fields

FIELD NAME	DATA ENTRY INSTRUCTION
Inventory Code	Enter a name for this inventory code. Once saved, this field may not be edited. (20-character maximum.)
Minimum Inventory Level	Enter a number for the minimum inventory level. Once this threshold is reached, the item will appear out of stock. (9-digit maximum.)
Selected Item Codes	Use the arrow buttons to move the Item Codes that should be associated from the Available Item Codes box into the Selected Item Codes box. **Note:** Each item code selected will also need to have its Available Inventory text box populated with the available inventory amount. For more information, reference the Item Code: New Charges section of the System Setup User Manual.

Click the **SAVE** button to save changes made to the Inventory Code.

9.1.3 Inventory Import

Institutions that purchase batch inventory import can send inventory information from their system(s) to Integrated Payments using an import file. Integrated Payments handles configuration and coordinates testing with your institution. Always consult Transact before making changes.

The batch file will automatically be retrieved and processed at a scheduled time and frequency when the system is typically not busy, usually before or after business hours. If the file is not present at the designated time, an email is sent to the address(es) listed in the Notification Email field. If it is necessary to retrieve and process the file before the next scheduled time, contact Illumia Support at 1-888-381-8054 or by logging in to Illumia Connect and it will be reviewed by Cloud Services. The file size, time of day, and urgency will be considered.

To access Inventory Imports, click **System Setup**, then under Interfaces, Inventory Import. To view the configuration of an Inventory Import, click the **Select** button to the right of the Inventory Import. The following fields display:

Table 26: Inventory Import Fields

FIELD NAME	DATA ENTRY INSTRUCTION
Communication Type	If your institution would like to place the batch inventory import file in a folder on Transact's FTP server, select Named File (Already on Server). Your Transact Project Manager will supply an FTP login and password. For security reasons, Integrated Payments is not permitted to store this password. If the password needs to be reset, the request must come only from a documented authorized contact at your institution and may take up to two hours to reset (available only during business hours). If Integrated Payments should retrieve a file from your institution at a designated time select SFTP/SCP, FTP or FTPS.
File Name	Enter a name for this inventory import file. (50-character maximum.)
PGP Encrypted	Check this checkbox if the inventory import file will be PGP encrypted.
Notification Email	Enter administrator email address(es) that should receive notifications about this inventory import. (Use a semicolon to separate multiple addresses.)
Host Name	If the communication type selected is SFTP/SCP, FTP or FTPS, enter the host name. (50-character maximum.) Note: Port 22 is the default for SFTP communication. To specify a different port, append the port number after the hostname separating the two with a colon.
Login	If the communication type selected is SFTP/SCP, FTP or FTPS, enter the login ID. (50-character maximum.)
Password	*If the communication type selected is SFTP/SCP, FTP or FTPS, enter the password directly into Integrated Payments or supply to your Project Manager.*
Certificate File Name	If the communication type selected is SFTP with a key, specify the key file name here. For FTPS with a client certificate, specify the certificate file name here. (50-character maximum.)

FIELD NAME	DATA ENTRY INSTRUCTION
Certificate Password	If the communication type selected is FTPS with a client certificate and you would like to change the password, enter the password directly into Integrated Payments or supply to your Project Manager.
FTP Pre-Transmission Command #1-2	If the communication type selected is FTP and if any pre-transmission commands are required, enter them in the appropriate fields below.
FTP Post- Transmission Command #1-2	If the communication type selected is FTP and if any pre-transmission commands are required, enter them in the appropriate fields below.
File Type	The import file must be in a text-only format with the data either **fixed-width** or **delimited** by a pipe, semi-colon, or colon.
File Delimiter	If the file type is delimited, enter the one-character file delimiter. (Pipe, semi-colon, or colon. Do not use a tab or comma.)
Item Code: Start, Length, Constant Available Inventory: Start, Length, Constant	Used to tell Integrated Payments how the inventory import file is formatted. If the file type is fixed width, enter a number to denote the starting position and length of each field. If the file type is delimited, enter a number in the Start column to indicate the order of appearance; leave the Length column blank. If a field will have the same value for every record, the data can be entered in the Constant column and left out of the import file.

Click the **SAVE** button to save changes made to the Inventory Import.

9.2 Store Copy

The Store Copy feature can be used to copy select properties of one ePayment/eMarket Merchant Code to a different Merchant Code in the same Integrated Payments database or to a different Integrated Payments database used by the institution. However, both Merchant Codes must exist in advance, and both must be set to the same Merchant Type. This feature cannot be used to create a Merchant Code.

To allow an operator to use the Store Copy feature, set their Allow Store Copy allowable activity to **Yes**.

To copy properties of one Merchant Code to another, click the **Store Copy** link located in the Miscellaneous section of the System Setup menu and the following fields will display:

Table 27: Store Copy Fields

FIELD NAME	DATA ENTRY INSTRUCTIONS
Source Client	Click on the drop-down menu and select the database you would like to copy from.
Source Merchant	Click on the drop-down menu and select the Merchant Code you would like to copy and select properties from.
Destination Client	Click on the drop-down menu and select the database you would like to copy to. This can be the same database as the Source Client, or a different one used by the institution.

FIELD NAME	DATA ENTRY INSTRUCTIONS
Destination Merchant	Click on the drop-down menu and select the Merchant Code you would like to copy to. The Source Merchant and Destination Merchant must both be set to the same Merchant Type.
Copy Catalog Information	This checkbox will only be active if the Source Merchant and Destination Merchant have the same Merchant Code. Check this checkbox to copy Categories, Merchant & Item Code Reference Types and Item Codes based on the following rules: **Categories:** Category Codes from the Source Merchant that do not exist in the Destination Merchant will be copied. If the Category Code already exists in the Destination Merchant, no changes to either Category Code will take place. **Merchant & Item Code Reference Types:** Reference Types from the Source Merchant that do not exist in the Destination Merchant will be copied. If a Reference Type already exists in the Destination Merchant, no changes to either Reference Type will take place. **Item Codes:** Before any Item Codes can be copied, if any of the following exist in the Source Client and not in the Destination Client, they must first be manually created in the Destination Client: Item Groups, Term Codes, Inventory Codes, G/L Codes, eRefund Types, Extract Codes and Endorsement Codes. If an Item Code already exists in the Destination Client, only the following properties (if configured differently) will be replaced: selected Extracts, selected Reference Types, Quantity Lookup and Add-On Items. All merchant-specific Item Codes will be copied. The copy will not be restricted to only the Item Codes that currently appear in the Selected Item Codes field on the Store Setup - Select Items screen.
Copy Custom Messages	Check this checkbox to copy all Custom Messages from the Source Merchant to the Destination Merchant.
Copy Store Settings	Check this checkbox to copy the properties of the following Store Setup sections from the Source Merchant to the Destination Merchant: Name & Logo, Store Settings, Notifications, Credit Card Details and Discounts.
Copy Look & Feel	Check this checkbox to copy the Theme and Colors & Fonts from the Source Merchant to the Destination Merchant.

Click the **PROCESS** button to complete the store copy.

9.3 Assisted Payments

Integrated Payments' eMarket Storefront and Checkout sites are designed to allow customers to make self-service purchases. However, occasionally there is a need for an institution staff member (operator) to process an eMarket transaction for a customer over the phone.

If an operator logs into an eMarket site as the customer or as a guest and processes a payment, the system will not record that an operator has assisted with the transaction which is undesirable for auditing purposes. Also, payment card industry rules require that credit card numbers taken over the phone be classified differently than self-service web payments. If such payments are classified as web payments, this is technically a violation of these industry rules.

Integrated Payments has the ability to properly process and track these assisted payments. After Assisted Payments is configured, an operator will be able to click the **Assisted Payments** link located in the main Integrated Payments menu and then click an eMarket merchant code's Launch Store button to launch the site in Assisted Payments Mode.

Note: If you would like to purchase and have Assisted Payments configured in your Integrated Payments instance, please contact your Client Manager.

When a transaction is processed in Assisted Payments Mode, the transaction will store the operator ID of the assisting operator rather than the operator's ID stored in the eMarket Merchant table. A credit card payment will be processed as a mail order/telephone order (MOTO) payment, and an electronic check (ACH) payment will be processed as an ACHTEL payment.

9.3.1 Operator Security

Operators must be given permission to process assisted payments. Access either a group or individual operator's allowable activities. Click the **Process Assisted Payments** drop-down menu and select whether assisted payments may be processed for all stores, only for selected merchants (Define at Merchant Level) or not at all.

If **Define at Merchant Level** is selected, an operator would only have access to the merchants listed in the Selected Merchant Codes field located in his operator record.

After operators are given permission, they must log out of Integrated Payments and log back in before the Assisted Payments link will appear in the main Integrated Payments menu. For more information about operators and groups, reference the *System Setup User Guide*.

9.3.2 Configuration Notes for New eMarket Stores

If you configure eMarket stores and wish to use Assisted Payments with those stores, remember to configure the following:

- In the Location, the **Credit Card Terminal for MOTO** drop-down must be selected with your MOTO credit card termina.
- An ACHTEL Payment Code will need to be created if it does not exist in the system. Use these values:
- In the Merchant, the **ACH TEL Payment Code** must be selected.

- If the Merchant Type is Checkout, also populate the Checkout Assisted Payment URL with the proper URL. This is the URL that will be launched when the operator accesses the third-party site that eventually connects back to the Checkout site.

- When an operator enters Assisted Payment Mode for a Checkout merchant, Integrated Payments redirects them to the third-party URL configured in the Checkout Assisted Payment URL field of the merchant table. Integrated Payments encrypts the operator ID using the Single Sign-On Key in the Control Parameters table, then appends operator=XXXXXXXXXXXXXXXXXXXXXXXX (where X represents the encrypted operator) to the URL. The third-party site must be configured to accept this value and return it when redirecting back to Integrated Payments.

9.4 Fulfilling Orders

Transactions that require fulfillment are placed into a pending status until the order is fulfilled.

Operators must be given permission to fulfill orders. The **Fulfill Orders** drop-down menu in the operators' allowable activities must be set to **All Stores** or **Define at Merchant Level**.

To fulfill or void a pending order, click the **Fulfill Orders** link located in the Integrated Payments main menu, click the **SELECT STORE** drop-down menu and select the desired store. A screen similar to the following displays unless there are no pending orders.

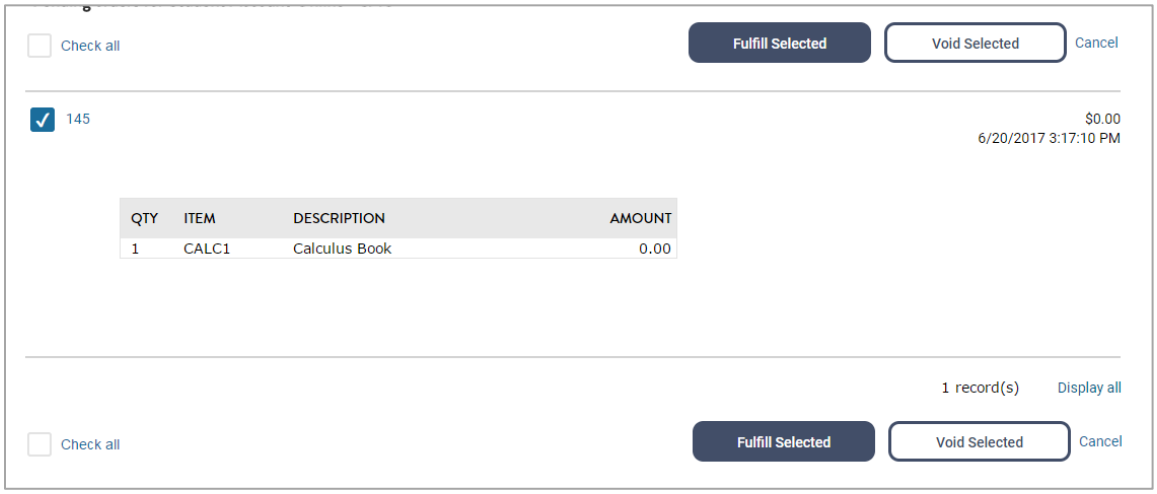

Figure 75 Fulfill Orders Page

Each pending order lists the transaction number, shipping recipient's name and address, selected shipping method (if one exists), time stamp of when the transaction occurred, item information, shipping method, tracking URL, and tracking number. To view the details of a transaction, click the transaction number link. To view or print the system-generated packing list, click the **View Packing** List link.

Note: The processes for fulfilling and voiding orders are not reversible.

9.4.1 Selecting to Fulfill Orders

Once an order is ready to be fulfilled, check the checkbox next to the appropriate transaction number and click the **Fulfill Selected** button. To select all pending orders at the same time, select the **Check all** checkbox. Once an order is fulfilled, the transaction status will change to Closed.

9.4.2 Voiding Orders

If you wish to void a pending transaction, check the checkbox next to the appropriate transaction number and click the **Void Selected** button. This will void the entire transaction, and the transaction status will change to Voided.

9.4.3 Fulfillment Email Notifications

Each merchant can decide if their customers should automatically receive email notifications when pending transactions are fulfilled. If the Email Fulfillment Notifications checkbox located on the Merchant Code table is selected, every customer will receive a notification immediately after his pending order is fulfilled.

The notification email comes from the merchant operator's email address and includes a copy of the receipt. There are two areas of the email that can be customized via custom messages (P. 69), the email subject (Fulfillment Email Subject) and text that appears in the body of the email above the receipt (Fulfillment Email Header).