Version V5.3

Bill Me Later, Inc

[www.BILLMELATER.COM](http://www.billmelater.com)

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BILL ME LATER®   
CERTIFICATION GUIDE



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# Overview

The purpose of this document is to certify that all of the development objectives have been successfully completed and tested. The document is divided up into three parts: Web Store Messaging Certification, Web Store Functionality Testing and Transaction Certification. All sections must be completed and verified by Bill Me Later prior to launch.

If at anytime you have questions or concerns regarding this document, please contact your project manager.

# Certification Preparations

Prior to starting certification, it is strongly recommended to make sure you can execute each of the test scenarios below. Please make sure all of the scenarios, which apply to your launch, are tested successfully before certification.

|  |
| --- |
| **Required Transactions** |
| **New Customer to Merchant** - Send Customer Type Flag of “New” |
| **Existing Customer to Merchant** - Send Customer Type flag of “Existing” (merchant account older than 30 days, at least one purchase in the last 2 years) |
| **Customer Registration Date** - Date the login was created on your site or current date if new |
| **Address**  - Always pass both the billing and shipping address |
| **Name** – Always pass both the billing and shipping name |
| **Phone** - Can pass more than one phone number if they are provided and each is a minimum of 10 digits in length |
| **Email Address** - Passed for all transactions, verify that there is an @ and a ‘.’ in the email structure |
| **Terms & Conditions Code** – The correct code is passed (32110 web or 12110 call center) |
| **IP Address**  - Customer IP address passed for all web transactions and NOT passed for call center transactions |
| **Delivery Type** - Passed correctly (physical & digital) |
| **Channel Indicator** - The correct value is passed. (Values to pass depend on processor API) |
| **Merchant Order Number** – Passed for all transactions (Alert BML if true order number is not generated until an approval occurs) |
| **Authorization Amount** - Full transaction amount including shipping is passed |
| **Shipping costs**  - Broken out and passed |
| **Item Category Code** – The correct codes are passed (codes supplied by BML) |
| **Multiple items in cart** – Pass the Item Category Codes of the most expensive item or group of items. If a gift card is purchased, always pass that ICC (4700). |
| **Recognize approval and declined codes** |
| **Required Transactions – if applicable** |
| **Digital gift card** – Correct Item Category Code (4700) and delivery type (DIG) passed |
| **Physical gift card** – Correct Item Category Code (4700) and delivery type (PHY) passed |
| **Special Offers** – Authorization submitted under promotional division |
| **Special Offers** - Customer can opt out of promo financing and send as Core transaction |
| **Returning Bill Me Later customer** – Pass Bill Me Later account # instead of DOB & SSN for web transactions, always pass DOB & SSN for call center transactions |
| **Multiple Bill Me Later Products** - If offering more than one Bill Me Later product, store the unique account numbers and pass the correct one based on the transaction type |
| **Multiple ship to addresses** – Pass the ship to address of the most expensive shipment |
| **Expired Authorization** - Re-authorize after 30 days |
| **Order Modifications** - Can process an add on or modification authorization. Example: How would you update the shipping on an order from ground to overnight? |
| **Standalone Authorization** – Process a transaction without shipping merchandise. Ex. – add sales tax to an order. |
| **International Purchase** - If billing or shipping address is outside US, Bill Me Later is not offered as payment choice |
| **Standalone Refund** – Must be able to issue refunds for any transactions, even if they exceed the values set by your gateway. |

Even though Bill Me Later will not be able to see your settlement information until production testing, merchants should still make sure they are able to conduct the following scenarios:

|  |
| --- |
| **Settlements** |
| **Standard Settlement (charge)** |
| **Standard Refund (credit)** |
| **Partial Settlements** |
| **Partial Refund** |
| **Standalone Settlements – Settlements conducted outside of the fulfillment system.** |
| **Standalone Refunds – Refunds conducted outside of the fulfillment system.** |

# Transaction Certification Test Scenarios

Congratulations on completing the development work of incorporating Bill Me Later as new payment option for your customers. You are now ready to begin submitting test transactions that the Bill Me Later project team will be able to review. These transactions will be submitted to a Bill Me Later **test region** and CAN NOT BE SETTLED. This script is for authorization testing only.

The following pages contain test cases for both your web store and call center. The test scenarios are designed to verify all of the authorization transactions found in Certification Preparation section of this document.

If you have any questions on any of these scenarios, please contact your project manager before submitting your test transactions. Because you will be using a test environment, you are not limited to a specific number of test transactions. You can reuse these test cases multiple times.

The next page contains the test accounts you will need to use for certification. The first table contains valid user accounts; the second table contains accounts to use when generating declines in the Bill Me Later system. Each test scenario specifies which test accounts to use for that particular scenario. When you send back your completed forms, please include the **transaction amount, shipping costs and order number** from your system so we can easily verify each transaction.

## Test IDs for approved transactions

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **#** | **BILLING FIRST NAME** | **BILLING LAST NAME** | **BILLING ADDRESS LINE 1** | **BILLING ADDRESS LINE 2** | **BILLING CITY** | **BILLING STATE** | **BILLING ZIP** | **Phone #** | **PRIMARY EMAIL**  **ADDRESS** | **DOB** | **SSN** |
| 1 | BARBARA | MERCHANTC | 2306 YORK ROAD |  | TIMONIUM | MD | 21093 | 4439211900 | BARBARA@MERCHANT.COM | 02-AUG-1971 | 4002 |
| 2 | CHRIS | TESTERMAN | 9690 DEERECO ROAD | SUITE 705 | TIMONIUM | MD | 21093 | 4439211900 | [CHRIS@MERCHANT.COM](mailto:CHRIS@MERCHANT.COM) | 04-JUL-1976 | 9632 |
| 3 | ANDY | MERCHANTTEST | PO BOX 186 |  | TIMONIUM | MD | 21094 | 4439211900 | [ANDY@MERCHANT.COM](mailto:ANDY@MERCHANT.COM) | 25-DEC-1980 | 7412 |
| 4 | DR. MARTIN | LAUNCHBML | 7721 BAGLEY AVE |  | BALTIMORE | MD | 21234 | 4439211900 | [MARTIN@MERCHANT.COM](mailto:MARTIN@MERCHANT.COM) | 01-JAN-1985 | 7854 |

## Test IDs for declined transactions

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **#** | **First Name** | **Last Name** | **Address Line 1** | **Address Line 2** | **City** | **ST** | **ZIP** | **Phone #** | **Primary E-mail Address** | **DOB** | **SSN** |
| 1 | SAMUEL | DECLINE III | 1711 N. CHARLES ST |  | BALTIMORE | MD | 21201 | 4439219229 | [SAMUEL@MERCHANT.COM](mailto:SAMUEL@MERCHANT.COM) | 12/25/1955 | 6541 |
| 2 | CALLCENTER | DECLINED III | 333 WEST CAMDEN ST |  | BALTIMORE | MD | 21201 | 4439211221 | [CALL@MERCHANT.COM](mailto:CALL@MERCHANT.COM) | 8/6/1975 | 6532 |
| 3 | TIM | LIMIT | 873 LONG DRIVE |  | ABERDEEN | MD | 21001 | 4436639119 | [TIML@MERCHANT.COM](mailto:TIML@MERCHANT.COM) | 1/1/1972 | 0002 |
| 4 | WILSON | DECLINE | 1600 PENNSYLVANIA AVE NW |  | WASHINGTON | DC | 20500 | 4439219854 | [WILSOND@MERCHANT.COM](mailto:WILSOND@MERCHANT.COM) | 12/25/1965 | 9874 |

## Test Scenarios for the Web Store

During testing, make sure that each of your ITEM CATEGORY CODES is passed at least once to verify each ITEM CATEGORY CODE is setup properly in your systems.

**REMINDER – THE CUSTOMER’S UNIQUE IP ADDRESS SHOULD BE PASSED ON ALL WEB TRANSACTIONS!!**

**Channel Indicator should be set to WEB transactions**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Required Web Store Scenarios** | **Billing Acct** | **Shipping Acct** | **Order Num** | **Transaction Total** | **Shipping Cost** |
| **Scenario 1 – New customer approval** |  |  |  |  |  |
| 1. Customer is new to merchant. 2. Same Bill To and Ship To address. 3. Multiple items in shopping cart. (pass ICC of most expensive item) 4. If you system allows it, please enter in both a work and home phone number to verify both fields are passed to BML | #1 | #1 |  |  |  |
| **Scenario 2 -- Existing customer approval – Customer Type Flag set to ‘Existing’ & Reg. Date > 30 days** |  |  |  |  |  |
| 1. Returning customer with merchant and Bill Me Later. 2. Different Bill To and Ship To address. 3. Single item in shopping cart 4. Use account number from Scenario 1 | #1 | Address from account #2 |  |  |  |
| **Scenario 3 – New customer approval** |  |  |  |  |  |
| 1. Customer is new to merchant. 2. Different Bill To and Ship To names. 3. Single item in shopping cart. 4. Standard shipping. | #2 | Name from account #3 |  |  |  |
| **Scenario 4 – Customer decline** |  |  |  |  |  |
| 1. Customer is declined. (Duplicate App) | Decline #1 | Decline #1 |  |  |  |
| **Scenario 5– Customer decline** |  |  |  |  |  |
| 1. Customer is declined (Over their limit) 2. Please make the order value **greater than $50** | Decline #3 | Decline #3 |  |  |  |
| **Scenario 6– Customer decline** |  |  |  |  |  |
| 1. Customer is declined (Credit decline) | Decline #4 | Decline #4 |  |  |  |
| **Scenario 7 – Standalone authorization / Exception Processing** |  |  |  |  |  |
| 1. Authorization order is placed outside of regular order processing system. For this type of transaction the order would not generate the shipment of merchandise. 2. Example: 2 items are shipping but customer only billed for 1. 3. Order @ $25 in value 4. *BML CANNOT post charges on behalf of the merchant!* | #4 | #4 |  |  |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Required Web Store Scenarios**  **If applicable to merchant business** | **Billing Account** | **Shipping Account** | **Order Num** | **Transaction Total** | **Shipping Cost** |
| **Scenario 8 – Purchase Digital Gift Card** |  |  |  |  |  |
| 1. Customer is new to merchant. 2. Digital gift card is purchased (ICC of 4700 should be passed) 3. Add another item to cart. | #3 | #3 |  |  |  |
| **Scenario 9 – Test financing / special offers** |  |  |  |  |  |
| 1. Customer order qualifies for promotional financing. 2. Customer places order using promo financing. | #1 | #1 |  |  |  |
| **Scenario 10 – Customer does not want financing / special offer, chooses core product** |  |  |  |  |  |
| 1. Customer order is over the minimum size for financing. 2. Customer un-checks financing check box 3. Send in standard product merchantID | #2 | #2 |  |  |  |
| **Scenario 11 – Re-auth** |  |  |  |  |  |
| 1. Customer from Scenario 1 wants to update the shipping address. 2. Send re-auth request. 3. Same order # as Scenario #1. | #1 | #3 |  |  |  |
| **Scenario 12 – Digital Delivery** |  |  |  |  |  |
| 1. Order digital goods other than a gift card (mp3, software download etc.) 2. Pass Digital Delivery type | #3 | #3 |  |  |  |
| **Scenario 13 – please contact Bill Me Later before implementing** |  |  |  |  |  |
| 1. Customer is both a Bill Me Later and BMLB user. 2. They want to use their BMLB account to make a purchase | Contact project manager for test account | Contact project manager for test account |  |  |  |
| **Scenario 14 – Multiple Shipping addresses** |  |  |  |  |  |
| 1. New customer requests multiple ship to addresses. | #1 | Addresses #2,#3 |  |  |  |
| **Scenario 15 – Purchase Physical Gift Card** |  |  |  |  |  |
| 1. Existing customer 2. A physical gift card and one other item are in shopping cart. (ICC of 4700 should be passed) | #1 | #1 |  |  |  |
| **Scenario 16 – Order on the web, ship to the store** |  |  |  |  |  |
| 1. Customer places order on the web, items ship to the store closest to zip code 21093 2. Shipping address should be the store address 3. Shipping name should be the person picking up the item 4. Delivery Type should be CNC | #1 | #1 |  |  |  |

## Test Scenarios for Call Center

**REMINDER – NO IP ADDRESS SHOULD BE PASSED ON A CALL CENTER TRANSACTION!!**

**Channel Indicator should be set for Call Center transactions**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Required Call Center Scenarios** | **Billing Account** | **Shipping Account** | **Order Num** | **Transaction Total** | **Shipping Cost** |
| **Scenario 17 – New Customer approval** |  |  |  |  |  |
| 1. Customer is new to merchant. 2. Same Bill To and Ship To address. 3. Multiple items in shopping cart. (ICC of most expensive item should be passed) | #4 | #4 |  |  |  |
| **Scenario 18 – Existing Customer approval – Customer Type Flag set to ‘Existing’ & Reg. Date > 30 days** |  |  |  |  |  |
| 1. Returning customer with merchant and Bill Me Later. 2. Different Bill To and Ship To address. | #3 | Address from account #2 |  |  |  |
| **Scenario 19 – Standalone Authorization / Exception Processing** |  |  |  |  |  |
| 1. Authorization order is placed outside of regular order processing system. For this type of transaction the order would not generate the shipment of merchandise. 2. Example: Adding sales tax to an Internet order if it was not included. 3. Order @ $25 in value 4. *BML CANNOT post charges on behalf of the merchant!* | #2 | #2 |  |  |  |
| **Scenario 20 – Call center Decline** |  |  |  |  |  |
| 1. Customer is declined. | Decline #2 | Decline #2 |  |  |  |
| **Scenario 21 – Add on to order** |  |  |  |  |  |
| 1. Add item to existing order from Scenario 16. 2. Pass same order # as Scenario 16 | #4 | #4 |  |  |  |
| **Scenario 22 – Opt out of financing / special offers** |  |  |  |  |  |
| 1. New customer order is over the minimum size for promotional financing. 2. Customer opts out of using promo financing. | #3 | #3 |  |  |  |
| **Scenario 23 – Test financing / special offers** |  |  |  |  |  |
| 1. Customer order is over the minimum size for promotional financing. 2. Customer places order using promo financing. (If you are offering more than one type of promotional financing, please repeat this scenario with each type of financing) | #1 | #1 |  |  |  |

## Test Scenarios for Pre-Approval

Unique test accounts for Pre-Approval will be provided by your project manager at the time of certification.

|  |  |  |
| --- | --- | --- |
| **Required Pre-Approval Scenarios** | **Billing Account** | **Shipping Account** |
| **Scenario 24 – Customer Approved** |  |  |
| Pre-Approval returns an approval Response Code = ‘000’  Tracking call should show Offer Made and Offer Accepted | PA #1 | PA #1 |
| **Scenario 25 – Customer Declined** |  |  |
| Pre-Approval returns a decline Response Code = ‘100’  No tracking call should be sent for declined preapprovals | Use Certification Account #1 | Use Certification Account #1 |
| **Scenario 26 – Customer Abandons Call** |  |  |
| Pre-Approval returns an approval response code = ‘000’  Tracking call should show Offer Made and Status set to Abandon | PA #2 | PA #2 |
| **Scenario 27 – Customer Approved, but declines Bill Me Later** |  |  |
| Pre-Approval returns an approval response code = ‘000’  Tracking call should show Offer Made and Status set to No | PA #3 | PA #3 |
| **Scenario 28 – Customer not offered Bill Me Later** |  |  |
| Pre-Approval returns an approval response code = ‘000’  Tracking call should show Offer set to No, Status set to No | PA #4 | PA #4 |

# Web Store Functionality Testing

**Customer Validations**

The checklist below will assist you in the testing of your upfront data edits. Existing upfront edits may prevent you from executing some of these tests. This will be used as a final signoff list prior to moving into Production Testing.

|  |  |
| --- | --- |
| **Scenario** | **Meets** |
| **Customer Name Customer should enter a complete first and last name.**  **Validations should be implemented for the following scenarios:** |  |
| Only a first name is entered |  |
| Only a last name is entered |  |
| First name contains only one character |  |
| Last name contains only one character |  |
| First name is “Mrs.” |  |
| Last name is “PhD” |  |
| Last name is “LLC” |  |
| Customer enters a first name of “Jack and Jill” |  |
| **Customer Name Special characters are not allowed with the exception of a dash (-)**  **in either the first or last name and a period (.) or apostrophe (‘) in the last name.**  **Validations should be implemented for the following scenarios:** |  |
| First name that contains the character (@) |  |
| Last name that contains the character (- ) |  |
| **Address: A complete billing address is required including number and street name.**  **Validations should be implemented on the following scenarios:** |  |
| Address line 1 contains only a numeric value and no street name |  |
| Address contains only a street name and no number |  |
| **Phone Number: A valid phone number is required. Validations should be**  **implemented for the following scenarios:** |  |
| Phone number is left blank |  |
| Phone number is at least 10 digits – **THIS IS REQUIRED TO LAUNCH BML** |  |
| Phone number has an exchange of 555 |  |
| Phone number starts with 1 |  |
| Phone number has seven identical numbers |  |
| Toll free phone numbers are not allowed (877, 888, 800) |  |
| Phone number contains an invalid area code (before 201 or above 990) |  |
| **E-Mail Validation implemented to insure that email address contains an @ symbol –**  **THIS IS REQUIRED TO LAUNCH BML** |  |

**Browser Compatibility**

Please verify the checkout process works from home page to BML application page with each of the following browsers:

1. IE v7 & v8
2. Firefox

Safari

# Web Store Messaging

To confirm that all messaging has been fully incorporated into a merchant web store, merchants are required to provide access to the site in one of three ways:

1. **Provide access to your test environment**. – This allows the Bill Me Later team to review the site and the functionality prior to launch
2. **Setup a conference call using WebEx**. – Using the desktop sharing feature of a tool like WebEx allows Bill Me Later to review the site’s functionality

# Call Center/Training

Merchants will also confirm that their call center agents have all been trained on how to legally offer Bill Me Later in addition to the working functionality of their order entry system.

|  |  |
| --- | --- |
| **Scenario** | **Meets** |
| The order entry system used by call center agents always asks for DOB and SSN for all orders |  |
| All agents have the required scripting for offering Bill Me Later |  |
| All agents have been trained on how to legally offer Bill Me Later |  |
| **Notes** |  |
| **Click here to provide additional information on any validations not performed** |  |

# Production Tests

After completing the transactional certification scenarios in the test environment, a few authorizations will be submitted to the production environment.

1. **One authorization for each merchant ID must be submitted** – This allows Bill Me Later to confirm that each merchant ID is setup correctly at BML and at the processor
2. **Each authorization must be settled** – This will confirm funds flow successfully and allows your accounting team to verify BML shows up in the daily reports properly.
3. **The promotional transactions must be fully refunded** – This will confirm that your system is correctly configured to issue refunds and that the refunds post to the correct merchant ID.
4. **The CORE transaction will be partially refunded** – This will confirm that your system can handle a partial refund.