Web Office – E-Commerce Implementation Guide

Introduction

The e-commerce facility in **Church**Insight allows you to sell goods and services from your web site to visitors and members of your church. This article explains the steps you need to take prior to commencing trading. The steps are as follows:

- Enabling the shop in your web site.
- · Creating a delivery charge matrix.
- Configuring VAT bands (if required).
- · Choosing and configuring a payment processor.
- · Enabling Terms & Conditions of Sale

Enabling the Shop

If you are configuring your shop for the first time you will first need to enable it as follows:

- If you haven't logged into the web site already, do so now. Click the **Login** link at the top of the home page and enter the login name and password as supplied.
- Once you have successfully logged in click the web office link at the top of the home page. The Web Office will be displayed shortly afterwards.
- Click the **Settings** tab in the web office task pane to display your site settings.

Settings tab not available? Contact your local web site administrator for the necessary permissions.

• Click the **Shop/Store** icon:



Note: if the shop icon is not visible you will need to contact **Church**Insight support (support@churchinsight.com) to request that this feature be enabled.

General Settings Contains settings for enabling or disabling the shop, the name

of the shop (as it will appear on the menu bar), and the

theme and layout used by the shop.

Navigation Tabs Navigation tabs allow you to provide quicklinks to particular

areas of your catalogue to assist with the browsing process. For example, you could create a "CDs" navigation tab to link

to the ${f CDs}$ folder in the catalogue.

Catalogues Indicates which catalogues are featured in your shop. At

present the only catalogue available is the one containing

your own products.

Item Types Items sold in the shop can be classified by type – for example

CDs, books, tickets etc. This section enables you to create

additional product types if required.

Delivery Charges Allows you to create a matrix of charges for delivering goods

to different regions around the world. See the section below

called **Set Up a Delivery Charge Matrix** for more

information.

VAT/Tax This section allows you to charge Tax on certain products if

required. Multiple tax bands can be created for different

types of product.

Terms and Conditions Allows you to create a "Terms and Conditions of Sale"

document. All shops must legally provide a document of this

type before commencing trading.

Emails Edit the emails which are sent automatically when an order is

placed and when an order has been processed.

Shop Managers Display who currently has permission to configure the online

shop and who has permission to process orders.

The **general settings** area will indicate that your shop is currently disabled:

• Set the **shop status** setting to **On – shop administrators only**. This option will allow you to experiment with your online shop without making it visible to the public.

• Click the Apply Changes button.

Set Up a Delivery Charge Matrix

You can charge for the delivery of goods sold from your **Church**Insight web site using a number of different criteria such as weight of goods, value of sale and world location.

- In the **Settings** area select the **Shop/Store** option
- Select the **Delivery** tab.

If you are configuring your delivery options for the first time your delivery matrix will look like this:

Region Name	Countries	Available Delivery Methods	
Unassigned countries	All countries	None: cannot sell to this region	Add

Indicating that at present you have no delivery options set. To create a new delivery region:

- Click the Create a new delivery region task
- Enter how you would like this delivery option to be described (for example "Rest of World" in the **name** field.
- Tick the countries you would like to be included in this region. Use the all button to select/deselect all the countries within a continent. Any countries which are already part of an existing delivery region will be colour coded according to the legend displayed at the bottom of the list.
- The delivery region list will be updated as illustrated below:



- Each region may have one or more "delivery methods" assigned to it. For example, in the UK region shown above you may wish to have a "1st Class Post" delivery option, a "Next Day Courier", and a "Collect at Church Meeting" option. Click on the **Add** button to create a new delivery method.
- Enter a name and description for this delivery method, then choose from one of the following charge methods:
 - Charge by number of items a fixed charge depending on the number of items bought e.g. £3.95 for 1 item, £5.00 for up to 3 items etc.
 - Charged by total order value a fixed charge depending on the total sale value
 e.g. £3.95 for orders under £25, free for orders above £25.
 - Charged by total weight this option requires valid weights to be entered for each item in your catalogue e.g. £3.95 for orders up to 10kg, £5 for orders up to 20kg. This delivery charge method can be used to match those charged by courier companies.
 - o Fixed Charge delivery is a fixed cost regardless of weight or order value.
 - o No charge
- The first three charge methods require you to set up pricing bands based on the number of items, order value or weight as follows:
 - o Click the **Add/Edit Price** button.

Enter the highest value making up this band. For example if you were to charge
 £3.95 for all orders up to (and including) £25 the lowest band would look like this:

Upper limit: $\underline{\epsilon}$ 25 . 00 Price: $\underline{\epsilon}$ 3 . 95

Click **OK** to commit your changes.

Repeat the process for any additional bands you wish to create. **Note** any orders above the highest band will be rejected. You may therefore wish to create a "catch all" band to cater for any remaining orders which fall outside of the defined bands. In the example above, if delivery is to be free for all orders above £25 the final band setting should be:

Upper limit: $\underline{\epsilon}$ 9999 . 00 Price: $\underline{\epsilon}$ 0 . 0

- In some cases you may wish to make an exception on delivery charges for certain types of product (for example free delivery on book orders) as follows:
 - Click the Add type-specific prices
 - Select the product type you wish to create a special case for, then click the Add/Edit Price button.
 - o Add criteria using the same method as described above.
 - Click the **OK** button to confirm your choice. Repeat the process for other product types if necessary.
- If your organisation charges VAT on product sales you may also wish to charge tax on delivery costs. Select from one of your pre-defined tax bands, use the checkbox below to indicate whether the prices you have defined include tax.
- Finally, select whether the delivery prices you have defined should scale between each band, or whether prices should step between the bands. A common use for this setting would be to increase delivery charges linearly based on the product weight.
- Click the **Save** button to commit your changes to this delivery method. The delivery matrix will be updated as shown below:

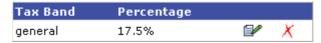


- Add further delivery methods to this region by repeating the process above.
- Add further regions as required.

Configuring Tax charges

If your organisation is VAT registered (U.K customers) or is required to charge sales tax (U.S. customers) you can create tax "bands" - allowing you to charge tax at different rates for different types of product:

- In the **Settings** area select the **Shop/Store** option
- Select the VAT/Tax tab.
- By default there are no tax bands defined. Click the **Create a new tax band** task.
- Enter a name for the tax band and a percentage value, then click **OK** to confirm your choice.
- The new tax band will be displayed afterwards:



Repeat the process to add further tax bands if required.

Choosing and Configuring a Payment Processor

In order to receive payments from your **Church**Insight shop you will first need to register with a payment processor. The type of payment processor you choose depends on your trading status and the requirements of your organisation. Payment processors fall into two different categories as follows:

"One-Stop" Solution - Processors such as PayPal allow you to set up an account
to receive online payments to your paypal account and then transfer that money to
your existing bank account. This approach can be beneficial for organisations
accepting credit cards for the first time (especially if they have little credit history),
and for organisations selling in relatively low volume.

Advantages

- simple registration process for newcomers.
- no fixed yearly charges.

Disadvantages

- higher 'per transaction' costs.
- payments are processed by redirecting to another web site.
- Funds have to go via online account before being realised, often taking 30 days or more.
- Payment processor and Internet Merchant Account A Merchant Services
 Account with a bank allows you to take credit card payments using a credit card
 swipe machine. Many of these can be upgraded to an Internet Merchant Services
 Account to allow you to receive payments online, for example Barclaycard Merchant
 Services, Royal Bank of Scotland Streamline, HSBC card processing.

Many of these service providers charge an application fee and require a minimum level of business however the transaction costs can be much lower, especially for large volume sales.

Once you have an internet merchant services account you will need to register with a *payment processor*; some banks offer this service as part of the Merchant account however third-party payment processors are often more competitively priced and offer the same level of functionality and service. The payment

processors selected for **Church**Insight are compatible with a wide range of Merchant Services as follows:



Recommended for UK based customers. Compatible with:

- Lloyds-TSB Cardnet
- Barclaycard Merchant Services
- HSBC
- Streamline
- Bank of Scotland
- AMEX
- Diners Club International



Recommended for US based customers. Versign acts as an intermediary to a number of payment processors and is compatible with a wide range of merchant accounts. Check the web site for further details.



Authorize.net works in conjunction with a wide range of Merchant service providers. Check the web site for further details.

Advantages

 Lower transaction costs for high volume of sales.

Disadvantages

- Fixed costs including monthly fees and application costs.
- Miniumum level of business required to be cost effective,

The most cost-effective strategy for your organisation largely depends on the volume of sales you expect to generate through your shop. Before selecting a provider ask yourself the following questions:

- Do you already have a Merchant Services Account? If so, find out what additional fees are charged and the transaction costs for an Internet Merchant Account.
- What volume of business do you expect to generate through your ChurchInsight shop? You should try and estimate an annual turnover as well as a typical transaction size. If you expect to generate more than £1000(\$1500)/month it may be worth investigating the costs of a merchant account. Don't forget that you could also receive donations to your organisation using this payment method.
- Would you benefit from being able to process credit cards in other areas of your organisation? Whilst Paypal is a simple payment method for eCommerce, registering as a Merchant would also allow you to take credit card payments through other means (eg by telephone or in writing) which may be beneficial for other uses.

Using a Protx as your payment processor

Applying for a Protx Account

If you are using **Protx** to provide payment processing facilities you will need to apply for a protx account as follows:

- Go to http://www.protx.com and follow the Apply Now link. The application process consists of five-steps as follows:
- Step 1 company details choose a VSP vendor name (effectively an account name) which allows protx to identify your web site when processing credit card payments.

Enter the name or your organisation in the **display name** field, then enter your company number and VAT number if applicable.

Enter the URL of your **Church**Insight web site (note: if you are currently in the implementation phase of creating your **Church**Insight web site you should enter the url you will be using when complete NOT the *trialsite*.churchinsight.com address).

Enter the email address where any payment queries should be directed. In the **how did you find us?** section select "web developer recommendation".

- **Step 2 contact details** enter the name, company name, address, email and phone numbers in the **primary contact details** area. If required, enter additional billing and technical contact details in the space provided.
- Step 3 technical questions

The VSP terminal only option should be left unchecked.

The **Shopping Cart Software** option should be set to **custom integration**. Once you click the **next** button you will be asked additional questions relating this option.

- Under the Hosting Environment section select the shared servers, isp hosted option.
- Under the platform and scripting language section select Microsoft
 Win32 as the operating system and .NET as the scripting language.
- Under the VSP System section check the VSP Direct option ONLY.

The screen following this requires you to enter the IP address of the server you are using.

Enter the **80.248.176.160** in the **IP Address** field and **255.255.255.190** in the **subnet mask** field, then click the **add** button before pressing **next**.

The **kit and documentation download** screen requires no action on your part. The protx implementation is already complete on your **Church**Insight web site.

Step 4 – payment services

The **Add DEFERRED**, **RELEASE and ABORT to my account** option should be checked.

The Add PREAUTH and REPEAT to my account option should be checked.

The **Send me more information about AVS/CV2 rulebases** option should be left unchecked.

Step 5 – merchant accounts – the first screen of the application process displays
contact information for most of the leading credit card merchant account providers.
If you do not already have an internet merchant account you will need to contact
one of these companies before proceeding with your protx application.

If you already have a merchant account, click next to proceed.

Begin by selecting which **currency** you will be processing. Although your protx account allows you to process multiple currencies, in most cases you will require separate merchant accounts for each currency you are dealing with. At present **Church**Insight allows you to select only one currency to use in your shop, either **UK Sterling**, **Euro**, or **US Dollars**.

The **Card Types** screen enables you to select which credit cards you wish to accept. Many merchant accounts charge different commission levels depending on the card type (AMEX for example often has a higher commission charge than VISA).

In the **Merchant Account Details** screen enter the name, account number, sort code and account currency of the bank account where your funds will reside. Select the company providing your credit card merchant account, and enter your **merchant number**, and your streamline number if applicable.

• **Step 6 – confirmation** – once you have completed the configuration process click the **Send to Protx** to begin the application process. A Protx representative will contact you shortly afterwards.

Configuring your Protx Account

Once your application has been approved, protx will create a vendor account for your use. You can use these credentials in your **Church**Insight web site as follows:

- Enter the **Web Office** for your **Church**Insight web site.
- Click the **Settings** tab at the top of the window.
- Select the **Payment processors** category.

Note: if the payment processor icon is not visible you do not have the **Payment processor** admin permission. Contact your web site administrator for further information.

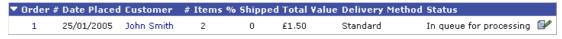
- Existing payment processors are indicated in a list on screen.
- Click the Add button to add a new payment processor.
- Enter a name to identify this payment processor in the space provided.
- Select **protx** from the list of payment processors.
- Enter your protx vendor name in the field provided.
- Ensure that the **test mode** setting is enabled.
- Click **Save Changes** to update your configuration then click **Exit**.
- Click the Shop/Store option.
- In the General Settings area select the payment processor account from the list available.
- Click the **Apply Changes** button.

Protx also requires that you make one test transaction and one test refund before enabling your live payment processing server. You can make this transaction as follows:

- Ensure that you have at least one product in your shop refer to the e-commerce quick start guide for more information on managing your shop catalogue.
- · Exit the web office
- Select the **Shop/Store** option from your drop-down menu.
- Purchase an item from the shop in the normal way. On proceeding through the
 checkout you will be asked to enter credit card details for payment. Whilst the
 payment processing is set to test mode any valid credit card number will be
 accepted but no money will be debited.

Protx will supply you with a number of sample credit card numbers which you can use for test purposes.

- Return to the web office.
- Select the **Shop** tab from the top of the web office window.
- The **Orders** area on the left-hand side of the screen should indicate that you have a new order awaiting processing. Click on the **new** link to display all new orders.



- Click on the order number to display full details of the order.
- Click the Accept Payment button to process the payment.

Now that the payment has been taken you can refund it as follows:

- Go to the web site http://www.protx.com
- Click the **Admin Area** link on the left-hand side.
- Click on the VSP Admin button in the TEST VSP ADMIN area.
- Enter the Vendor Name, User Name, and password supplied by protx.
- Inside the Protx administration interface the initial screen contains a filter which allows you to display recent transactions. Click the **Proceed** button to display today's transactions.
- The transaction you have just authorised should be displayed in a list at the bottom of the screen. Click on the transaction number to display a complete record of this transaction.
- Click the Refund button to refund this transaction.
- Enter the refund amount, the reason for the refund and your password, then click the refund button once again.
- You will receive confirmation when the refund process has been completed. The transaction record in the protx administration interface will now indicate that a refund has been given.

Once you have completed the refund process you should contact protx at the email address supplied – they will enable your live **vsp server** shortly afterwards.

Using Authorize.net as your payment processor

Applying for an Authorize.net account

Authorize.net provide payment processing services via their extensive reseller network throughout the United States. More details on finding a reseller in your area is available from www.authorize.net

Once you have successfully created an account with authorize.net you will need to generate a transaction key to allow your **Church**Insight web site to connect to the payment processing facilities. You can generate this key as follows:

- Click on the **Merchant Login** button on the Authorize.net web site.
- Enter the **login id** and **password** supplied. Once the login process is complete the control panel for your account will be displayed.
- Select the Settings and profile option from the list on the left-hand side of the screen.
- In the **Security** area select the **obtain transaction key** option.
- You will need to enter the answer to the secret question you were asked when you set up your Authorize.net account. Once you click the **submit** button you will be given a new transaction key.

Configuring your Authorize.net account

You can use your Authorize.net credentials in your **Church**Insight web site as follows:

- Enter the **Web Office** for your **Church**Insight web site.
- Click the **Settings** tab at the top of the window.
- Select the **Payment processors** category.

Note: if the payment processor icon is not visible you do not have the **Payment processor** admin permission. Contact your web site administrator for further information.

- Existing payment processors are indicated in a list on screen.
- Click the Add button to add a new payment processor.
- Enter a name to identify this payment processor in the space provided.
- Select **Authorize.net** from the list of payment processors.
- Enter your Authorize.net login name and the transaction key generated using the method described above.
- Ensure that the test mode setting is enabled.
- Click **Save Changes** to update your configuration. Click **Exit**.
- Click the **Shop/Store** icon.
- In the **General Settings** area select the payment processor account from the list available.
- Click the Apply Changes button.

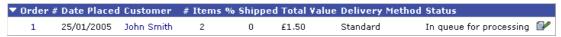
To generate a test transaction:

- Ensure that you have at least one product in your shop refer to the e-commerce quick start guide for more information on managing your shop catalogue. You should also ensure that your authorize.net account is in **test mode**.
- · Exit the web office.
- Select the **Shop/Store** from your drop-down menu.
- Purchase an item from the shop in the normal way. On proceeding through the
 checkout you will be asked to enter credit card details for payment. Whilst the
 payment processing is set to test mode any valid credit card number will be
 accepted but no money will be debited.

If you wish you can use the following sample MASTERCARD card number:

5404 0000 0000 0001

- Return to the web office.
- Select the **Shop/Store** tab from the top of the web office window.
- The **Orders** area on the left-hand side of the screen should indicate that you have a new order awaiting processing. Click on the **new** link to display all new orders.



- Click on the order number to display full details of the order.
- Click the **Accept Payment** button to process the payment.

You can now check your Authorize.net Merchant Control Panel to ensure that payment has successfully been received.

Note: Authorize.net currently has no support for repeat transactions – it may not therefore be used for payment groups.

Using Paypal as your payment processor

Applying for a paypal account

If you are using **Paypal** to provide payment processing facilities you will need to apply for a paypal account as follows:

- Go to www.paypal.co.uk (U.K. customers)
- Select the **business account** option, then click the **continue** button.
- Enter contact information for your organisation in the fields provided.
- Enter the email address you would like to use for accessing your account, and a password. Confirm your acceptance of the paypal terms and conditions and click continue.
- You will receive an email allowing you to activate your new paypal account. Follow the link provided in this email and enter your password.

Once your account has been activated you will need to change the following setting in your paypal profile as follows:

- Under the **My Account** section click the **My Profile** sub-category.
- Select the payment receiving preferences option.
- Set the "Block payments sent to me in a currency I do not hold" option to **no**.

Note: this setting is used to ensure that all payments through your **Church**Insight web site are accepted without requiring you to visit the paypal web site. It is however optional.

Configuring your paypal account

You can use your Paypal credentials in your **Church**Insight web site as follows:

- Enter the Web Office for your ChurchInsight web site.
- Click the **Settings** tab at the top of the window.
- Select the Payment processors category.

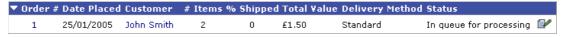
Note: if the payment processor icon is not visible you do not have the **Payment processor** admin permission. Contact your web site administrator for further information.

- Existing payment processors are indicated in a list on screen.
- Click the Add button to add a new payment processor.
- Enter a name to identify this payment processor in the space provided.
- Select Paypal from the list of payment processors.
- Enter your paypal login name in the space provided.
- Click Save Changes to update your configuration, then click Exit.
- Click the **Shop/Store** button
- In the General Settings area select the payment processor account from the list available.
- Click the **Apply Changes** button.

You may wish to create a low value transaction to test the payment process is operating successfully. Paypal does not support a "test mode" so this transaction will be **debited** from the card number supplied.

To generate a transaction:

- Ensure that you have at least one product in your shop refer to the e-commerce quick start guide for more information on managing your shop catalogue.
- · Exit the web office.
- Select the **Shop/Store** from your drop-down menu.
- Purchase an item from the shop in the normal way. On proceeding through the
 checkout you will be redirected to the paypal web site to enter credit card details
 for payment. Once payment is complete you will be returned to your own web site.
- Enter the web office.
- Select the Shop/Store tab from the top of the web office window.
- The **Orders** area on the left-hand side of the screen should indicate that you have a new order awaiting processing. Click on the **new** link to display all new orders.



- Click on the order number to display full details of the order.
- The payment area should indicate that payment has been received. You can also verify this by visiting the paypal web site.

Using VeriSign as your payment processor

Applying for a VeriSign Account

If you are using VeriSign to provide payment processing facilities you will need to apply for an account as follows:

- Go to www.verisign.com
- Select the "online payment processing" product range.
- Click the **try** link under the **Payflow Pro** product. The 30-day trial enables you to try out the VeriSign system before purchasing.
- Enter your personal details in the fields provided before clicking "submit".

Note: the submission process requires that any "pop-up blocker" software you have installed is disabled for this web site

- Enter a merchant login name and password, then complete the security verification questions.
- Enter your company information and contact details (many of these fields will have been completed using the information you supplied in the first stage of the application).
- Finally select the credit card processor you wish to use. VeriSign differs from Authorize.net and Protx in that it acts as an intermediary to a number of payment processors. Your selection will depend on which processors are most suitable for your internet merchant account. You merchant account providers will be able to advise you further on this.

If you do not have an existing internet merchant account you will be given the opportunity to sign up for the VeriSign internet merchant account on the following screen.

A trial account has now been created. Go to https://payments.VeriSign.com/manager to access the VeriSign Manager interface for your account. Before you begin using this account for payments from your **Church**Insight web site you will need to enable reference transactions as follows:

- Login to your VeriSign Manager account.
- Click the **Security** link from the top menu.
- Click the **Set Up** Link on the left-hand side of the screen. Additional options will be displayed below.
- Click the Transaction Settings option.
- In the main part of the window set the allow reference transactions setting to yes.
- Click the **submit** button.

Configuring your VeriSign account

You can use your VeriSign credentials in your **Church**Insight web site as follows:

- Enter the **Web Office** for your **Church**Insight web site.
- Click the **Settings** tab at the top of the window.
- Select the **Payment processors** category.

Note: if the payment processor icon is not visible you do not have the **Payment processor** admin permission. Contact your web site administrator for further information.

- Existing payment processors are indicated in a list on screen.
- Click the Add button to add a new payment processor.
- Enter a name to identify this payment processor in the space provided.
- Select **VeriSign** from the list of payment processors.
- Enter your Verisign Vendor name, User name (or Vendor name if you have no other users), Partner name and password in the space provided.
- Ensure that the **test mode** setting is enabled.
- Click **Save Changes** to update your configuration. Click **Exit**.
- Click the **Shop/Store** icon.
- In the General Settings area select the payment processor account from the list available.
- Click the Apply Changes button.

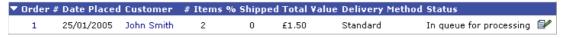
To generate a test transaction:

- Ensure that you have at least one product in your shop refer to the e-commerce
 quick start guide for more information on managing your shop catalogue. You
 should also ensure that your Verisign account is in **test mode**.
- Exit the web office.
- Select the **Shop/Store** from your drop-down menu.
- Purchase an item from the shop in the normal way. On proceeding through the
 checkout you will be asked to enter credit card details for payment. Whilst the
 payment processing is set to test mode any valid credit card number will be
 accepted but no money will be debited.

If you wish you can use the following sample MASTERCARD card number:

5404 0000 0000 0001

- Return to the web office.
- Select the **Shop/Store** tab from the top of the web office window.
- The **Orders** area on the left-hand side of the screen should indicate that you have a new order awaiting processing. Click on the **new** link to display all new orders.



- Click on the order number to display full details of the order.
- Click the Accept Payment button to process the payment.

You can now check your VeriSign Manager Account to ensure that payment has successfully been received.

Using Secure Email to process payments

In some cases you may wish to receive credit card details via secure encrypted email (note: this does not replace the need for an internet merchant services account). If you wish to implement this method of payment please contact **Church**Insight technical support to discuss your requirements.

Enabling Terms and Conditions of Sale

Terms and Conditions of sale are accessible from any page of your **Church**Insight shop to explain your returns policy, contact information in event of a complaint and other useful buyer information.

A sample terms and conditions document is provided to give useful pointers on information which should be included. The default text is provided for your convenience only – no responsibility is taken for its completeness or validity. You should edit the text as required to include information specific to your organisation. To update your terms and conditions document:

- Go to the **web office** for your **Church**Insight web site.
- Choose the **Settings** tab at the top of the window.
- Choose the Shop/Store icon.
- Select the Terms & Conditions tab.
- Edit the text of your Terms and Conditions document as required.

Once the document is complete check the **enable these terms and conditions** option, then click **save**.

Making the Shop Live

Once you have completed the steps described above you can set your shop to visible to the public as follows:

- Enter the web office for your ChurchInsight web site.
- Ensure that the **Shop** catalogue is complete. For more information on managing your shop catalogue see the e-commerce quick start guide.
- Choose the **Settings** tab.
- Select the Payment Processors icon.
- Ensure that the payment processor you will be using for shop payments has the test mode option disabled.
- If necessary click the Save Changes button to update your settings before clicking Exit.
- Select the Shop/Store icon.
- In the General Settings area, set the shop status to "on live to public"
- Click the **Apply Changes** button.

The shop will now be visible to the public.

Additional resources

 $\underline{www.electronic\text{-}payments.co.uk}\text{ -} compare \ UK \ electronic \ payment \ costs \ using \ this \ independent \ government \ funded \ web \ site.$

 $\underline{www.businesslink.gov.uk} - guide \ to \ accepting \ credit \ and \ debit \ cards.$

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