

:: LinkPoint® Basic
Version 2.6.1
USER MANUAL

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LinkPoint
INTERNATIONAL®

LinkPoint Basic

Version 2.6

User Manual

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TABLE OF CONTENTS

INTRODUCTION	3
GETTING STARTED.....	7
SELECTING A PAYMENT MODE	14
SETTING UP LINKPOINT BASIC	19
LINKPOINT BASIC DATA FIELDS	23
BYPASSING THE LINKPOINT PAYMENT FORM	40
VIRTUALCHECK REFERENCE	44

INTRODUCTION

Electronic commerce (e-commerce) — using remote, electronic connections for transacting business — is an integral part of our world today. But conducting credit card and check authorizations over the Internet, in a secure environment, is a very complex process. LinkPoint International provides a simple payment solution for the e-commerce industry by offering LinkPoint Basic. Using LinkPoint Basic is the easiest method for connecting an online store to the powerful LinkPoint Secure Payment Gateway (LSPG). LinkPoint Basic resolves and manages all of your interactions with credit card processors and financial institutions.

Using LinkPoint Basic, you immediately gain access to credit card authorizations, check payments, and real-time transaction reports.

LINKPOINT BASIC BUSINESS FEATURES

LinkPoint enables online merchants easy access to essential Internet business services. Although transaction processing is the core function of LinkPoint Basic, the following features are included for secure, successful Internet e-commerce:

- *Fraud Protection — LinkPoint automatically includes numerous Internet fraud checks in real time, enables merchants to lock out specific credit card numbers and Internet Protocol (IP) addresses and makes Address Verification Service (AVS) available for approved transactions.*
- *The LinkPoint Reports tool — provides reporting and management utilities for merchant storefronts.*

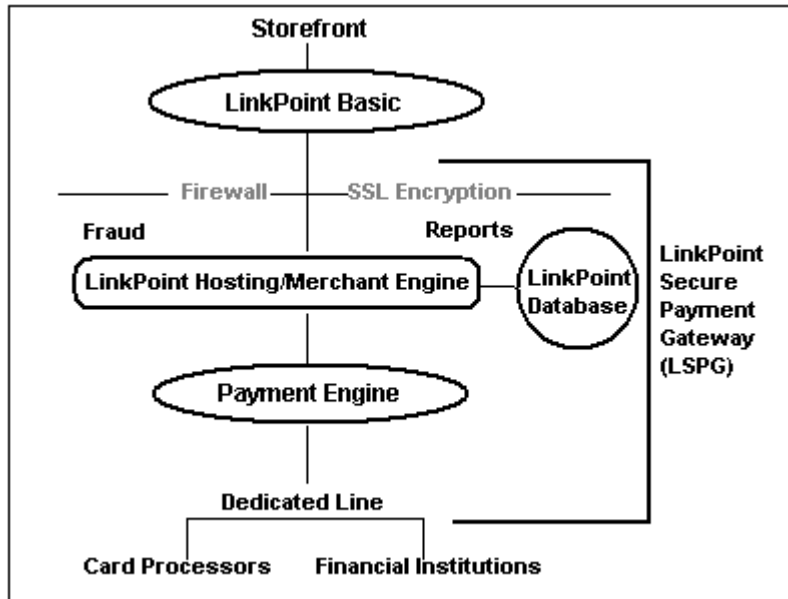
SECURE SOCKETS LAYER (SSL) ENCRYPTION

LinkPoint provides data encryption, server authentication, message integrity and optional client authentication for a Transmission Control Protocol (TCP)/IP connection by using Secure Sockets Layer (SSL) protocol, version 3.0.

SSL is a protocol developed by Netscape to provide the secure transmission of private information being sent over the Internet. This process prevents the data from being compromised while in transit.

UNDERSTANDING ELECTRONIC PAYMENT PROCESSING

Using electronic methods to process transactions for an e-commerce store is complex. Security, hardware and software must continually be improved and upgraded to remain competitive, effective and profitable. The following figure demonstrates a basic overview of the components required for secure transaction processing.



When a merchant decides to sell products over the Internet, one of the first steps is to develop and manage the store Web pages. As a merchant, you may already have a certain amount of HTML expertise, or you may hire a Web designer or developer for this purpose. An Internet service provider (ISP) can usually host your non-secure Web pages. A commerce service provider (CSP) can provide technical resources for setting up the correct payment processing solution for your business.

Payment processing involves connecting your store with the LinkPoint Secure Payment Gateway (LSPG). The LSPG is a server application capable of receiving, storing, processing and sending online transactions to a bankcard processor or financial institution. Data is encrypted by the LSPG through protocols that ensure security and privacy of data sent through public networks. The purpose of LinkPoint Basic is to quickly and easily link you into the LSPG. LinkPoint International is responsible for maintaining and upgrading the entire LSPG system.

A merchant with a large product base may have the technical resources to complete some of the above-mentioned services in-house, such as database storage. In this case, LinkPoint resources are utilized to complete the remaining transaction processing functions.

MANAGING AN ONLINE STOREFRONT

The following activities must be designed, created and continually managed by an individual merchant or a merchant site administrator:

- *Creating the Internet storefront Web pages.*
- *Identifying and setting up the shipping and tax; then conveying this information to LinkPoint.*

INTEGRATING LINKPOINT BASIC

Several HTML programming steps are required for integrating LinkPoint Basic before payment processing can begin. A good working knowledge of HTML is required for using LinkPoint Basic.

MANAGING THE GATEWAY

The LSPG is owned, operated and managed by LinkPoint International. The most complex piece of electronic processing is handled through the LSPG server host because all transaction data is controlled through the database. LinkPoint is responsible for ensuring that data identity and integrity remain intact (e.g., data is from the correct storefront and is not altered during transmission); and it also controls decrypting and encrypting of the data.

PROCESSING ONLINE ORDERS

Consumers shopping over the Internet enter their order, billing and shipping information, which are processed “behind the scenes.” Customers are generally unaware that they are transferred from the merchant site to a LinkPoint secure site.

The basic steps in the online shopping process are as follows:

1. A consumer selects products, quantities, and other options (e.g., color, style) from the merchant Web site.

The merchant Web site is equipped with a shopping cart or customized Common Gateway Interface (CGI) script to capture customer data, to calculate tax and shipping costs, and to calculate the total purchase price.

2. The consumer confirms approval of the total cost by clicking the Submit button to continue the transaction.

INTRODUCTION

When the Submit button is clicked, the transaction is turned over to the LSPG system. The initial transaction information is held in the LinkPoint database until the payment arrangements are complete.

3. The consumer selects from the available payment options on LinkPoint's response form.

If the merchant is set up with only one payment option (e.g., credit card), LinkPoint bypasses this step and goes directly to the billing form.

4. The customer enters billing data on the LinkPoint credit card or VirtualCheck billing form and clicks the Submit button.

For credit card transactions, LinkPoint sends the transaction for authorization of funds to the appropriate card processor or financial institution, where it is approved or declined in a matter of seconds.

VirtualCheck transactions are compared against a negative database and may be immediately declined. If approved, checks are then submitted to the banking system for processing.

5. The customer is returned an approval or declined response form for this transaction.

The response form can include customized Uniform Resource Locators (URLs) to lead the customer back to the merchant store site.

GETTING STARTED

To use LinkPoint Basic, at a minimum you need a good working knowledge of Hypertext Markup Language (HTML) and HTML forms. Knowledge of CGI, Javascript, and other web technologies is helpful for implementing web site features such as calculating order totals and collecting and storing order data.

To add LinkPoint real-time payment processing to your store, you need to add a few special HTML tags. You will find all of the information you need in this manual.

TECHNICAL REQUIREMENTS

Merchants are responsible for completing two prerequisite procedures before payment processing can begin. These requirements are **not** within the scope of the LinkPoint Basic solution.

1. The merchant must first implement a method for collecting all of the individual charges and adding the total dollar amount charged for each transaction. Your Web page order form is where a customer selects your specific products and quantities, so you may want to include fields for tax and shipping charges. For example, you can use a common gateway interface (CGI) program, a Java applet, hard-code the pricing information or you may use one of the LinkPoint-certified 3rd-party shopping carts to calculate the order total.
2. The second requirement of a merchant before using LinkPoint Basic is instituting a mechanism for transferring the customer's total purchase amount to the LinkPoint Basic *chargetotal* data field.
3. Finally, all of the required or optional LinkPoint data fields must be properly added to the HTML code.

GETTING STARTED

MERCHANT ACCOUNT

To use the LinkPoint Secure Payment Gateway (LSPG) for accepting payments through your web site, you will need to have a merchant account from a Bank, or Merchant Service Provider that has been certified by LinkPoint to process through the LSPG (currently Cardservice International). Your bank or Merchant Service Provider will send the required information to LinkPoint to configure your LSPG store.

When your account is set up on the LSPG, you will receive an introductory e-mail entitled, "Welcome to LinkPoint HTML." The following information is included in this e-mail:

- *Your "doing business as" (DBA) store name.*
- *Your storename (represented by a six-digit number)*
- *Your user ID number.*
- *Your secure host name.*
- *Instructions for obtaining your activation password.*
- *A URL to access HLPAdmin, a utility you can use to administer your LinkPoint Basic account and access transaction reports.*
- *Contact information for questions or problems.*

Print the welcome letter and store it in a secure place. Follow the e-mail instructions for obtaining your temporary activation password.

CHANGING YOUR PASSWORD

During your initial login, you are required to change your password. Follow the prompts and be sure to use a new password that you can remember because LinkPoint does not retain a record of your password.

To configure your LinkPoint Basic store, you must log into LinkPoint Central at <https://www.linkpointcentral.com>. The first time you access LPC with your temporary password, you will be prompted to change your password.

SELECTING AN INTERNET BROWSER

If you use LinkPoint Basic with more than one Internet browser, you will notice some differences, especially on order form fields with fixed lengths or word wrapping. Each viewing browser may implement different fonts or other defaults that are dependent on your computer operating system.

For LinkPoint Basic purposes, we recommend that you use Netscape 4.7X or Microsoft Internet Explorer (IE) 5.0 or higher. If you use IE 3.0 or earlier versions, the graphics and points of information will look different from newer versions of IE.

GETTING STARTED

NOTICE TO NETSCAPE 6.1 USERS: This newest version of Netscape may not be compatible with LinkPoint Central On-Line Help or LinkPoint Central Reports. For best results we recommend using Internet Explorer 4.0 or higher or Netscape 4.7x

STEPS TO INTEGRATING LINKPOINT BASIC

Now you have received the introductory e-mail and obtained your temporary activation password.

Before you begin the actual process of integrating, there are several options you must consider for your business regarding transactions. The following sections contain the information you need to make and implement these business decisions. Your agent is also an excellent resource for answering questions and resolving setup issues.

1. Select a payment mode option.

A payment mode specifies what data you must gather directly from a customer through your store and what data is collected by the LSPG. LinkPoint Basic currently offers three options: PayOnly, PayPlus or Fullpay.

2. Incorporate LinkPoint Basic code into your order form.

You are free to design your product order form to maintain your company's "look and feel." LinkPoint Basic only requires you to include the correct data fields for the payment mode you selected on your order form. Also, merchants are responsible for gathering the purchase total data and for transferring this information to the charge-total data field.

3. Customize your customer e-mail confirmation receipt.

LinkPoint Basic automatically sends a confirmation receipt to your customer upon transaction approval. The Merchant Account Setup screen enables you to modify some aspects of the receipt including your company logo and graphics, a marketing message to encourage new sales, purchase information, shipping dates and other options.

LINKPOINT REPORTS TOOL

The LinkPoint Reports tool generates reports on a store's transaction activity and is used for administrative tasks. Use LinkPoint Reports for confirming shipments, settling transactions, issuing credits or locking out fraudulent credit card users. LinkPoint Reports is available to all LinkPoint Basic customers.

ENTERING DATA FIELDS

LinkPoint Basic gathers information that is sent through LinkPoint by populating areas, called *data fields*, reserved for transaction data. Part of the implementation process is adding LinkPoint-specific data fields to the merchant order form. The customers fill out these order fields when they order from your online store.

CALCULATING THE *chargetotal*

chargetotal is a required data field for all of the LinkPoint Basic options.

The ***chargetotal*** includes the total purchase amount for one transaction. The merchant assumes the responsibility for calculating the price of each item, plus any tax, shipping or other charges through his or her storefront. The merchant can implement a third-party product to calculate this information and transfer the total to the required ***chargetotal*** field. Merchants should check with their Internet service provider (ISP), agent or consultant for recommended applications. The total amount of the transaction is sent to LinkPoint's secure payment form after the customer clicks on the Continue button. For merchant and customer protection, LinkPoint is protected by encryption protocol and fraud protection.

LINKPOINT BILLING OPTIONS

The **Submit** button is the field that actually sends and posts the data to LinkPoint secure billing forms. You can accept credit card, electronic check transactions or both options through LinkPoint Basic.

CREDIT CARD PAYMENT PROCESS

The credit cards currently supported by LinkPoint include Visa, MasterCard, American Express, Discover Card, Diners Club, and JCB. If you offer the credit card payment option to your customers, you can arrange activation of the MasterCard and Visa selections with your sales agent. If you wish to allow payment by credit card from American Express, Discover, Diners Club or JCB, you must apply for a separate merchant number directly from the respective companies. Upon acceptance, LinkPoint adds the additional companies to the customer credit card billing form list.

The LinkPoint credit card billing process is as follows:

GETTING STARTED

1. A customer is directed to the online store to make a product selection. After a total is calculated, the customer clicks the Submit button, which sends the **charge total** amount to LinkPoint.
2. The customer is transferred to the secure LinkPoint Web site payment selections.
3. On the secure credit card entry page, the customer enters payment information.
4. If the payment process was successful, a confirmation form is displayed to the customer. If you have specified to have the customer forwarded to your web site, the customer is then transferred to your Thank You page. If the order was unsuccessful, the customer is directed to your Sorry page URL.

TYPES OF CREDIT CARD TRANSACTIONS

As you set-up your store for credit card payments, by default, all transactions are processed as **Authorize Only** transactions. If you are providing downloadable softgoods or a service rather than a shippable product, you may set up your store to process **Sale**, **Ticket Only**, or **Forced Ticket** transactions.

Authorize Only Transactions

An **Authorize Only** transaction means that the credit card processor has reserved the purchase total amount from your customer's account for your store. To complete the transaction, you must check the *Shipped* box from the Transactions Processed Report in the LinkPoint Reports tool, which confirms that the order has been shipped. This action converts the transaction status from **Authorization Only** to **Ticket Only**, and the funds are included in your daily batch of transactions. The next step, **Ticket Only** (post-authorization), moves the order into a "captured" state that actually charges the funds previously reserved for you. You may use the **Ticket Only** transaction type in LinkPoint Central to process your **Ticket Only** transactions.

Finally, during the settlement (or batch) process, the credit card processor reconciles the **Ticket Only** transactions for your store and deposits the total into your bank account.

Sale Transactions

A **Sale** transaction completes the authorization and **Ticket Only** steps at the same time. This is used for products that have already been shipped or are made available at the same time as the sale (e.g., electronic graphics or

GETTING STARTED

software). You do not need to use the LinkPoint Reports tool to change your transactions to the shipped status if you are performing **Sale** transactions.

Settlements

Settlements run automatically at 12:01 a.m. every day. If desired, you can also choose to manually complete the settlement process using Merchant Reports.

Crediting an Account

The LinkPoint Reports—View Orders function enables you to process a credit return for customers who initially paid with a credit card.

Voiding a Transaction

If a credit card transaction has not been settled, you can use the Merchant Report—View Credit Card Batches function to reverse a credit transaction.

LINKPOINT VIRTUALCHECKSM PAYMENT PROCESS

If you want to allow your customers to pay by electronic check using LinkPoint's VirtualCheck system, notify your sales agent when you set up your store. The VirtualCheck billing process is as follows:

1. A customer is directed to the online store to make a product selection. After a total is calculated, the customer clicks the **Submit** button, which sends the *chargetotal* amount to LinkPoint.
2. The customer is transferred to the secure LinkPoint Web site payment selections form.
3. At this point, a check-paying customer selects the pay by **Check** option to open the VirtualCheck billing form.

The customer data fields required for electronic checks includes:

- check number
- account type
- account number
- bank routing number
- bank name
- bank state
- driver's license number
- driver's license state

If not posted, LinkPoint Basic will also ask for the customer name, address, city, state, phone, and ZIP code. All of the data requires input by the user.

GETTING STARTED

4. If the check payment process was successfully submitted, a confirmation form is displayed to the customer. If the order was unsuccessful, the customer is directed to the Sorry page URL. If the order was immediately declined because of credit reasons, information is displayed to the consumer including a toll-free number for them to call and inquire about the reason for the decline.

SELECTING A PAYMENT MODE

SELECTING A PAYMENT MODE

As a merchant, one of your first decisions before implementing payment processing is to select one of LinkPoint Basic's payment modes. The amount of transaction data that is collected and stored by the LinkPoint Secure Payment Gateway (LSPG) is determined by your choice. It is important to use the payment mode most applicable to your business.

For example, if your company can collect and store transaction data on a secure in-house server, you may elect to use a different mode than a merchant without data storage capability.

LinkPoint Basic requires that you add special HTML tags to your store's order form. Which tags you add depends on the payment mode you select.

This section explains each of the three payment mode options in detail and how each choice affects your LinkPoint implementation. Contact your sales agent for additional assistance.

FULLPAY OPTION

The FullPay option is the simplest payment processing solution for an online merchant. All of the customer billing and shipping information is collected over the LinkPoint Secure Payment Gateway (LSPG) with fraud protection and is then stored in our database. A merchant can extract this information through the LinkPoint Reports tool.

The merchant store Web site must collect product data and calculate the totals for each order. Any additional costs charged for the purchase (e.g., tax, shipping) are also added and compiled by the merchant. Finally, a merchant must also implement a method for transferring the final total to the *chargetotal* data field.

You can arrange with your sales agent to enable the LinkPoint secure payment form to collect data for credit card, electronic check payments or both (see the LinkPoint Billing Options section for details).

PAYPLUS OPTION

Unlike the FullPay option, PayPlus gathers and stores less information over the LSPG. The merchant order form includes the customer address fields, which are transferred to the gateway. This information is available for extraction by the merchant in the LinkPoint Reports tool. The merchant order form should be located on a secure server to protect customer privacy.

But as with FullPay, PayPlus requires the *chargetotal* amount for a transaction. Any additional costs charged for the purchase (e.g., tax, shipping) are added and

SELECTING A PAYMENT MODE

compiled through the merchant's Web site. As with the FullPay option, you can arrange with your sales agent to enable the LinkPoint secure payment form to collect data for credit card, electronic check payments or both (see the LinkPoint Billing Options section for details).

PAYONLY OPTION

The PayOnly solution transfers and stores the minimum information required to complete an electronic transaction over the LSPG. Only the final transaction total (see *chargetotal*) is transferred to the gateway. Reports regarding customer billing or shipping are not available in the LinkPoint Reports tool.

Merchants with access to a secure server may choose this option to compile customer shipping and billing data directly from their order form to their database.

Any additional costs charged for the purchase (e.g., tax, shipping) are added and compiled through the merchant's Web site. The method of calculating the *chargetotal* and transferring this data to LinkPoint is the responsibility of the merchant.

Also, as with the previous two options, you can arrange with your sales agent to activate the LinkPoint secure payment form to collect data for credit card, electronic check payments or both (see the LinkPoint Billing Options section for details).

PERIODIC BILLING

You can setup automatic billing for recurring charges on a customer's credit card by adding LinkPoint's periodic billing HTML tags. The periodic billing feature is used if you charge a monthly subscription for products or services (e.g., Internet service). The parameters you setup for a periodic billing request include fields for the beginning charges and for how often the credit card account is charged. It is easy to add periodic billing because you are only including several required data field tags to your payment mode HTML code.

CREATING YOUR ORDER FORM

CREATING YOUR ORDER FORM

In the previous chapter, you selected the payment mode that was applicable for your business. Each payment mode requires a different set of HTML code and parameters that are incorporated into your storefront Web pages.

If your store products are offered monthly or on a regular basis, LinkPoint Basic enables you to periodically bill your customers for those products. All of the payment modes allow you to add the periodic billing feature.

This section provides the actual code you need to integrate LinkPoint Basic into your Web site.

HTML CODING INSTRUCTIONS

The merchant Web page order form must include LinkPoint-specific data fields, in the form of HTML tags, for payment processing. Any spelling or context errors within the code will cause an error and transactions will fail.

PROCEDURE

Use the following steps to add the required HTML text to your order form Web page:

1. Open your order form Web page in your HTML editor of choice. Ensure that the editor allows you to view and edit the HTML source code.

Add an appropriate *Form tag* to your source code, specifying the LSPG gateway application **lppay** as the action and the **post** method. If you have a live LinkPoint Basic account, the application URL will be **<https://www.linkpointcentral.com/lpc/servlet/lppay>**. (A test account will have a posting URL of **<https://staging.linkpt.net/lpc/servlet/lppay>**.) For example:

```
<FORM action="https://www.linkpointcentral.com/lpc/servlet/lppay"
method="post">
```

2. Add the *mode* data field. For example:

```
<INPUT type="hidden" name="mode" value="fullpay">
```

If applicable, replace the value within the quotes with the payment mode for your store: Fullpay, Payplus or Payonly.

3. Add a means for sending the *chargetotal* data field. This assumes you have already calculated the order total and passed the appropriate value to this field. For example:

CREATING YOUR ORDER FORM

```
<INPUT type="hidden" name="chargetotal" value=" ">
```

The value field must be automatically entered from the total purchase price calculated by the merchant Web site.

4. Add a *storename* data field to identify the order is coming from your store. For example:

```
<INPUT type="hidden" name="storename" value="123456">
```

Replace the value 123456 within the quotes with your six-digit storename. See your "Welcome to LinkPoint Basic" e-mail.

5. Add a *submit* button and close the form tag. For example:

```
<INPUT type="submit" value="Continue to secure payment form"></Form>
```

The submit field is required to send data to the URL specified in the action command (sent to the LinkPoint Gateway).

6. Use the following examples as a guide for adding the minimum data field requirements for credit card, VirtualCheck, or Periodic billing. See the section entitled **Data Fields** for full information on all fields available to you:

FullPay HTML Tags

```
<FORM action="https://www.linkpointcentral.com/lpc/servlet/lppay"
method="post">
<INPUT type="hidden" name="mode" value="fullpay">
<INPUT type="hidden" name="chargetotal" value=" ">
<INPUT type="hidden" name="storename" value="123456">
<INPUT type="submit" value="Continue to secure Payment Form"></Form>
```

PayPlus HTML Tags

```
<FORM action=" https://www.linkpointcentral.com/lpc/servlet/lppay"
method="post">
<INPUT type="hidden" name="mode" value="payplus">
<INPUT type="hidden" name="chargetotal" value=" ">
<INPUT type="hidden" name="storename" value="123456">
<INPUT type="hidden" name="bname" value="">
<INPUT type="hidden" name="baddr1" value="">
<INPUT type="hidden" name="bcity" value="">
<INPUT type="hidden" name="bstate" value="">
<INPUT type="hidden" name="bzip" value="">
<INPUT type="submit" value="Continue to secure Payment Form"></Form>
```

PayOnly HTML Tags

CREATING YOUR ORDER FORM

```
<FORM action=" https://www.linkpointcentral.com/lpc/servlet/lppay"
method="post">
<INPUT type="hidden" name="mode" value="payonly">
<INPUT type="hidden" name="chargetotal" value=" ">
<INPUT type="hidden" name="storename" value="123456">
<INPUT type="submit" value="Continue to secure PaymentForm"></Form>
```

(Optional) Recurring Transactions (a.k.a., Periodic Billing) HTML Tags

```
<INPUT type="hidden" name="submode" value="periodic">
<INPUT type="hidden" name="txntype" value="sale">
<INPUT type="hidden" name="periodicity" value="">
<INPUT type="hidden" name="startdate" value="">
<INPUT type="hidden" name="installments" value="">
<INPUT type="hidden" name="threshold" value="1">
```

NOTE: The values entered above are samples only. Enter the values appropriate for your store.

7. Save and upload the completed order form to your Web server (e.g., your Internet service provider).
8. Create appropriate *Thank You* and *Sorry* html pages.
9. Specify your order form URL and other appropriate setup information using LinkPoint Central. (Log into LinkPoint Central, click on Customization in the Main Menu Bar, then on Setting under LinkPoint Basic in the Left Menu Box.)

SETTING UP LINKPOINT BASIC

SETTING UP LINKPOINT BASIC

When your customer places an order, the request is sent through the LinkPoint Secure Payment Gateway. In order to properly authenticate and handle your orders, you must provide some important information to LinkPoint.

You can use **HLPAdmin**, which is available via LinkPoint Central, to provide this information to LinkPoint. Use the URL provided in your Welcome E-mail to access **HLPAdmin**. **HLPAdmin** is also accessible via LinkPoint Central. You must complete this form before you can process any orders with LinkPoint Basic.

The first screen you will encounter in **HLPAdmin** is the **Merchant Account Setup** screen.

To access the Merchant Account Setup screen from within LPC, log into LPC, then click **Customization** in the **Main Menu Bar**. LinkPoint Basic functions will be listed in the Left Menu Box under LinkPoint Basic. Click on the word **Setting** and the **HLPAdmin** screen will appear.

SUPPLYING YOUR STORE INFORMATION

The type of information you may supply on the **Merchant Account Setup** screen can include Uniform Resource Locator (URL) links to your store's Web pages, customized HTML data fields, company logo and/or background, and personalized text.

You can add and modify the following fields at any time via **HLPAdmin**.

NOTE ABOUT NON-SECURE AND SECURE WEB SERVERS

Your Web pages may reside on non-secure Web pages that are handled by an Internet Service Provider (ISP). An address that begins with *http* means that it is sent over a non-secure server. A Web page that is sent over a secure server using encryption protocol is addressed as *https*. The background graphic and company logo URLs require secure source files.

RECEIPT TEXT

You can enter personalized text that is added to the top and/or bottom of the customer's e-mail receipt. You can add 500 characters in each section for a marketing message or additional shipping information.

The information automatically included in every receipt is your company name, the order identification number (OID) and other customer-supplied ordering data.

SETTING UP LINKPOINT BASIC

ORDER SUBMISSION FORM URL

The second step of the **Merchant Account Setup** screen is adding the URL address for your Web page order form (which can be either an HTML page or a common gateway interface (CGI) program). This address must match the URL address of the Web page your customers use to place their orders. LinkPoint completes a security check against the order form URL address with each transaction to prevent fraud.

You may enter more than one URL address by separating each URL with a space. The maximum entry in this space cannot exceed 256 characters.

The address must match your order form URL exactly. If your Web address can be shortened (e.g., someplace.com as a shortened form for www.someplace.com), make sure you enter both URLs. So, for example, if your order form URL is http://www.someplace.com/forms/order.htm, you should also enter http://someplace.com/forms/order.htm.

THANK YOU PAGE URL

You can direct your customer back to your Web site after a successful transaction is completed. To do this, create an appropriate Web page, place it on your Web server, and note the URL. Enter the URL in the "Thank You" page URL field on the **Merchant Account Setup** screen. If you wish your customers to be transferred automatically from the LSPG receipt page to your Thank You page URL, check the box labeled, "Check if you wish to automatically display specified URL after the LinkPoint HTML receipt page."

LinkPoint posts all transaction information back to the Thank You or Sorry URL, as appropriate. If you wish, you can use a CGI program to collect this information. If you are using a CGI program to collect this data, check the box labeled, "Check here if this URL is a CGI script."

VirtualCheck users: If you choose to bypass the LSPG receipt page, you must provide your own receipt page meeting the requirements for electronic check transactions. This receipt must specify:

- The date the transaction occurred
- The customer's full name
- The merchant's DBA name
- The amount of the transaction
- Consent language specifically authorizing the merchant to initiate the debit to the consumer's account in the amount specified
- The soonest date the debit could occur (today's date)

SETTING UP LINKPOINT BASIC

SORRY PAGE URL

You can direct a customer back to your Web site from a declined transaction or to provide the customer information to call you directly to make a purchase.

COMPANY LOGO GRAPHICS URL

Your company logo is displayed at the top of the Order Confirmation receipt when you enter a URL for your logo graphic file. This graphic must be available from a secure Web server only and must include *https://* protocol. If you do not supply a URL in this field, a logo does not appear on the top of the page.

BACKGROUND GRAPHICS URL

Your company background graphics are displayed on the confirmation receipt if you supply a URL address in this space. This graphic must be available from a secure web server only and must include *https://* protocol.

SETTING UP LINKPOINT BASIC

COMPANY NAME

You can display your company name above your logo when you enter the name in this optional field. You can enter a maximum of 30 characters, including blank space.

CUSTOM FIELDS

You can enter an additional 15 customized fields to the current standard fields on the customer receipt. These fields are posted on the “sorry” or “thank you” page. You must set-up the script to capture the values for the custom fields.

COPY OF CREDIT CARD CUSTOMER RECEIPT

You can receive a copy of the customer receipt for each credit card sale when you check the optional box. This box does not apply to electronic check transactions.

SUBMITTING YOUR INFORMATION

Click the **Submit** button at the bottom of the page to submit this information to LinkPoint. Use the **Reset** button to clear the values in the form.

LINKPOINT BASIC DATA FIELDS

Data fields are specific HTML tags used for collecting data required by LinkPoint for completing payment processing functions.

For example, a possible entry for the required **chargetotal** data field is below:

```
<INPUT type="hidden" name="chargetotal" value="13.99">
```

In the example above, "hidden" means that the specific name, **chargetotal**, is not displayed to the customer on your order form. The value for **chargetotal** is the total purchase price for one order.

The following list contains all of the required and optional data fields for the LinkPoint Basic product. Some fields are required for one payment mode, but may be optional for another payment mode.

All data field names are case sensitive! Be sure you use all lowercase field names in your order form.

FIELDS REQUIRED FOR PURCHASING CARDS

A purchasing card is a corporate card used by some companies for their business purchases. When a customer pays for goods or services using a purchasing card, the following information must be included with the order information. This information is optional for a regular credit card transaction.

1. You must have a means for determining whether the order is tax exempt and setting the tax exempt flag. The tax exempt flag (taxexempt) must be set to "1" if the order is tax exempt or "0" if the order is not tax exempt.

HTML example: `<input type="hidden" name="taxexempt" value="1">`

2. If the order is NOT tax exempt, then the tax field must be populated with the appropriate tax amount for the order (a value from 0.01 to 30000.00).

HTML example: `<input type="hidden" name="tax" value="1.35">`

3. Also, you must pass a value in the ponumber field associated with this order. The ponumber field can be populated with any customer-supplied alphanumeric value (i.e., it can be a customer code associated with the purchasing card or a purchase order number, but it cannot be the same as the order ID number (oid)). The customer (not the merchant) must supply the value for the ponumber. The same ponumber may be used for several orders.

HTML example: `<input type="text" name="ponumber" size="25">`

Detailed Description of Data fields

Field Name	Possible values	Purpose	Rules	Required?	Sample HTML
chargetotal	a real or integer number from 0.01-30000.00 for credit cards or from 0.01 – 5000.00 for checks	total amount of transaction	subtotal, shipping, and tax must add up to the chargetotal	Required for all payment modes	<INPUT type="hidden" name="chargetotal" value="13.99">
addr	Limit of 30 characters	Customer's street address	If baddr1 is passed, addr is not required.	Required unless baddr1 is passed	<INPUT type="text" name="addr" size="36">
zip	5-digit zip code	Customer's zip code	If bzip is passed, zip is not required.	Required unless bzip is passed	<INPUT type="text" name="zip" size="10">
storename	Usually a 6-digit integer	To identify your merchant store to the gateway	Use storename from your Welcome E-mail	Yes	<input type="hidden" name="storename" value="123456">
mode	payplus, fullpay, payonly	To select a payment mode		Yes	<input type="hidden" name="mode" value="payplus">

Credit Card Fields					
Field Name	Possible values	Purpose	Rules	Required?	Sample HTML
cctype	V for Visa, M for MasterCard, D for Discover, A for American Express, J for JCB, C for Diner's Club	Credit card type		Required only if you bypass the LinkPoint secure payment form	<pre><select name="cctype" size="1"> <option value="">...</option> <option value="V">Visa</option> <option value="M">MasterCard</option> <option value="A">American Express</option> <option value="D">Discover</option> <option value="J">JCB</option> <option value="C">Diner's Club</option> </select></pre>
cardnumber	Credit card numbers	Customer's credit card number	Limit of 30 characters. Must be in a valid credit card number format.	Required only if you bypass the LinkPoint secure payment form	<pre><input type="text" name="cardnumber" size="20" ></pre>
expmonth	Integers from 1 through 12	The month the customer's credit card expires	Integers to represent the month that the credit card expires.	Required only if you bypass the LinkPoint secure payment form	<pre><SELECT name="expmonth" size="1"> <OPTION value="">...</OPTION> <OPTION value="1">01</OPTION> <OPTION value="2">02</OPTION> <OPTION value="3">03</OPTION> <OPTION value="4">04</OPTION> <OPTION value="5">05</OPTION> <OPTION value="6">06</OPTION> <OPTION value="7">07</OPTION> <OPTION value="8">08</OPTION> <OPTION value="9">09</OPTION> <OPTION value="10">10</OPTION> <OPTION value="11">11</OPTION> <OPTION value="12">12</OPTION> </SELECT></pre>
expyear	2-digit year up to 7 years from the present year	The year the customer's credit card expires	Integers represent the year the credit card number expires	Required only if you bypass the LinkPoint secure payment form	<pre><select NAME="expyear" SIZE="1"> <OPTION value="">...</OPTION> <option value="01"> 2001 </option> <option value="02"> 2002 </option> <option value="03"> 2003 </option> <option value="04"> 2004 </option> </select></pre>
cvm	Up to four digits	3 or 4-digit card code, usually located on the back of the customer's card		Optional	<pre><input type="text" name="cvm" size="4"></pre>
cvmnotpres	True or false	A flag for indicating if the card code is not present on the card	Customer should check the checkbox if the card code is not present.	Optional	<pre><input type="checkbox" name="cvmnotpres"></pre>

DATA FIELDS

Other Data Fields					
Field Name	Possible values	Purpose	Rules	Required?	Sample HTML
oid	Up to 30 characters. If not passed, the LSPG automatically assigns an order ID number.	Order ID number	Must be unique for each order.	No	<input type="hidden" name="oid" value="1234567-102201-AR3">
ponumber		Purchase order number.	Required for purchasing card transactions	Only when processing a purchasing card transaction.	<input type="text" name="ponumber" size="25">
debug	true	Used to post back debugging information	Use only for debugging. Remove from live order forms.	No.	<input type="checkbox" name="debug">
refer	Any combination of letters, numbers, spaces, and punctuation.	Who referred the customer to your store		No	<SELECT name="refer" size="1"> <OPTION value="magazinead">Saw one of your ads in a magazine</OPTION> <OPTION value="adonline">Saw your banner ad online</OPTION> <OPTION value="firend">A friend referred me to you</OPTION> <OPTION value="other">Other</OPTION> </SELECT>
comments	Any combination of letters, numbers, spaces, and punctuation.	Comments about the order		No	<textarea name="comments" rows="5" cols="45"> </textarea>
refnum	A 6-digit code	The 6-digit code given with the voice authorization	Used only for Forced Ticket transactions.	Not recommended for typical online stores	<input type="text" name="refnum" size="6">
swipe	True or False	Used to indicate if a merchant is swiping a card.	Used only for retail transactions.	Not recommended for typical online stores	<input type="checkbox" name="swipe">
taxexempt	True or False	Used to indicate whether the purchase is tax exempt		Required only for purchasing card transactions.	<input type="checkbox" name="taxexempt">
txnorg	retail for retail transactions, moto for Mail order/Telephone order, or eci for internet orders	Used to indicate the transaction origin		Not required.	<input type="hidden" name="txnorg" value="eci">

DATA FIELDS

Field Name	Possible values	Purpose	Rules	Required?	Sample HTML
txntype	sale for immediate sale transactions, preauth to reserve funds on the card, or postauth to capture reserved funds	Type of transaction	For online stores who are shipping products, use preauth. For ESD, use sale.	No, except for periodic bills. The default transaction type is preauth (Authorize Only). Periodic bills require the txntype "sale".	<input type="hidden" name="txntype" value="preauth">
userid	Any string	Customer id number. Used to identify customers.	Should be unique for each customer	No.	<input type="hidden" name="userid" value="A12309123-N345">
bname	Up to 30 characters, including spaces	Billing name	Cannot be all spaces	Required for payplus, fullpay	<input type="text" name="bname">
bcompany	Limit of 30 characters, including spaces	Billing company		No	<input type="text" name="bcompany">
baddr1	Limit of 30 characters, including spaces	Billing address	Cannot be all spaces	Required for payplus, fullpay	<input type="text" name="baddr1">
baddr2	Limit of 30 characters, including spaces	Billing address, line 2		No	<input type="text" name="baddr2">
bcity	Limit of 30 characters, including spaces	Billing city	Cannot be all spaces	Required for payplus	<input type="text" name="bcity">
bstate	2-letter state code	US state of billing address		Required for payplus or fullpay only if US is the country	See below.
bcountry	2-letter country code	Country of billing address		Required for payplus or fullpay only if the country is other than US	See below.
bstate2	Up to 30 characters, including spaces	Province or territory, if not US*		Required for payplus or fullpay only if the country is other than US*	<input type="text" name="bstate2">
bzip	5-digit zip code	Billing zip code		Required for payplus or fullpay if country is US	<input type="text" name="bzip">
sname	Up to 30 characters, including spaces	Ship-to name	Cannot be all spaces	No	<input type="text" name="sname">

* At this time, **VirtualCheck transactions** can only be processed with a **US address** and **US bank**. VirtualCheck does not currently support international addresses. International billing addresses apply to credit card transactions only.

DATA FIELDS

Field Name	Possible values	Purpose	Rules	Required?	Sample HTML
saddr1	Limit of 30 characters, including spaces	Ship-to address	Cannot be all spaces	No	<input type="text" name="saddr1">
saddr2	Limit of 30 characters, including spaces	Ship-to address, line 2		No	<input type="text" name="saddr2">
scity	Limit of 30 characters, including spaces	Ship-to city	Cannot be all spaces	No	<input type="text" name="scity">
sstate	2-letter state code	US state of billing address	Used if US is the ship-to country	No	See below.
scountry	2-letter country code	Country of shipping address	Use if ship-to country is NOT US	No	See below.
sstate2	Up to 30 characters, including spaces	Province or territory, if not US	Used if US is NOT the ship-to country	No	<input type="text" name="sstate2">
szip	5-digit zip code	Billing zip code	Use if ship-to country is US	No	<input type="text" name="bzip">
phone	Limit of 20 characters	Customer's phone number	Can contain (), spaces, or -	No	<input type="text" name="phone">
fax	Limit of 20 characters	Customer's fax number	Can contain (), spaces, or -	No	<input type="text" name="fax">
email	Limit of 45 characters	Customer's e-mail address	Must be in valid e-mail format (e.g., name@host.com)	No	<input type="text" name="email">
subtotal	Any real number from 1 – 30000.00	Subtotal for the order (not including tax and shipping)	The chargetotal must equal the sum of subtotal, shipping, and tax	No	<input type="hidden" name="subtotal">
shipping	Any real number from 1 – 30000.00	Shipping charges for the order	The chargetotal must equal the sum of subtotal, shipping, and tax	No	<input type="hidden" name="shipping">
tax	Any real number from 1 – 30000.00	Tax applied to this order	The chargetotal must equal the sum of subtotal, shipping, and tax	Required for purchasing card transactions if the order is not tax exempt.	<input type="hidden" name="tax">
vattax	Any real number from 1-30000	VAT applied to this order	Applies to some international orders	No	<input type="hidden" name="vattax">

DATA FIELDS

Fields for Recurring Transactions					
Field Name	Possible values	Purpose	Rules	Required?	Sample HTML
submode	periodic	Used to indicate a recurring transaction	If submode =periodic, then the transaction is recurring. Otherwise, it's not.	Required for recurring (periodic) transactions	<input type="hidden" name="submode" value="periodic">
periodicity	Use LD format L represents one of the following: d (day), w (week), m (month) or y (year) D is a number between one and 999	Time period between two billings (e.g., 2 weeks, 1 month)		Required for recurring (periodic) transactions	<input type="hidden" name="periodicity" value="m1">
startdate	YYYYMMDD format YYYY is the year, MM is the month, DD is the day	Date to start the first recurring payment	1 payment is billed immediately—the next one is on the start date.	Required for recurring (periodic) transactions	<input type="hidden" name="startdate" value="20020103">
installments	Integer value from 1 to 999	Total number of payments to charge the customer		Optional	<input type="hidden" name="installments" value="3">
threshold	Integer value from 1 to 5	The # of billing failures that are allowed before you are sent a notification e-mail	Default is 3.	Optional, except that a threshold must be specified for periodic bills.	<input type="hidden" name="threshold" value="2">

DATA FIELDS

VirtualCheck Data Fields					
Field Name	Possible values	Purpose	Rules	Required?	Sample HTML
acnttype	PC,PS,BC,BS	Specifies which type of account to draw funds from	PC=personal checking, PS=personal savings, BC=business checking, BS=business savings	Required for VirtualCheck transactions if you bypass the LinkPoint secure payment form.	<select name="acnttype" size="1"> <option value=""> ... </option> <option value="PC"> Personal Checking </option> <option value="PS"> Personal Savings </option> <option value="BC"> Business Checking </option> <option value="BS"> Business Savings </option> </select>
checknum	integer	The customer's check number		Required for VirtualCheck transactions if you bypass the LP secure payment form.	<input type="text" name="checknum">
route	Routing number	The customer's bank's routing number		Required for VirtualCheck transactions if you bypass the LinkPoint secure payment form.	<input type="text" name="routing">
accountnum	Account number	The customer's bank account number		Required for VirtualCheck transactions if you bypass the LinkPoint secure payment form.	<input type="text" name="account">
bankname	Bank name	The name of the customer's financial institution		Required for VirtualCheck transactions if you bypass the LinkPoint secure payment form.	<input type="text" name="bankname">
bankstate	Bank state	The state in which the customer's bank is located		Required for VirtualCheck transactions if you bypass the LinkPoint secure payment form.	<input type="text" name="bankstate">
dl	Driver's license number	The customer's driver's license number		Required for VirtualCheck transactions if you bypass the LinkPoint secure payment form.	<input type="text" name="dl">
dlstate	Driver's license state	The state in which the customer's driver's license was issued		Required for VirtualCheck transactions if you bypass the LinkPoint secure payment form.	<input type="text" name="dlstate">
ssn	Social security number	The customer's social security number		Optional.	<input type="text" name="ssn">

Note: bname, baddr1, bcity, bstate, bzip, dl, dlstate, and phone are required fields for VirtualCheck transactions. The billing address must be a US address and the bank must be a US bank.

As of the date of this publication, VirtualCheck orders cannot be made recurring.

RESPONSES FROM THE LINKPOINT GATEWAY

For each transaction from your store processed via LinkPoint Basic, the LinkPoint Secure Payment Gateway has the capability to post back transaction information to your Web server. If you wish to take advantage of this transaction information, you must use a CGI program to collect and store the information in a database on your Web server. The data fields the Gateway posts back to your site are listed below.

approval_code

Possible values: gateway generated
Purpose: unique approval code for the transaction includes AVS response

status

Possible values: Approved, Declined & Fraud
Purpose: Approval Status

cardnumber

Possible values: echoed from form input values
Purpose: customer credit card number

cctype

Possible values: echoed from form input values
Purpose: customer credit card type

chargetotal

Possible values: echoed from form input values
Purpose: total amount of the transaction

city

Possible values: echoed from form input values
Purpose: billing city

email

Possible values: echoed from form input values
Purpose: buyer e-mail address

expmonth

Possible values: echoed from form input values
Purpose: credit card expiration month

expyear

Possible values: echoed from form input values
Purpose: credit card expiration year

fax

Possible values: echoed from form input values
Purpose: buyer fax number

oid

Possible values: Echoes oid received, or gives the gateway generated oid
Purpose: unique order number

phone

Possible values: echoed from form input values
Purpose: buyer phone number

bname

Possible values: echoed from form input values
Purpose: buyer name

bcompany

Possible values: echoed from form input values
Purpose: customer billing company

baddr1

Possible values: echoed from form input values
Purpose: buyer address (line 1)

baddr2

Possible values: echoed from form input values
Purpose: buyer address (line 2)

bstate

Possible values: echoed from form input values
Purpose: buyer billing state

bstate2

Possible values: echoed from form input values
Purpose: buyer province (if outside US)

bcountry

Possible values: echoed from form input values
Purpose: buyer country

bzip

Possible values: echoed from form input values
Purpose: buyer zip code

sname

Possible values: echoed from form input values
Purpose: ship-to name

saddr1

Possible values: echoed from form input values
Purpose: ship-to address (line 1)

saddr2

Possible values: echoed from form input values
Purpose: ship-to address (line 2)

sstate

Possible values: echoed from form input values
Purpose: ship-to state

sstate2

Possible values: echoed from form input values
Purpose: ship-to province (if outside US)

scountry

Possible values: echoed from form input values
Purpose: ship-to country

szip

Possible values: echoed from form input values
Purpose: ship-to zip code

r_error

Possible values: This field may contain a variety of error messages to explain specific errors that may occur.

If a VirtualCheck transaction is declined because of credit reasons, this field will contain a message that ***must be displayed*** to the customer. This is automatically displayed if the merchant uses the LinkPoint Basic response page on the Gateway. If the merchant bypasses the LinkPoint response page, it is the merchant's responsibility to display this information to the consumer.

Purpose: For customers to inquire about the reason for the decline

SAMPLE CODE FOR SELECTING US STATE

The sample HTML code shown below is helpful when you wish to use the **bstate** or **sstate** data fields. It also shows the accepted codes LinkPoint Basic uses for the US states.

```
<select NAME="bstate" SIZE="1">
  <option value=""> ... </option>
  <option value="AK"> AK </option>
  <option value="AL"> AL </option>
  <option value="AR"> AR </option>
  <option value="AZ"> AZ </option>
  <option value="CA"> CA </option>
  <option value="CO"> CO </option>
  <option value="CT"> CT </option>
  <option value="DC"> DC </option>
  <option value="DE"> DE </option>
  <option value="FL"> FL </option>
  <option value="GA"> GA </option>
  <option value="HI"> HI </option>
  <option value="IA"> IA </option>
  <option value="ID"> ID </option>
  <option value="IL"> IL </option>
  <option value="IN"> IN </option>
  <option value="KS"> KS </option>
  <option value="KY"> KY </option>
  <option value="LA"> LA </option>
  <option value="MA"> MA </option>
  <option value="MD"> MD </option>
  <option value="ME"> ME </option>
  <option value="MI"> MI </option>
  <option value="MN"> MN </option>
  <option value="MO"> MO </option>
  <option value="MS"> MS </option>
  <option value="MT"> MT </option>
  <option value="NC"> NC </option>
  <option value="ND"> ND </option>
  <option value="NE"> NE </option>
  <option value="NH"> NH </option>
  <option value="NJ"> NJ </option>
  <option value="NM"> NM </option>
  <option value="NV"> NV </option>
  <option value="NY"> NY </option>
  <option value="OH"> OH </option>
  <option value="OK"> OK </option>
  <option value="OR"> OR </option>
  <option value="PA"> PA </option>
  <option value="PR"> PR </option>
  <option value="RI"> RI </option>
  <option value="SC"> SC </option>
  <option value="SD"> SD </option>
  <option value="TN"> TN </option>
  <option value="TX" selected="1"> TX </option>
  <option value="UT"> UT </option>
```

```
<option value="VA"> VA </option>
<option value="VI"> VI </option>
<option value="VT"> VT </option>
<option value="WA"> WA </option>
<option value="WI"> WI </option>
<option value="WV"> WV </option>
<option value="WY"> WY </option>
</select>
```

SAMPLE CODE FOR SELECTING COUNTRY

The sample HTML code shown below is helpful when you are collecting international addresses using the **bcountry** and **scountry** data fields. It also shows all the accepted 2-letter country codes.

```
<select name="bcountry" size="1">
  <option value="AF">Afghanistan</option>
  <option value="AL">Albania</option>
  <option value="DZ">Algeria</option>
  <option value="AS">American Samoa</option>
  <option value="AD">Andorra</option>
  <option value="AO">Angola</option>
  <option value="AI">Anguilla</option>
  <option value="AQ">Antarctica</option>
  <option value="AG">Antigua And Barbuda</option>
  <option value="AR">Argentina</option>
  <option value="AM">Armenia</option>
  <option value="AW">Aruba</option>
  <option value="AU">Australia</option>
  <option value="AT">Austria</option>
  <option value="AZ">Azerbaijan</option>
  <option value="BS">Bahamas</option>
  <option value="BH">Bahrain</option>
  <option value="BD">Bangladesh</option>
  <option value="BB">Barbados</option>
  <option value="BY">Belarus</option>
  <option value="BE">Belgium</option>
  <option value="BZ">Belize</option>
  <option value="BJ">Benin</option>
  <option value="BM">Bermuda</option>
  <option value="BT">Bhutan</option>
  <option value="BO">Bolivia</option>
  <option value="BA">Bosnia And Herzegowina</option>
  <option value="BW">Botswana</option>
  <option value="BV">Bouvet Island</option>
  <option value="BR">Brazil</option>
  <option value="IO">British Indian Ocean Territory</option>
  <option value="BN">Brunei Darussalam</option>
  <option value="BG">Bulgaria</option>
  <option value="BF">Burkina Faso</option>
  <option value="BI">Burundi</option>
  <option value="KH">Cambodia</option>
```

<option value="CM">Cameroon</option>
<option value="CA">Canada</option>
<option value="CV">Cape Verde</option>
<option value="KY">Cayman Islands</option>
<option value="CF">Central African Republic</option>
<option value="TD">Chad</option>
<option value="CL">Chile</option>
<option value="CN">China</option>
<option value="CX">Christmas Island</option>
<option value="CC">Cocos (Keeling) Islands</option>
<option value="CO">Colombia</option>
<option value="KM">Comoros</option>
<option value="CG">Congo</option>
<option value="CK">Cook Islands</option>
<option value="CR">Costa Rica</option>
<option value="CI">Cote D'Ivoire</option>
<option value="HR">Croatia</option>
<option value="CU">Cuba</option>
<option value="CY">Cyprus</option>
<option value="CZ">Czech Republic</option>
<option value="DK">Denmark</option>
<option value="DJ">Djibouti</option>
<option value="DM">Dominica</option>
<option value="DO">Dominican Republic</option>
<option value="TP">East Timor</option>
<option value="EC">Ecuador</option>
<option value="EG">Egypt</option>
<option value="SV">El Salvador</option>
<option value="GQ">Equatorial Guinea</option>
<option value="ER">Eritrea</option>
<option value="EE">Estonia</option>
<option value="ET">Ethiopia</option>
<option value="FK">Falkland Islands</option>
<option value="FO">Faroe Islands</option>
<option value="FJ">Fiji</option>
<option value="FI">Finland</option>
<option value="FR">France</option>
<option value="FX">France, Metropolitan </option>
<option value="GF">French Guiana</option>
<option value="PF">French Polynesia</option>
<option value="TF">French Southern Territories</option>
<option value="GA">Gabon</option>
<option value="GM">Gambia</option>
<option value="GE">Georgia</option>
<option value="DE">Germany</option>
<option value="GH">Ghana</option>
<option value="GI">Gibraltar</option>
<option value="GR">Greece</option>
<option value="GL">Greenland</option>
<option value="GD">Grenada</option>
<option value="GP">Guadeloupe</option>
<option value="GU">Guam</option>
<option value="GT">Guatemala</option>

<option value="GN">Guinea</option>
<option value="GW">Guinea-Bissau</option>
<option value="GY">Guyana</option>
<option value="HT">Haiti</option>
<option value="HM">Heard And Mc Donald Islands</option>
<option value="HN">Honduras</option>
<option value="HK">Hong Kong</option>
<option value="HU">Hungary</option>
<option value="IS">Iceland</option>
<option value="IN">India</option>
<option value="ID">Indonesia</option>
<option value="IR">Iran</option>
<option value="IQ">Iraq</option>
<option value="IE">Ireland</option>
<option value="IL">Israel</option>
<option value="IT">Italy</option>
<option value="JM">Jamaica</option>
<option value="JP">Japan</option>
<option value="JO">Jordan</option>
<option value="KZ">Kazakhstan</option>
<option value="KE">Kenya</option>
<option value="KI">Kiribati</option>
<option value="KP">North Korea</option>
<option value="KR">South Korea</option>
<option value="KW">Kuwait</option>
<option value="KG">Kyrgyzstan</option>
<option value="LA">Lao People's Republic</option>
<option value="LV">Latvia</option>
<option value="LB">Lebanon</option>
<option value="LS">Lesotho</option>
<option value="LR">Liberia</option>
<option value="LY">Libyan Arab Jamahiriya</option>
<option value="LI">Liechtenstein</option>
<option value="LT">Lithuania</option>
<option value="LU">Luxembourg</option>
<option value="MO">Macau</option>
<option value="MK">Macedonia</option>
<option value="MG">Madagascar</option>
<option value="MW">Malawi</option>
<option value="MY">Malaysia</option>
<option value="MV">Maldives</option>
<option value="ML">Mali</option>
<option value="MT">Malta</option>
<option value="MH">Marshall Islands</option>
<option value="MQ">Martinique</option>
<option value="MR">Mauritania</option>
<option value="MU">Mauritius</option>
<option value="YT">Mayotte</option>
<option value="MX">Mexico</option>
<option value="FM">Micronesia</option>
<option value="MD">Moldova</option>
<option value="MC">Monaco</option>
<option value="MN">Mongolia</option>

<option value="MS">Montserrat</option>
<option value="MA">Morocco</option>
<option value="MZ">Mozambique</option>
<option value="MM">Myanmar</option>
<option value="NA">Namibia</option>
<option value="NR">Nauru</option>
<option value="NP">Nepal</option>
<option value="NL">Netherlands</option>
<option value="AN">Netherlands Antilles</option>
<option value="NC">New Caledonia</option>
<option value="NZ">New Zealand</option>
<option value="NI">Nicaragua</option>
<option value="NE">Niger</option>
<option value="NG">Nigeria</option>
<option value="NU">Niue</option>
<option value="NF">Norfolk Island</option>
<option value="MP">Northern Mariana Islands</option>
<option value="NO">Norway</option>
<option value="OM">Oman</option>
<option value="PK">Pakistan</option>
<option value="PW">Palau</option>
<option value="PA">Panama</option>
<option value="PG">Papua New Guinea</option>
<option value="PY">Paraguay</option>
<option value="PE">Peru</option>
<option value="PH">Philippines</option>
<option value="PN">Pitcairn</option>
<option value="PL">Poland</option>
<option value="PT">Portugal</option>
<option value="PR">Puerto Rico</option>
<option value="QA">Qatar</option>
<option value="RE">Reunion</option>
<option value="RO">Romania</option>
<option value="RU">Russian Federation</option>
<option value="RW">Rwanda</option>
<option value="KN">Saint Kitts And Nevis</option>
<option value="LC">Saint Lucia</option>
<option value="VC">Saint Vincent And The Grenadines</option>
<option value="WS">Samoa</option>
<option value="SM">San Marino</option>
<option value="ST">Sao Tome And Principe</option>
<option value="SA">Saudi Arabia</option>
<option value="SN">Senegal</option>
<option value="SC">Seychelles</option>
<option value="SL">Sierra Leone</option>
<option value="SG">Singapore</option>
<option value="SK">Slovakia</option>
<option value="SI">Slovenia</option>
<option value="SB">Solomon Islands</option>
<option value="SO">Somalia</option>
<option value="ZA">South Africa</option>
<option value="GS">South Georgia & South Sandwich Islands</option>
<option value="ES">Spain</option>

```
<option value="LK">Sri Lanka</option>
<option value="SH">St Helena</option>
<option value="PM">St Pierre and Miquelon</option>
<option value="SD">Sudan</option>
<option value="SR">Suriname</option>
<option value="SJ">Svalbard And Jan Mayen Islands</option>
<option value="SZ">Swaziland</option>
<option value="SE">Sweden</option>
<option value="CH">Switzerland</option>
<option value="SY">Syrian Arab Republic</option>
<option value="TW">Taiwan</option>
<option value="TJ">Tajikistan</option>
<option value="TZ">Tanzania</option>
<option value="TH">Thailand</option>
<option value="TG">Togo</option>
<option value="TK">Tokelau</option>
<option value="TO">Tonga</option>
<option value="TT">Trinidad And Tobago</option>
<option value="TN">Tunisia</option>
<option value="TR">Turkey</option>
<option value="TM">Turkmenistan</option>
<option value="TC">Turks And Caicos Islands</option>
<option value="TV">Tuvalu</option>
<option value="UG">Uganda</option>
<option value="UA">Ukraine</option>
<option value="AE">United Arab Emirates</option>
<option value="GB">United Kingdom/Great Britain</option>
<option value="US" selected="1">United States</option>
<option value="UM">United States Minor Outlying Islands</option>
<option value="UY">Uruguay</option>
<option value="UZ">Uzbekistan</option>
<option value="VU">Vanuatu</option>
<option value="VA">Vatican City State</option>
<option value="VE">Venezuela</option>
<option value="VN">Viet Nam</option>
<option value="VG">Virgin Islands (British)</option>
<option value="VI">Virgin Islands (U.S.)</option>
<option value="WF">Wallis And Futuna Islands</option>
<option value="EH">Western Sahara</option>
<option value="YE">Yemen</option>
<option value="ZR">Zaire</option>
<option value="ZM">Zambia</option>
<option value="ZW">Zimbabwe</option>
<option value="ZZ">Other-Not Shown</option>
</select>
```


BYPASSING LINKPOINT'S PAYMENT FORM

BYPASSING THE PAYMENT FORM

If you have a secure Web server available to you, and the knowledge and the means to securely collect the customer's payment information yourself, you may choose to bypass the LinkPoint secure payment form altogether, or choose to have it collect only limited information. Bypassing the payment form allows you to keep the merchant on your Web site throughout the order process. Do **NOT** attempt to implement this option if you are unsure about the methods for collecting secure information or if you do not have a secure Web server available to you; doing so could compromise your customer's payment data and greatly harm your business.

You bypass the payment form by including all the required fields in your order form. No data will be collected by the gateway if you post all the required fields.

- Sample HTML for posting cardnumber, expmonth and expyear to LinkPoint Basic. In this case, no data is collected by LinkPoint Basic—it simply processes the transaction data posted to it. For example:

```
<input type="hidden" name="cardnumber" value="4111111111111111">  
<input type="hidden" name="expmonth" value="01">  
<input type="hidden" name="expyear" value="03">  
<input type="hidden" name="storename" value="123456">  
<input type="hidden" name="chargetotal" value="99.99">  
<input type="submit" value="Submit">
```

When you post all the required fields, you do not have to select a payment mode or use the **mode** data field.

VIRTUALCHECK USERS: If you choose to bypass the LinkPoint Basic payment form, there are specific requirements you must meet. There are specific rules that apply when using the Internet to initiate a debit to a consumer's bank account that the merchant must follow.

In all cases, the merchant must provide the customer with a receipt detailing the transaction. If the merchant has not disabled the automated e-mail receipts, the customer will automatically receive an e-mail receipt that contains all required information. If the merchant chooses not to use this receipt, the merchant must take steps to provide a receipt (printed, faxed, or e-mailed) to the customer prior to the check settlement date.

The rules for authorization differ depending on whether the transaction is e-commerce, retail, mail order, or telephone order.

E-commerce Transactions

When processing e-commerce check transactions, the merchant must obtain electronic authorization from the consumer to debit the account. Before the merchant Web site or system submits the payment for processing, it must present the customer with an authorization form where consent language is displayed, along with an **Authorize** button and a **Cancel** button. The **Authorize** button continues with the transaction—the **Cancel** button may present the customer with other payment options, but it cannot continue to process the check transaction.

BYPASSING LINKPOINT'S PAYMENT FORM

The authorization form must include:

1. The merchant's DBA name
2. The amount of the transaction
3. The date
4. Consent language
5. An **Authorize** button and a **Cancel** button

Sample Authorization Form (E-commerce)

Date

By clicking on the **Authorize** button below, I authorize **[merchant name]** to initiate an electronic debit to my bank account in the amount of **[order total]**.

This authorization is to remain in full force and effect unless I provide written notification to **[merchant name]** within an appropriate timeframe as to allow **[merchant name]** to act on it.

If you wish to cancel this transaction, click the **Cancel** button.

Retail and Mail Order Transactions

When the transaction is either a retail (face to face) order or a mail order transaction, the merchant is required to obtain **written** authorization from the consumer to debit the account. The merchant must save the written records for two years from the date of the authorization in case of a later dispute.

The authorization must include:

1. The merchant's DBA name
2. The amount of the transaction
3. The date
4. Consent language
5. The consumer's name
6. A line for the consumer to sign

In the case of a mail order transaction, the merchant may fax or e-mail the authorization form to the customer, if needed.

BYPASSING LINKPOINT'S PAYMENT FORM

Sample Authorization Form (retail or mail order)

<p>Date</p> <p>I authorize [merchant name] to initiate an electronic debit to my bank account in the amount of [order total] .</p> <p>This authorization is to remain in full force and effect unless I provide written notification to [merchant name] within an appropriate timeframe as to allow [merchant name] to act on it.</p> <p>_____</p> <p>Print name</p> <p>_____</p> <p>Signature</p>

Telephone Order Transactions

Requirements for a telephone order include the same information and consent language—the difference is that the merchant has the option to tape record the customer's authorization and retain the recording as proof of authorization.

If the merchant is **not** recording the conversation, the merchant must send written notification to the consumer confirming the verbal authorization prior to settlement. The notification must include the following information. E-mail or fax notification will suffice.

BYPASSING LINKPOINT'S PAYMENT FORM

Sample Authorization Form (telephone order)

Date

Dear **[full customer name]**,

This notice is to confirm your verbal authorization given on **[date of verbal authorization]** for **[merchant name]** to initiate an electronic debit to your bank account in the amount of **[order total]**.

This authorization will remain in full force and effect unless you provide written notification to **[merchant name]** within an appropriate timeframe as to allow **[merchant name]** to act on it.

Sincerely,

Merchant DBA

VIRTUALCHECK REFERENCE

VIRTUALCHECK REFERENCE

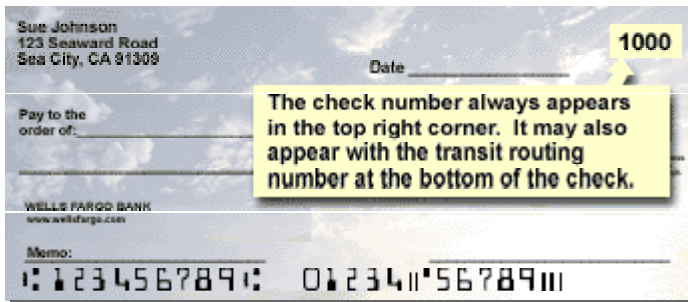
If you are planning on bypassing the payment form for VirtualCheck transactions, you will need to know some information on the appropriate data to send. We have listed here some vital information about the VirtualCheck transaction data fields: If you are going to attempt to use these VirtualCheck data fields on your order form, we suggest you provide a visual aid similar to the figures shown below to help your customers fill out the form properly.

For VirtualCheck transactions where the payment information is collected on the LinkPoint Gateway, you do not need to use any of these data fields.

checknum

The check number is a unique number for each customer check, always found in the top right-hand corner of the check. (See figure below.) Use the data field **checknum** to post this information as in the following sample HTML.

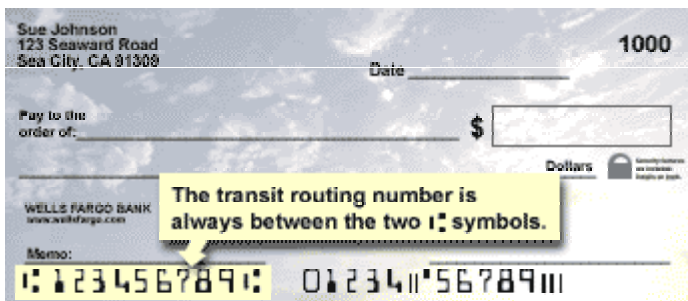
```
<input type="text" name="checknum">
```



route

The transit routing number is a 9-digit number found on the check as shown in the figure below. It may be in a different location on your customer's check, but it is always located between the two symbols. To send this data to the Gateway, you post the data field: **route**. Sample HTML is shown below.

```
<input type="text" name="route">
```



VIRTUALCHECK REFERENCE

accountnum

The account number is also included at the bottom of the check, either before or after the transit routing number. The check number may also be included in the set of numbers. Do not include the check number in the account number.

```
<input type="text" name="accountnum">
```

You must also post the following fields for VirtualCheck transactions if you are bypassing the payment form (and meet the requirements spelled out in the previous section of this document):

- bname
- baddr1
- bstate
- bzip
- phone

- bankname
- bankstate
- dl
- dlstate

If the transaction is immediately declined because of the consumer's credit, a response will be posted back to the merchant server in the field **r_error**. This field will contain a message that **MUST** be displayed to the consumer. The message contains the following text:

We are sorry that we cannot accept your check at this time. Our decision is based, in whole or in part, on information provided to us by TeleCheck. We encourage you to call TeleCheck at 1-877-678-5898 or write TeleCheck Customer Care at P.O. Box 4513, Houston, TX 77210-4513. Please provide TeleCheck your driver's license number and the state where it was issued, and the complete banking numbers printed on the bottom of your check. Under the Fair Credit Reporting Act, you have the right to a free copy of your information held in TeleCheck's files within 60 days from today. You may also dispute the accuracy or completeness of any information in TeleCheck's consumer report. TeleCheck did not make the adverse decision to not accept your check and is unable to explain why this decision was made.