



User Guide

MerchantE Hosted Payments

A step-by-step guide for using Hosted Payments to accept customer payments.





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Key Contacts

Information/Assistance	Contact Info
After you have set up Hosted Payments, if you have questions about payments, authorization, declines, settlement and chargebacks, contact MerchantE Customer Care.	help@MerchantE.com
If you have questions during set-up of MerchantE for Hosted Payments or learning how to use it, contact your MerchantE sales representative.	Your MerchantE Sales Representative
Questions about how to setup and use any of the MerchantE services.	MerchantE User Guide Library

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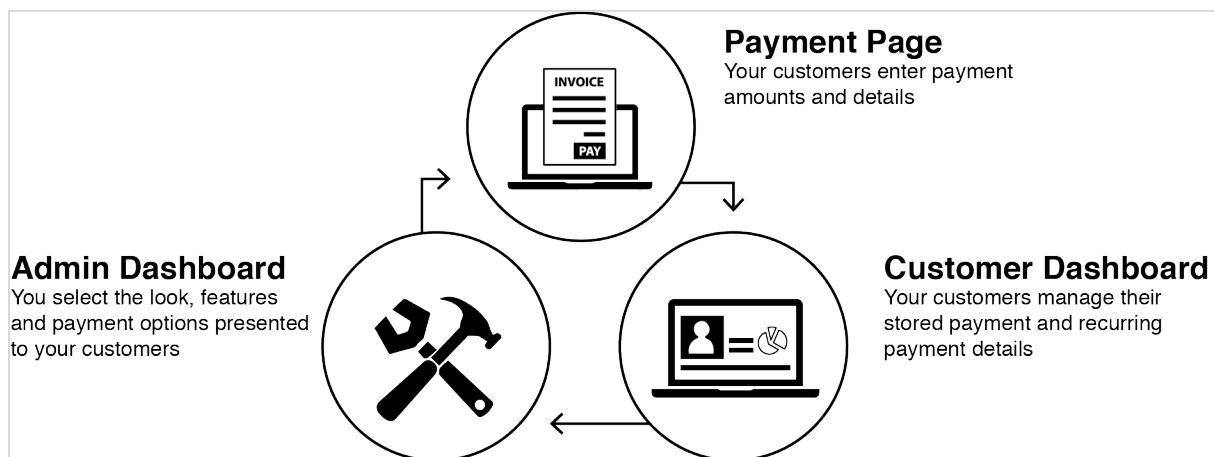
Introduction

MerchantE (ME) Hosted Payments is an easy way to add Automated Clearing House (ACH) and card payment acceptance to any e-commerce website. It uses simple HTML to seamlessly redirect cardholders to ME's secure payment server. Once on our secure payment page, the cardholder enters their payment details and is returned to the merchant's website after the payment is submitted and confirmed.

The service is simple to deploy and easy to maintain. This step-by-step user guide will provide the information you need to set up and use Hosted Payments.

The Hosted Payments service has three main components:

- Admin Dashboard
- Payment Page
- Customer Dashboard



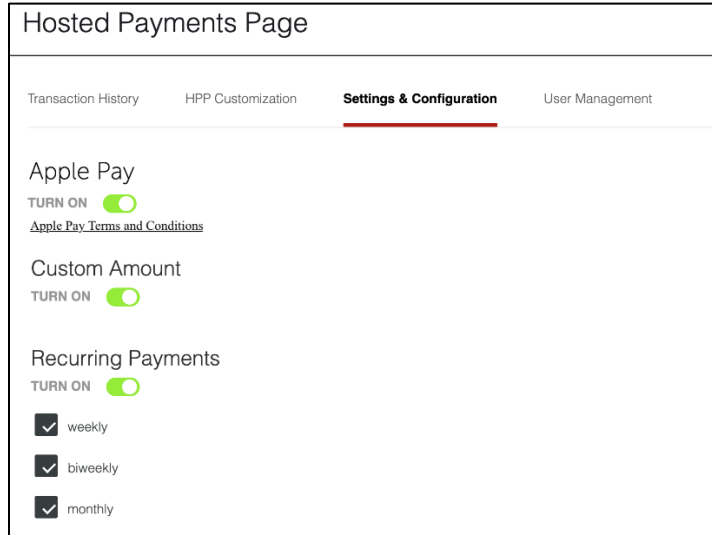
Admin Dashboard

The **Admin Dashboard** enables you to configure payment options, customize the payment page, view transaction history, and handle minor exception processing such as issuing refunds, unlocking accounts, and more. You can access the merchant dashboard by visiting here:

<https://hostedpayments.merchante.com/hpp/admin/sign-in>

Settings and Configurations

The **Setting and Configuration** tab allows you to set up payment options and manage the URLs needed to make your payment page fully functional.

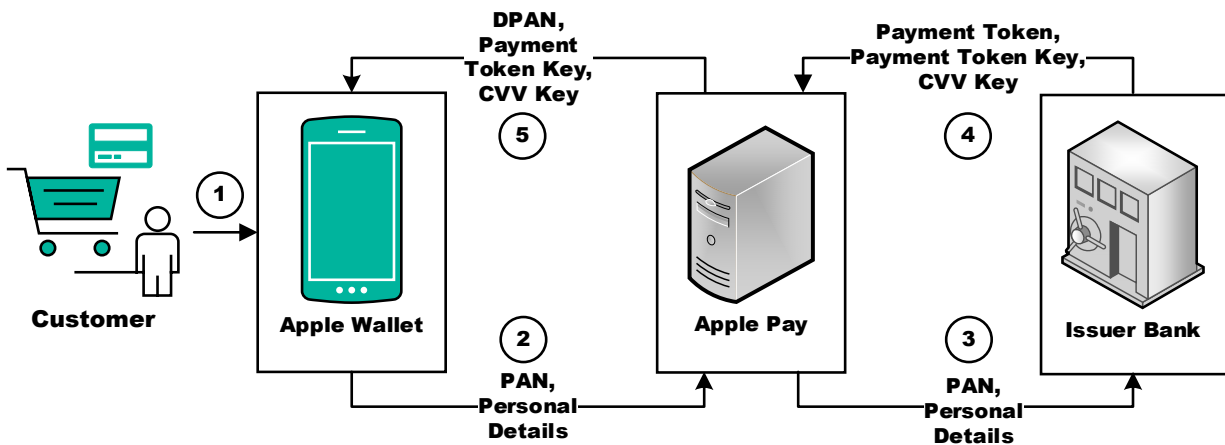


Apple Pay

The Apple Pay integration for MerchantE uses the Hosted Payment Page to send transactions to the MerchantE Payment Gateway. When a customer makes a purchase on your website, they are redirected to a payment page hosted by MerchantE for payment processing. This page includes standard payment options but also supports the option to pay using Apple Pay. MerchantE meets all the security requirements for using Apple Pay and handles the required certificates and domain registrations.

Adding a Payment Card to Apple Wallet

When a customer creates an Apple Wallet account, payment methods must be added to wallet to make purchases. The diagram below shows the process which enables a payment method in Apple Wallet.



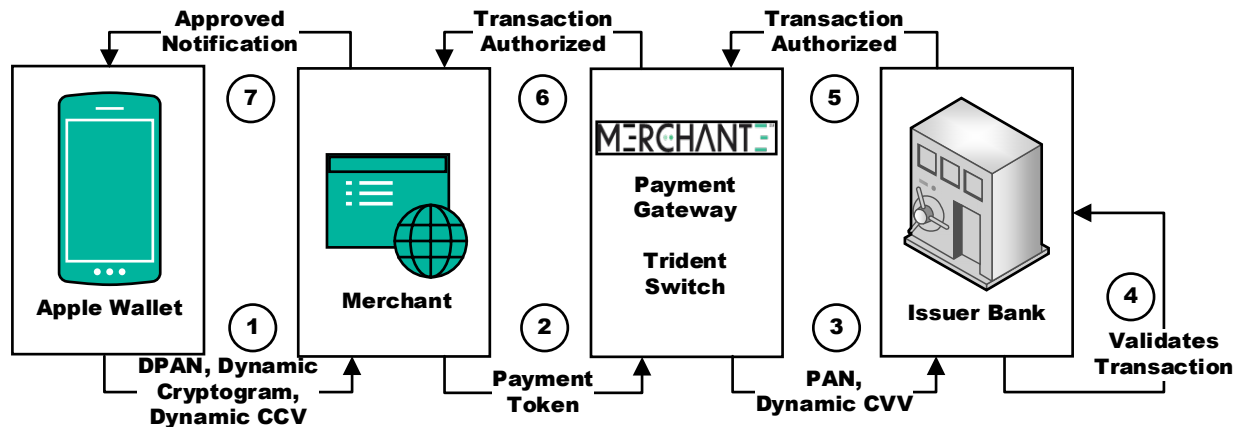
1. Customer adds a payment card to Apple Wallet.
2. Apple Wallet adds the primary account number (PAN) and personal details to the Apple Pay server.
3. Apple Pay registers the PAN and person details with the Issuer Bank.



4. The Issuer Bank generates the Payment Token, Payment Token Key, and CVV Key and sends it to Apple Pay.
5. Apple Pay generates the DPAN and provides the Payment Token Key, and CVV Key to Apple Wallet.

Making a Purchase using Apple Pay

Once payment methods have been added to Apple Pay, the method can be used to make purchases from Apple Pay compliant merchants. The diagram below shows the transaction processing when a purchase is made using Apple Pay.



1. Apple Wallet verifies the customer identity and sends the DPAN, Dynamic Cryptogram, and Dynamic CVV to the Merchant.
2. The Merchant provides the Payment Token to MerchantE.
3. MerchantE sends the PAN and Dynamic CVV to the Issuer Bank.
4. The Issuer Bank verifies the transaction.
5. The transaction verification is sent to MerchantE.
6. The Merchant receives the verification and completes the transaction.
7. Apple Wallet is notified of the approved transaction.

When a user purchases goods or services from your website and checks out, they are redirected to the MerchantE Hosted Payment Page (HPP). If PassKit (mobile) or Apple Pay JS (Safari) determines they are using a qualified device, the Apple Pay button will appear as one of the payment options.

Note: The Apple Pay button will only be displayed if using an approved Apple device or the Safari browser.



If the customer selects Apple Pay on the HPP as the payment method, they are immediately presented with the Payment Sheet. The Payment Sheet will present the customer with their stored payment options. This includes the card payment option and address.

Note: If no payment options are available, the customer will be directed to set up an Apple Pay account with stored payment options.

Once the customer has selected a payment option and authorizes the request using a linked device, the MerchantE HPP creates a payment request through PassKit or Apple Pay JS. If authorization succeeds, a payment object is generated. The payment object contains all the customer data and the payment token.

The payment token is then decrypted by the MerchantE Payment Gateway. The decrypted payment token contains:

- Device specific authorization number (DPAN)
- Payment amount
- One-time-use cryptogram

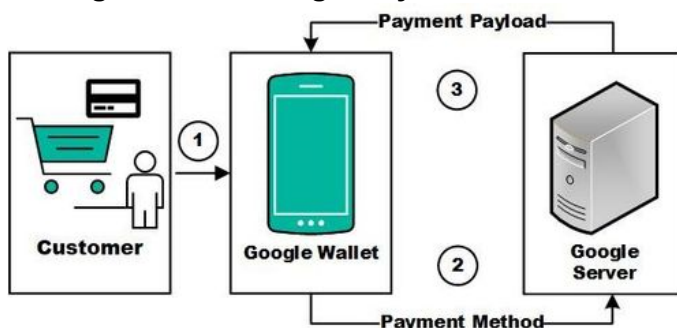
The contents of the decrypted payment token are then sent to the card issuer to complete the payment.

Google Pay

Google Wallet offers a simpler and more secure alternative to access all your essentials, such as payment cards, loyalty cards, concert tickets and more using your phone. The Google Pay API provides access to physical credit, debit, or prepaid cards that have been saved to Google. It allows you to accept payments in stores, apps, or on the web.

Note: The Android App for Google Pay is now called Google Wallet. Google Wallet can be used anywhere that accepts Google Pay.

Adding a Card to Google Pay

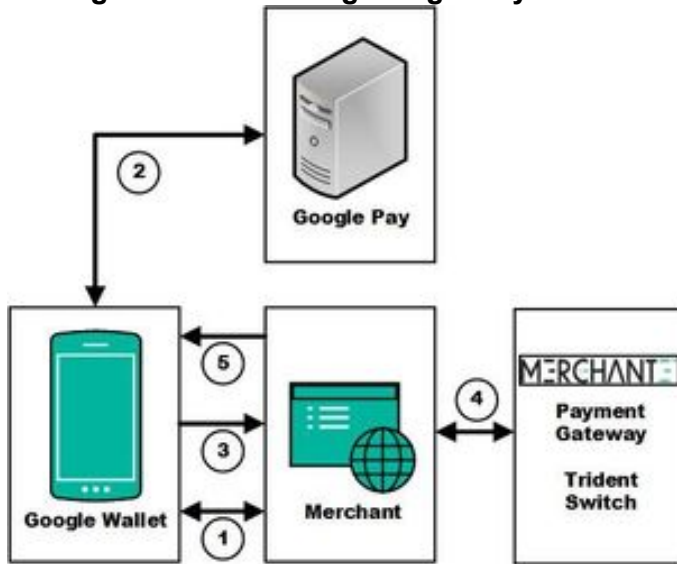


1. The customer creates a Google Wallet account and adds payment methods to the wallet.
2. The payment methods are stored in Google Servers. A list of payment methods is provided when the service is invoked.



- Google servers return payment payload when the payment method is used for a transaction. The payment payload is passed to MerchantE by the merchant for processing.

Making a Purchase using Google Pay



- A customer checks out on the Merchant website and uses Google Pay as payment.
- Google Pay is invoked and the available payment methods are provided. The encrypted payment payload and unencrypted details are provided.
- The encrypted payment payload and transaction details are sent to the Merchant.
- The payment payload is sent to MerchantE for decryption and processing. The transaction is executed and the results are sent to the Merchant.
- The Merchant sends the transaction receipt to the customer.

Surcharging

Surcharge

Surcharge Enabled

Surcharge Rate

Surcharge Tax Rate

Surcharge Notification Message

We impose a surcharge of 3% on the Transaction amount on Visa Credit Card products, which is not greater than our cost of acceptance. We do not surcharge Visa Debit cards.



A payment card surcharge, also known as a checkout fee, is an additional percentage-based fee that a merchant adds to a transaction when a credit card is used for payment. You can add surcharges to credit card payments to offset the cost of processing the transaction. Surcharges are only valid for credit card transactions and cannot be applied to debit cards, prepaid cards, or ACH transactions.

As of April 2023, the maximum surcharge rate is 3%. This rate must be set in the MerchantE Business Portal.

Initiating Surcharges:

- The card brand must be notified 30 days in advance of beginning the surcharge. Consult the surcharge rules for each card brand accepted. On the registration forms, it is important that you list:
 - “MerchantE” as the “Acquirer/Payment Service Provider”
 - “Brand” as the “Type of Surcharge.”
 - [Visa](#)
 - [Mastercard](#)
 - [Discover](#)
- Some states prohibit surcharging. Consult your legal counsel to ensure that you are in compliance with relevant state laws. The table shows states and US territories where surcharging is prohibited or prohibited but unenforceable due to pending litigation (October 2022).

Surcharge Prohibited	Pending Litigation
Connecticut (CT)	California (CA)
Massachusetts (MA)	Kansas (KS)
Puerto Rico (PR)	Maine (ME)
	New York (NY)
	Oklahoma (OK)
	Texas (TX)

Custom Amount

The **Custom Amount** setting controls whether the customer will be able to enter an amount for the transaction or if the amount will be populated and locked by the merchant.

- When this feature is enabled, the merchant is giving the customer the ability to enter their payment amount.
- When the feature is disabled, the merchant is specifying the payment amount.

Caution: When this feature is ON, the payment amount entered must be the total amount. Hosted Payments processes the exact amount entered in the field. It will not add shipping charges, taxes, or any other incremental fees.



Recurring Payments

The **Recurring Payment** setting enables you to offer your customers the option to set up recurring payments. When this feature is enabled, you can establish whether your customers can select their preferred frequency, or you can limit the frequency options to only one (or a limited section of frequencies). Select one or more of the boxes to enable: weekly, bi-weekly, and monthly.

Applying Custom Amount and Recurring Payments in Combination

With the combination of Custom Amount and Recurring Payments, you can structure your payments option to meet your business needs. The following table illustrates the various combinations between the two payment options:

	Payment Options		Outcome by Customer Type	
	Recurring Payment	Custom Amount	Guest	Account Holder
Scenario 1	ON	ON	Can make a one-time payment for any amount.	Can make a one-time payment for any amount OR set up a recurring payment for any amount.
Scenario 2	ON	OFF	Can make a one-time payment for the amount specified by the merchant.	Can make a one-time payment for amount specified by the merchant OR set up a recurring payment for the amount specified by the merchant.
Scenario 3	OFF	ON	Can make a one-time payment for any amount.	
Scenario 4	OFF	OFF	Can make a one-time payment for an amount specified by the merchant.	

Manage URLs

The **Manage URLs** section allows you to manage the various URLs needed to make your payment page fully functional.

Manage URLs

Payment Page URL ?

Redirect URL ?



Payment Page URL

The Payment Page URL will redirect your customer from your website to the Hosted Payment Page. Additional details on how to utilize this URL can be found in the [Hosted Payments Implementation](#) section.

Redirect URL

The Redirect URL is intended to redirect your customer back to your website. Upon successful checkout, your customer will have the option to be redirected to the URL specified in this field.

Caution: It is strongly recommended to specify this address so that customers can navigate back to your website upon completing checkout.

Advanced URLs Management

For most Hosted Payments integrations, the process stops after the customer submits their payment. However, there are some merchants who need additional information feed into their back-end systems. The settings in this section are optional and are intended for those who need advance integrations into the Hosted Payment Product. Additional details about how to utilize this section can be found in the [Hosted Payments Implementation](#) section.

Site Customization

The **HPP Customization** tab is the area where you can modify the look the of the Hosted Payments page that your customer sees to best reflect your brand. You can select a theme color, upload a logo, and add links to your company's Terms of Service and Policy.



Hosted Payments Page

Transaction History
HPP Customization
Settings & Configuration

Background Color

Company Logo

Upload Files...

Accepted formats include PNG or JPG.
265KB maximum size

Footer

Preview

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Terms of Service

<https://your-website.com/link-to-your-terms-and-conditions.html>

Provide a link to your terms of service.

Privacy Policy

<https://your-website.com/link-to-your-privacy-policy.html>

Provide a link to your privacy policy.

Theme Color

Publish Changes

Background Color

The background color dictates the color of the background on the checkout related screens. You can select a theme color by picking a color box or you can enter the hex code. The color box allows you to modify the color and the opacity of the background.

Company Logo

You can upload your logo by clicking on the Upload Logo Files button. Your image must be PNG, JPG, or GIF format. The file size cannot exceed 265KB.

Note: The actual image size is limited to 200 by 65 pixels. It is strongly recommended to have a company logo specified so that customers have the certainty they are still within your company's checkout system.

Footer

The footer will appear at the bottom of your payment page. It will display your company name and all rights reserved. Additionally, you can upload your Terms of Service Policy and your Privacy Policy to your payment page. When one or both links are provided, we add the links to the footer.



Theme Color

The theme color controls, links, transaction amount, buttons, and user icon of the payment page and the customer dashboard. You can select a theme color by picking a color box or you can enter the hex code.

Transaction History

On the **Transaction History** tab of the merchant dashboard, you can search for transaction(s), resend receipts, submit refunds or voids, and reset customer's accounts. When you click on the tab, the page will display a list of your most recent transactions.

Hosted Payments Page Sign Out

Transaction History MFP Customization Settings & Configuration User Management

Transaction History

Transaction ID: Start Date: End Date: Card/Account Number: Email Address: Search Clear

Customer Name	Email	Transaction ID	Payment Method	Date	Type	Result	Amount	Actions
Regin Peir	carl@my@gmail.com	42086cc19754a7c78383c31284271	visa 4258	03/13/2021	Refund	Void	\$1.00	...
Regin Peir	carl@my@gmail.com	4b1c386ac43314480314817845889	visa 4258	03/13/2021	Recurring	Approved	\$1.00	...
Regin Peir	carl@my@gmail.com	9208701104424cc4c9a97148919202	visa 4258	11/24/2020	Refund	Void	\$1.00	...
Regin Peir	carl@my@gmail.com	04c5c48127f4335815641988202156	visa 4258	11/24/2020	Recurring	Approved	\$1.00	...
UName PName	ab@.com	0a7a20039743304b4b4b4b4b4b4b4b4b	visa 4258	10/06/2020	Sale	Declined	\$800.00	...
UName PName	edw@100012620000000000@realcolor.com	4b17844c28164a2611017728495202	apple 4258	08/03/2020	Refund	Cash	\$1.00	...
UName PName	ab@.com	4b0482c2c024394c025017438a2bc422	visa 4258	07/02/2020	Refund	Void	\$5.00	...
UName PName	ab@.com	4b44858482c2c024394c025017438a2bc422	visa 4258	07/02/2020	Sale	Approved	\$5.00	...
UName PName	ab@.com	73188a2bc42217364b11438058ef4c4c	visa 4258	07/05/2020	Sale	Declined	\$30.00	...
UName PName	ab@.com	4b207898444027074a7a1844b47841	visa 4258	07/05/2020	Refund	Void	\$25.00	...
UName PName	ab@.com	4b45445614303a2c491229a1313284	visa 4258	07/05/2020	Sale	Approved	\$25.00	...
UName PName	ab@.com	104720813784c064c4c4c4c4c4c4c4c4c	visa 4258	07/05/2020	Refund	Void	\$20.00	...
UName PName	ab@.com	0843270ac383a4817301c53a4e427	visa 4258	07/05/2020	Sale	Approved	\$20.00	...

Each transaction is listed with:

- Customer Name
- Email Address
- Transaction ID
- Payment Method
- Date
- Result
- Transaction Amount
- **Actions** (a link to actions available)

You can sort any of these columns except for the email address. It is important to note here that sorting by Payment Method sorts by the entire card or account number, but the page only displays the last four digits for security purposes. When performing a search on this value, you should enter the last four digits of the card or account number. When you click on the Actions



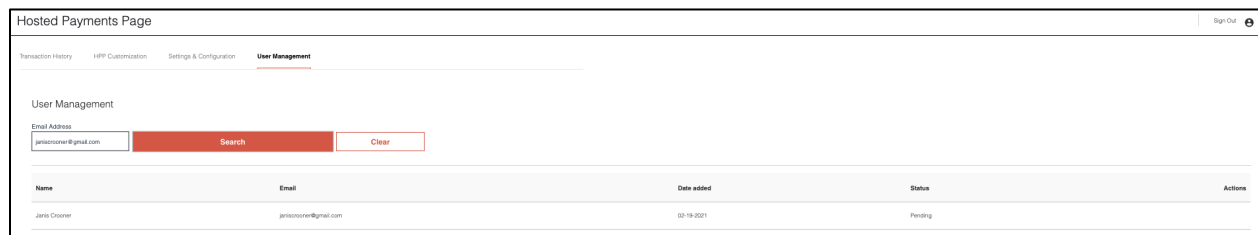
link, a drop-down menu will appear, displaying a range of actions you can select for that transaction:

Menu Option	Function
Resend Receipt	The receipt for the selected transaction will be sent to the email address entered during checkout.
Refund Payment	A refund for the selected transaction will be initiated.

User Management

On the User Management tab of the merchant dashboard, you can perform some basic troubleshooting on your users' accounts as well as see the activation status of users registered to your Hosted Payments page. Users can be in one of three states:

- **Active** – Customer has completed the registration for HPP.
- **Pending** – Customer has begun the registration process but has not confirmed via email.
- **Inactive** – Customer has not logged into HPP recently.



Customers that haven't been actively using HPP and have become inactive can be reactivated using the **Actions** column.

Reporting Portal

The MerchantE Reporting Portal is provided to every merchant using ME Hosted Payments. The website address and login credentials are identical to regular Hosted Payments and are provided upon completion of the merchant application process.

The Reporting Portal adds the following functionality to ME Hosted Payments:

- **Exception processing.** The Reporting Portal offers a wider variety of transaction types. In addition to a sale, merchants can process Pre-Authorizations, Refunds, Voids, and Offline transactions.
- **View Unsettled Transactions.** Merchants can view in real time, transactions which have been processed since the last batch close.



- **View Rejected Transactions.** Like Unsettled Transactions, merchants can view rejected or declined transactions, including a description of why the transaction failed.

The administrative section allows for customization of settings such as:

- Modification of the batch close time.
- Settings to decline transactions with certain Address Verification results, such as a “no ZIP match” even if the request receives an authorization code.
- Settings to decline transactions with certain Card Security Code results, such as “P” for not processed even if the request receives an authorization code.

Payment Page

MerchantE’s Hosted Payments will guide your customers through the checkout process to ensure their experience is as simple as possible. When your customer is redirected to your payment page, your customer will have the option to checkout as a guest, create a payment account, or he/she can log in to make a payment. This experience has been designed to be mobile responsive to accommodate a wide variety of devices that a user could potentially be using for checkout.

The checkout experience between guest checkout and a payment account holder checkout is slightly different. Customers that use the **Checkout as Guest** option have a limited view of Hosted Payments. They will have neither the ability to store the card for future use nor set recurring payments. These features are only available for account holders. Additionally, an account holder gains access to the Customer Dashboard, which allows the account holder to manage their payments.

From the login page of the Payment Page, customers can sign in, check out as a guest, or create an account.



MARMI

Sign In

Email Address

Password

[Forgot password?](#)

Don't have an account? [Sign Up!](#)

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Guest Checkout

Navigate: Merchant Website → Check Out → MerchantE Hosted Payments Page → Guest Checkout

When customers choose to check out as a guest, they will not be able to store their card for future payments nor will they have the ability to set recurring payments.

1. The customer clicks **Guest Checkout** from the Host Payments login page. The following page is displayed.

Discover/VISA/Mastercard/AMEX



MARM

\$500.00
Enter Amount

Add credit/debit card.

DISCOVER VISA MASTERCARD AMERICAN EXPRESS

Card Number
4111111111111111

Expiration MMY
1122

CVV/CVC/CID
111

[Continue to Billing Details >](#)

2. The customer types the following payment information:

- **Amount** of the payment
- The card number
- **Expiration date** in MMY format
- The **CVV/CVC/CID** for the card

The customer then clicks **Continue to Billing Details** and the following screen is displayed.

MERCHANTSM eSOLUTIONS
Your Account

\$5.00
Amount

Add Billing Details

First Name: guest cc

Last Name: user

Email Address: testuser@g.com

Street Address: 123 street

City: alpharetta

State: Georgia

Zip Code: 12345

Country: UNITED STATES

[Continue To Checkout >](#)

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www.merchante.com





3. The customer provides the following **billing details**:

- First and Last Name
- Email address
- Streets address
- City, State, ZIP code, and Country

The customer then clicks **Continue to Checkout** and the following screen is displayed.

Traditional Payment Confirmation



Your Account 


\$5.00


Total Amount

Confirm your payment

Payment Summary

Name	guest cc user
Payment Plan	One-Time Payment
Amount	\$5.00
Card Number	 418908xxxxxx1656

 I'm not a robot



reCAPTCHA
Privacy - Terms

Confirm Order >

4. The customer is able review the **Payment Summary** before submitting the payment. The customer must successfully complete the reCAPTCHA challenge before the can click **Confirm Order**.

They will then see the **Payment Confirmation**:



MERCHANT SOLUTIONS
a DBA company
Your Account

Payment Confirmation

Confirmation #5002. Thanks for shopping with us.
An email invoice has been sent to testuser@g.com.

Merchant Information

Name	Your DBA
City & State	SPOKANE, WA
Zip Code	992122721
Phone Number	(509) 232-5651

Transaction Information

Date & Time	23/04/20 17:31:48
Payment Plan	One-Time Payment
Amount	\$5.00
Currency Code	USD
Approval Code	T7340H

Card Information

Card Number	418908xxxxx1656
Billing Address	123 street
Zip Code	12345

Exit

- The customer can review the confirmation that the payment has been successfully submitted. This screen specifies where the email invoice has been sent. Customers can click **Exit** once they are done reviewing this page.

Making Payments Using Apple Pay as a Guest

Navigate: Merchant Website → Check Out → MerchantE Hosted Payments Page → Apple Pay → Guest Checkout

- On your website, select goods or services and check out to open the **Hosted Payments Page**. Click the **Guest Checkout** button.



Sign In

Email Address
a@b.com

Password
Password

[Forgot password?](#)

Don't have an account? [Sign Up!](#)

2. Click **Continue with Apple Pay**. The **Payment Sheet** appears.

\$50.10
Enter Amount

Select a payment type.

Credit / Debit Card

Bank Account

3. Choose the **Billing Card** and **Address** for the payment.

\$50.10

Apple Pay Cancel

CARD & BILLING MASTERCARD REWARDS CA... (**** 1470)
TABARE 2869 1 1437 CABA BUENOS AI...


CONTACT PEREZ.OSMAR@OUTLOOK.COM
+54 9 11 5414 4102

PAY MERCHANT US\$ 50.10

Pay with Touch ID

4. Confirm the payment on the listed device. The **Payment Confirmation** will display that the payment has been made.





Payment Confirmation

Transaction Id: 291d65017610327f8a6b1e48110f3d17
 Thank you for your payment. An email invoice has been sent to perez.osmar@outlook.com.


Merchant Information

Name	MATT G TEST ACCOUNT
City & State	SPOKANE, WA
Zip Code	99212
Phone Number	(509) 232-5610

Transaction Information

Date & Time	10/18/22 3:37:13 PM EDT
Payment Plan	One-Time Payment
Amount	\$50.10
Currency Code	USD
Approval Code	T40143

Digital Wallet Information

	Paid with Apple Pay
---	---------------------

Exit

Creating an Account

Navigate: Merchant Website → Check Out → MerchantE Hosted Payments Page

Customers that create an account can log in on subsequent payments and set up recurring payments.

1. From the Hosted Payments sign in page, the customer clicks **Sign Up!** The **Create Account** screen is displayed.



MARM

Create Account

First Name

Last Name

Email Address

Password

Confirm Password

Accept [terms and conditions.](#)

2. On the **Create Account** screen, the customer must then:

- Type their **First** and **Last Name**.
- Type their Email address.
- Type their **Password**.
- Confirm their **Password**.
- Click the check box to Accept terms and conditions.
- Click the **Save & Continue** button.

The following screen is displayed.




- The customer then selects three **security questions** and provides the **answers** for future use in case they forget their password. They must select three different security questions. After selecting the questions, the customer clicks **Register** and the following confirmation screen is displayed:

- A confirmation email will be sent to the email address that the customer used for registration. The customer has two options available:
 - The customer can click the unique link within the confirmation email to verify their account.
 - The customer can click the **Continue Checkout** button to go the payment information screens.



- If the customer has opted to continue submitting their payment, the customer types the amount to be paid and selects **New Credit/Debit Card** since there is not card on file. The customer clicks **Continue** and the following screen is displayed.

Discover/VISA/Mastercard/AMEX







\$225.00

Amount

Add credit/debit card.

Card Number

Expiration MMY

CVV/CVC/CID

Save card for future use

Continue >

- The customer types the following payment information:

- **Amount** of the payment
- The card number
- **Expiration date** in MMY format
- The **CVV/CVC/CID** for the card.
- The customer then clicks **Continue to Billing Details** and the following screen is displayed.



MARMI

\$500.00

Enter Amount

Add billing details

First Name Last Name

Email Address

Street Address

City State

Zip Code Country

[Continue To Checkout >](#)

7. The customer provides the following **billing details**:

- First and Last Name
- Email address
- Streets address
- City, State, ZIP code, and Country

The customer then clicks **Continue to Checkout** and the following screen is displayed.

Traditional Payment Confirmation



MARMI

\$500.00
Total Amount

Confirm your payment

Payment Summary

Name	Fname Lname
Payment Plan	One-Time Payment
Amount	\$500.00
Card Number	VISA xxxxxxxxxxxx1111
Time Zone	Choose a Timezone

I'm not a robot

Confirm Order >

8. The customer is able review the **Payment Summary** before submitting the payment. The customer must successfully complete the reCAPTCHA challenge before the can click **Confirm Order**.

They will then see the **Payment Confirmation**:



MERCHANT SOLUTIONS
a DBS Company
Your Account

Payment Confirmation

Confirmation #5002. Thanks for shopping with us.
An email invoice has been sent to testuser@g.com.

Merchant Information

Name	Your DBA
City & State	SPOKANE, WA
Zip Code	992122721
Phone Number	(509) 232-5651

Transaction Information

Date & Time	23/04/20 17:31:48
Payment Plan	One-Time Payment
Amount	\$5.00
Currency Code	USD
Approval Code	T7340H

Card Information

Card Number	418908xxxxx1656
Billing Address	123 street
Zip Code	12345

Exit

- The customer can review the confirmation that the payment has been successfully submitted. This screen specifies where the email invoice has been sent. Customers can click **Exit** once they are done reviewing this page.

Account Holder Adding an ACH Account

Navigate: Merchant Website → Check Out → MerchantE Hosted Payments Page → Member Sign in

- On the Hosted Payments sign in page, the customer enters their **Email Address** and **Password**. The customer clicks **Member Sign In** and the following page is displayed.



MERCHANT eSOLUTIONS
a CIBO company

\$10.00
Amount

Select a payment type.

Your Stored Payment Methods

New Credit / Debit Card

New Bank Account

Continue >

- The customer types the amount to be paid and selects **New Bank Account**. The customer clicks **Continue**. The **Add Billing Details** screen is displayed.

MERCHANT eSOLUTIONS
a CIBO company

\$10.00
Amount

Add Billing Details

First Name: RegACH Last Name: user

Street Address: 123 Rd

City: atl State: Colorado

Zip Code: 12345 Country: UNITED STATES

Continue To Checkout >

- The customer provides the following information:
 - First and Last Name
 - Street Address
 - City, State, ZIP code, and Country

The customer then clicks **Continue to Checkout** and the following screen is displayed.



MERCHANT
e-SOLUTIONS
a CRU company

\$10.00

Amount

Add bank account

Account Type

Personal Checking ▼

Routing Number

011000028

Account Number

1111111111111111

Confirm Account Number

1111111111111111

Save info for future use

Continue To Billing Details >

4. The customer:

- Selects the **Account Type** from the dropdown list.
- Types the **Routing Number**.
- Types the **Account Number**.
- Confirms the account number by typing it again.
- Clicks **Save info for future use** if they wish to save their ACH information to their account.

The customer then clicks **Continue to Billing Details** and the following screen is displayed.



MERCHANT eSOLUTIONS

\$10.00

Total Amount

Confirm your payment

Payment Summary

Name	RegACH user
Payment Plan	One-Time Payment
Amount	\$10.00
Routing Number	xxxxx0028
Account Number	xxxxxxxxxxxxxx1111

✓ I'm not a robot

reCAPTCHA
Privacy - Terms

Confirm Order >

5. The customer is able review the **Payment Summary** before submitting the payment. The customer must successfully complete the reCAPTCHA challenge before clicking **Confirm Order**. They will then see the **Payment Confirmation** page.
6. The customer can review the confirmation that the payment has been successfully submitted. This screen specifies where the email invoice has been sent. Customers can click **Exit** once they are done reviewing this page.

Account Holder Checkout

Subsequent visits to the Host Payment page allow Account Holders to quickly submit payments.
Navigate: Merchant Website → Check Out → MerchantE Hosted Payments Page → Member Sign in

1. On the Hosted Payments sign in page, the customer enters their **Email Address** and **Password**. The customer clicks **Member Sign In** and the following page is displayed.



MERCHANT eSOLUTIONS
A GIGAMAX COMPANY

\$5.00
Enter Amount

Select a payment type.

Your Stored Payment Methods

New Credit / Debit Card

Continue >

- The customer types the amount they wish to pay and selects their desired payment method from the dropdown list. The customer clicks **Continue** and the following screen is displayed.

MERCHANT eSOLUTIONS
A GIGAMAX COMPANY

Your Account

\$5.00
Total Amount

Confirm your payment

Payment Summary

Name	guest cc user
Payment Plan	One-Time Payment
Amount	\$5.00
Card Number	418908xxxxxx1656

I'm not a robot

reCAPTCHA
Privacy - Terms

Confirm Order >

- The customer is able review the **Payment Summary** before submitting the payment. The customer must successfully complete the reCAPTCHA challenge before the can click **Confirm Order**.

They will then see the **Payment Confirmation** page:



MERCHANT SOLUTIONS
a DBA company
Your Account

Payment Confirmation

Confirmation #5002. Thanks for shopping with us.
An email invoice has been sent to testuser@g.com.

Merchant Information

Name	Your DBA
City & State	SPOKANE, WA
Zip Code	992122721
Phone Number	(509) 232-5651

Transaction Information

Date & Time	23/04/20 17:31:48
Payment Plan	One-Time Payment
Amount	\$5.00
Currency Code	USD
Approval Code	T7340H

Card Information

Card Number	418908xxxxx1656
Billing Address	123 street
Zip Code	12345

Exit

4. The customer can review the confirmation that the payment has been successfully submitted. This screen specifies where the email invoice has been sent. Customers can click **Exit** once they are done reviewing this page.

Making Payments Using Apple Pay as a Member

Navigate: Merchant Website → Check Out → MerchantE Hosted Payments Page → Member Sign In

1. On your website, select goods or services and check out to open the **Hosted Payments Page**. Click the **Member Sign In** button.



Sign In

Email Address

Password

[Forgot password?](#)


[Don't have an account? Sign Up!](#)


Select **Apple Pay** and click **Continue**. The **Payment Sheet** appears.


\$45.99
Enter Amount

Select a payment type.

Your Stored Payment Methods

 New Credit / Debit Card

 New Bank Account

 Apple Pay

2. Select a payment plan and click **Continue with Apple Pay**.



\$45.99
Enter Amount

Select a payment plan.

One-Time Amount
Pay \$45.99 today

Weekly
Charged every week.

Bi-Weekly
Charged every other week.

Monthly
Charged every month.

Nickname
Gym

Continue with Apple Pay

3. Choose the **Billing Card** and **Address** for the payment.

\$45.99
Enter Amount

Select a payment plan.

Apple Pay Cancel

CARD & BILLING DISCOVER REWARDS CARD (.... 4889) 1019 WINTER HILL STREET ROSTERFIEL...

CONTACT CUSTOMER@EMAIL.COM (234) 234-2233

PAY MERCHANT \$45.99


Pay with Touch ID

Gym

Continue with Apple Pay

4. Confirm the payment on the listed device. The **Payment Confirmation** will display that the payment has been made.





Payment Confirmation

Transaction Id: e539b4ae087439ab92f01346abe8e2cb
 Thank you for your payment. An email invoice has been sent to berkan@merchante.com.


Merchant Information

Name	MATT G TEST ACCOUNT
City & State	SPOKANE, WA
Zip Code	99212
Phone Number	(509) 232-5610

Transaction Information

Date & Time	10/19/22 10:24:37 PM EDT
Payment Plan	Monthly recurring plan starting on 10/20/22
Amount	\$45.99
Currency Code	USD
Approval Code	T59371

Digital Wallet Information


	Paid with Apple Pay
---	---------------------

[Exit](#)

Setting up a Recurring Payments

Account holders can set up recurring payments through the Hosted Payments page.

1. On the Hosted Payments sign in page, the customer types their **Email Address** and **Password**.
2. The customer then goes to **Recurring Payments** in the **Customer Dashboard**. The following screen is displayed.

MERCHANT eSOLUTIONS
Your Account 

\$2.00

Amount

Select a payment plan.

One-Time Amount
Pay \$2.00 today

Weekly
Charged every week.

Bi-Weekly
Charged every other week.

Monthly
Charged every month.

Nickname

Continue >



- The customer types the **Amount** of the payment. Then, the customer selects the frequency of payment. They can select:
 - One-time payment
 - Weekly
 - Bi-Weekly
 - Monthly

The customer then types a **Nickname** for the payment plan and clicks **Continue**. The following screen is displayed.

The screenshot shows a mobile payment confirmation screen. At the top, it says 'MERCHANT SOLUTIONS' and 'Your Account'. Below that, the amount '\$2.00' is displayed as the 'Total Amount'. The main heading is 'Confirm your payment'. Underneath is a 'Payment Summary' section with the following details:

- Name: John Doe
- Payment Plan: Weekly recurring plan starting on 04/24/20 until I stop automatic payments
- Amount: \$2.00
- Card Number: VISA 411111xxxxx1111

Below the summary is a reCAPTCHA challenge with a green checkmark and the text 'I'm not a robot'. At the bottom is a blue button labeled 'Confirm Order >'.

- The customer is able to review the **Payment Summary** before submitting the payment. The customer must successfully complete the reCAPTCHA challenge before the can click **Confirm Order**. They will then see the **Payment Confirmation** page:



Your Account

Payment Confirmation

Confirmation #5017. Thanks for shopping with us. An email invoice has been sent to testmailDg@mailinator.com.

Merchant Information

Name	Your DBA
City & State	SPOKANE, WA
Zip Code	992122721
Phone Number	(509) 232-5651

Transaction Information

Date & Time	04/24/20 14:36:07
Payment Plan	Weekly recurring plan starting on 04/24/20 until I stop automatic payments
Amount	\$2.00
Currency Code	USD
Approval Code	T1088H

Card Information

Card Number	... 1111
Billing Address	123 Street
Zip Code	43423

Exit

5. The customer can review the confirmation that the payment has been successfully submitted. This screen specifies where the email invoice has been sent. Customers can click **Exit** once they are done reviewing this page.

Customer Dashboard

The **Customer Dashboard** is the customer section of the Hosted Payment Page. It allows your customers to view their payment history, manage their stored payment options, manage recurring payment options and more.



MERCHANT
Sign Out

Home
Profile
Stored Payments
Recurring Payments

Payment Activity

Transaction ID	Frequency	Payment Method	Date	Amount	Transaction Type
----------------	-----------	----------------	------	--------	------------------

Stored Payments

The **Stored Payments** tab enables your customers to manage their stored payment options. Your customers will have the ability to view their existing stored payment options, delete their existing stored payment options, or add new stored payment options.

MERCHANT
Sign Out

Home
Profile
Stored Payments
Recurring Payments

Stored Payments

Your Stored Payment Methods

+
🗉
Add a new card

Existing Stored Payment Option



Stored Payments

✓ VISA ... 6258

+
Remove Card

Card Information

Name on Card

Card Number Expiration MMY

Street Address

City State

Zip Code Country

Remove Card

A customer can select an existing stored payment option by selecting an option from the dropdown menu.

When an item is selected from the dropdown list, the webpage will display the payment details and give the customer the option to remove the card.

- When the customer clicks the **Remove Card** button, a warning message will appear.
- If the card is linked to an active recurring payment plan, the warning will inform the customer that the payment method is tied to an active payment plan and cannot be removed.
- To delete the payment option, the customer will need to modify their payment method for their active recurring payments.

Add New Stored Payment Options

A user can add a new stored payment in the customer dashboard. When the user clicks **Add a New Card** or **Add a New Bank Account** button, the webpage will display the necessary fields for the user to enter their payment information. When the user clicks **Save**, Hosted Payments will validate the card information. If the validation is successful, the payment option will be available when the customer signs in for checkout.



+ Add a new card

+ Add a new bank account

Example of the Card and Bank Information Fields:

Card Information		Bank Information	
Name on Card	Card Number	Account Type	Routing Number
<input type="text"/>	<input type="text"/>	Checking ▼	<input type="text" value="00000000"/>
Expiration MMY	CVV/CVC/CID	Account Number	Confirm Account Number
<input type="text"/>	<input type="text"/>	<input type="text" value="00000000"/>	<input type="text" value="00000000"/>
Street Address		<div style="display: flex; justify-content: space-between; align-items: center;"> Add Bank Account Cancel </div>	
<input type="text"/>			
City	State		
<input type="text"/>	<input type="text" value="▼"/>		
Zip	Country		
<input type="text"/>	<input type="text" value="▼"/>		
<div style="display: flex; justify-content: space-between; align-items: center;"> Add Card Cancel </div>			

Recurring Payments

The recurring payments tab enables your customers to manage their existing payment plans. Within this tab, your customers will have the ability to view, modify, or stop their recurring payment plans.

When the user clicks on the recurring payments tab, the following view will display with all existing recurring plans.

Manage Recurring Payments						
Name	Start Date	End Date	Payment Method	Frequency	Status	Action
Payment Plan #1	11/21/2018	11/21/2019	...3748	Weekly	Active	Edit Plan
Payment Plan #2	12/03/2018	12/03/2019	...4405	Bi-Weekly	Active	Edit Plan
Payment Plan #3	12/05/2018	12/05/2019	...7309	Monthly	Inactive	Edit Plan
Payment Plan #4	12/05/2018	12/05/2019	...3748	Monthly	Active	Edit Plan
Payment Plan #5	12/15/2018	12/15/2019	...2747	Monthly	Active	Edit Plan
Payment Plan #6	12/18/2018	12/18/2019	...7538	Weekly	Inactive	Edit Plan

Items per page: [25](#) | [50](#) | [100](#) | [200](#)

1
2
3
4
>



Each recurring plan is listed with the Plan Name, Start Date, End Date, Payment Method, Frequency, Status and [Edit Plan](#) link.

Fields	Description
Plan Name	The Plan Name is specified by the customer during the setup.
Start Date	The Start Date is the first payment of the payment plan.
End Date	The End Date is the last payment of the payment plan.
Payment Method	The Payment method used for the recurring payment plan.
Frequency	The Frequency describes the timing between payments.
Status	The Status indicates if the payment plan is active or inactive

Edit Recurring Payment Plan

Within the Customer Portal, the customer will have the ability to modify the payment plan name, change the payment method for the payment plan, or they can choose an end date. When a user clicks on the edit plan link, the following screen will appear.

Payment Plan #1

Nickname Plan

...3748
▼

Start Date

12/20/2019

End Date

Save Changes

Cancel Changes



You may see a temporary charge on your UnionPay card for verification purposes but it will be immediately voided.

Nickname

... 0017

Enter SMS ex:123456 Enter CVV ex:123

Start Date End Date

Save Changes

Cancel Changes

* Please check your phone for a One-Time code to complete your UnionPay Transaction.
 SMS code is valid for only one attempt. If entered incorrectly, you will need to resend to receive a new code.

Profile

The **Profile** tab will allow your customer to modify their account settings. They can change their password and update their security questions.

Change Password

To change the password, the customer needs to enter their current password, new password, and re-enter their new password.

Change Password

Current Password

New Password

Confirm New Password

The password must have a minimum of 7 characters and at least 1 number. When the information is entered, click the **Save Changes** button at the bottom of the screen.

Update Security Questions

To change the security questions or the answers to a security question, the customer can scroll down to the security question section of the Profile tab.



Security Question

Enabling this will provide an extra layer of security for your account and allow us to verify your identity if you need to reset your password.

Question 01

What is your favorite childhood movie? ▼

Answer 01

.....

Question 02

What is your favorite restaurant? ▼

Answer 02

.....

Question 03

Who is your favorite Hollywood celebrity? ▼

Answer 03

.....

Hosted Payments Implementation

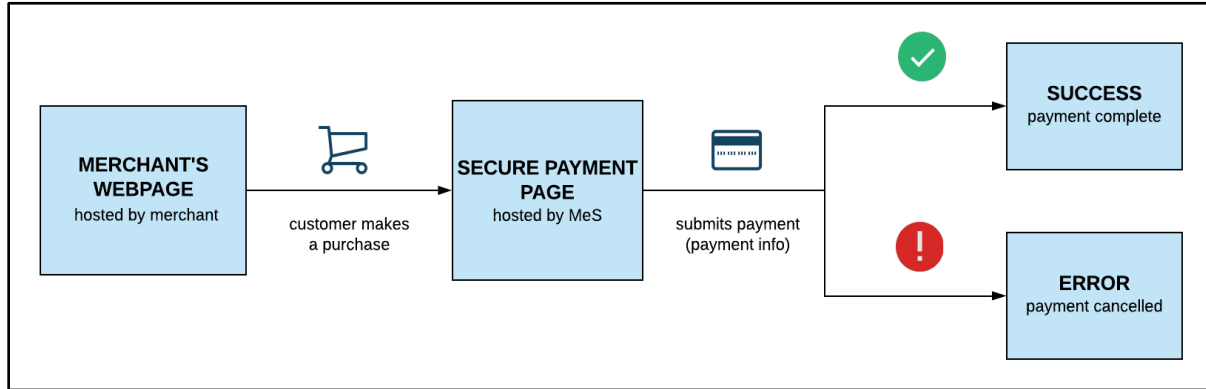
There are few basic requirements to get started:

1. **Web Hosting.** The merchant must have a website which is hosted and publicly available. The Cascading Style Sheet and company logo are hosted by the merchant.
2. **HTML or Plaintext editor.** Form elements will need to be added to existing or new HTML, with either a HTML or Plaintext editor.
3. **Merchant Account.** A merchant account is required to begin processing live transactions.
4. **Submit Final Amount Only.** ME Hosted Checkout will only process the amount sent in the `transaction_amount` field. Shipping charges, local tax, etc. will need to be accommodated before the transaction is submitted.

Transaction Flow

MerchantE’s Hosted Payments will guide your customers through the checkout process to ensure their experience is as simple as possible. When your customer is redirected to your payment page, your customer will have the option to checkout as a guest, create a payment account, or they can log in to make a payment. The checkout experience between guest checkout and a payment account holder checkout is slightly different. Customers that “Checkout as Guest” have a limited view of Hosted Payments.

In both cases, the user will follow the transaction flow:



1. A customer is on a merchant's e-Commerce website and clicks **Checkout**.
2. The customer is redirected to the MerchantE Hosted Payment Page
3. The customer enters their payment details and submits the payment.
 - a. **If the payment is approved**, the customer is presented with a payment receipt and has the option to return to the merchant's website.
 - b. **If the payment is declined**, the customer is presented with a generic payment decline and advised to reach out to the issuer for more details.

Integration with Website

The following are the recommended steps to integrate ME's Hosted Payments into an e-Commerce website.

- Obtain a profile ID once the merchant account setup has been completed.
- Modify or create HTML pages with 'buy now' or 'checkout' links or images.
- Insert Payment Page URL form (shown below) in HTML.
- If necessary, test the form by processing a sale. Ensure that both response URLs function properly.

Payment Page Request Message

You will use the form below to route customers to Hosted Payments. The form will ultimately consist of one or more these request fields:

Field Name	Description	Length	Required	Format
profile_id	Merchant Identifier	20	Y	N



Field Name	Description	Length	Required	Format
payment_amount	The Amount of the transaction	12	N	N
invoice_number	Custom Invoice Number Field	17	N	A
client_reference_number	Custom Reference Number	96	N	A

Profile ID

This element is mandatory as it is Merchant Identifier routing the customer specifically to your payment page.

Payment Amount

This element is only necessary if you have the Custom Amount flag turned off, since in that scenario the payment amount will be sent across from your website to Hosted Payments.

Note: If you do not send the amount when this flag is turned off, a hardcoded \$0.00 amount will be sent when the customer navigates to the Hosted Payment Page and the customer will not be able to proceed with payment.

Invoice Number

This element is only necessary if you intend on sending an Invoice Number to Hosted Payments. If not, this will automatically be generated once the transaction is processed successfully.

Client Reference Number

This element is only necessary if you intend on sending a client reference number from your side to Hosted Payments. If not, this will automatically be generated once the transaction is processed successfully.

Payment Page Request Message Examples

Refer to the following examples to learn how to format request messages in different scenarios.

All Optional information sent

In this example where **all optional information is sent**, the **Custom Amount is off**. The Invoice and Ref Number fields are sent as part of the request.

```
<form action="https://merchante-solutions.com/hpp/checkout/sign-in" method="post">
  <input type="hidden" name="payment_amount" value="TODO - fill in the Payment Amount"/>
  <input type="hidden" name="profile_id" value="TODO - fill in the Merchants Profile Id"/>
  <input type="hidden" name="invoice_number" value="TODO - fill in the Invoice Number"/>
  <input type="hidden" name="client_reference_number" value="TODO - fill in the Client Ref#"/>
  <input type="submit" value="Checkout">
</form>
```



No Optional Information Sent

In this example where **no Optional Information is sent**, the **Custom Amount is on**. The Invoice and Ref Number fields are **not** sent as part of the request.

```
<form action="https://merchante-solutions.com/hpp/checkout/sign-in" method="post">
  <input type="hidden" name="profile_id" value="TODO - fill in the Merchants Profile Id"/>
  <input type="submit" value="Checkout"/>
</form>
```

Custom Amount turned on

In this example, the **Custom Amount is turned on**. The Invoice and Ref Number fields are sent as part of the request.

```
<form action="https://merchante-solutions.com/hpp/checkout/sign-in" method="post">
  <input type="hidden" name="profile_id" value="TODO - fill in the Merchants Profile Id"/>
  <input type="hidden" name="invoice_number" value="TODO - fill in the Invoice Number"/>
  <input type="hidden" name="client_reference_number" value="TODO - fill in the Client Ref#"/>
  <input type="submit" value="Checkout"/>
</form>
```

Custom Amount turned off

In this example, the **Customer Amount is turned off**. The Invoice and Ref Number fields are **not** sent as part of the request.

```
<form action="https://merchante-solutions.com/hpp/checkout/sign-in" method="post">
  <input type="hidden" name="payment_amount" value="TODO - fill in the Payment Amount"/>
  <input type="hidden" name="profile_id" value="TODO - fill in the Merchants Profile Id"/>
  <input type="submit" value="Checkout"/>
</form>
```

Post Response Message

The following table contains each field available in the response. It is not necessary to use response data, though it can be helpful to store transaction data, or for integration efforts. These fields are sent in an HTTP POST to the merchant’s response url once a transaction has been approved. You can set your Response URL in the Advanced URL Management sections of the Settings and Configuration Page in the Hosted Payments Admin section.

Fields	Description
tran_type	The transaction type from the original request.
tran_amount	The amount of the transaction.
invoice_number	Identical to the request field of the same name.
currency_code	Defaults to 840 – USD.
client_ref_number	Identical to the request field of the same name.
acct_number	Truncated card or bank account number.
exp_date	Cardholder expiration date. Format: MMYY



Fields	Description
billing_address	Street address entered by the cardholder during checkout.
billing_zip	ZIP Code entered by the cardholder during checkout.
retrieval_ref_number	12-digit MerchantE generated reference number.
auth_code	Authorization code provided by the issuing bank.
resp_code	At this time, resp_code will always be 000 indicating an approved sale.
resp_text	A textual response for the transaction result.
tran_id	
tran_date	Timestamp of the transaction. Format: MM/DD/YYYY HH:MM:SS AM/PM
card_id	The returned value is the token for the card which was stored.

Response Example

Refer to the following examples to view the format of response messages that you will receive after sending a request.

Post Response for a Sales Transaction using a Credit Card

The following example response message is for a credit card sales transaction.

```
tran_date=Fri Mar 27 17:42:42 UTC 2020&acct_number=411111XXXXXX1111&tran_amount=500.00&tran_type=Sale&billing_address=123&tran_id=e0266d9ceaf234dd99427aeb1a13393&currency_code=USD&auth_code=T9939 H&resp_text=ApprovalT9939H&client_ref_number=&retrieval_ref_number=&hpp_tran_id=1971 &billing_zip=12345&resp_code=000&exp_date=1122&invoice_number=
```

Post Response for a Sales Transaction using ACH

The following response message is for an ACH sales transaction.

```
auth_type=WEB&amount=500.00&account_type=S&tran_id=1991&ip_address=127.0.0.1&ach_request=SALE&transaction_type=H&ref_num=&resp_text=ACH+IP+Address+Invalid&account_num=XXXXXX4738&profile_key=yyyy&profile_id=xxxx&transit_num= XXXXX0399&resp_code=811&cust_name=name
```

Security Settings

These settings are intended for advanced integrations of ME Hosted Checkout, and will require a server-side programming language to implement properly, such as PHP, JSP, ASP, etc.

Security Code

The Security Code is a password used to secure requests to ME Hosted Checkout. When a Security Code is set, requests that do not validate will be redirected to the **cancel_url** appended with the name-pair value **resp_text=invalid_tran_key**.

To validate a request, create an MD5 hash of the following fields (in this order) :

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www.merchante.com



- Profile Key (A security code generated by MerchantE)
- Security Code
- Transaction Amount

The result of this MD5 hash then needs to be sent in the field **transaction_key**.

PHP Example of MD5 Hash

The following example shows how the MD5 hash can be formatted in PHP.

```
<?php$ tran_key = md5("Es1vInonBTrSMXZzQapRPPQwVvjAGgi"."test123"."0.03")?>
<input type="text" name="transaction_key" value="<?php echo($tran_key); ?>">
```

There are also two fields:

- Resp HTTP Username
- Password

These fields are used when sending the response data to the **response_url**. If present, standard HTTP authentication will be used.

Reading this data will depend on the programming language used, however the first row of the header will be the word BASIC followed by the username and password, Base64 encoded, separated by a colon.

- **Example 1:** Header row 1: BASIC dGVzdDp0ZXN0
- **Example 2:** dGVzdDp0ZXN0 Base64 decoded: test:test

PHP Example for retrieving Apache headers

The following PHP function will return the decoded authentication pair (test:test in the above example).

```
function getHttpCredentials() {
    $headers = apache_request_headers();
    foreach ($headers as $header => $value) {
        if(strtolower(substr($value, 0, 5)) == 'basic') {
            return base64_decode(substr($value, 6));
        }
    }
}
```