



## **Merchant Implementation Documentation**



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## Preface.

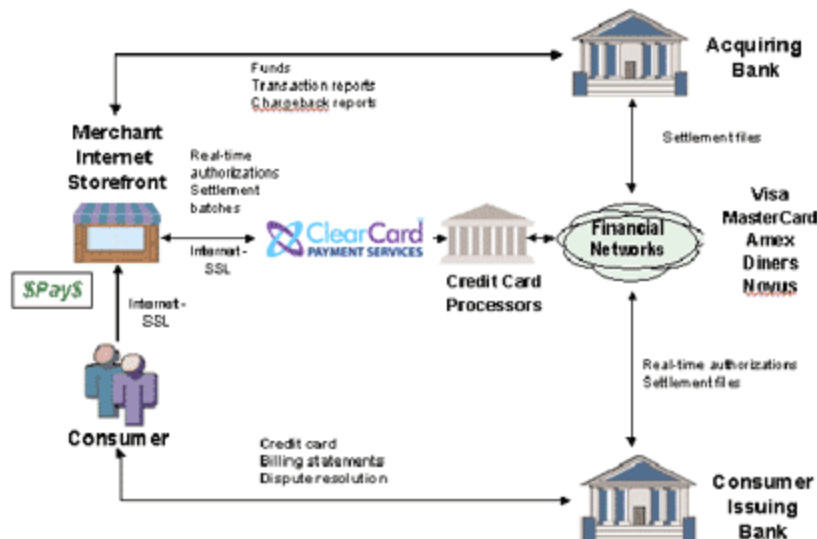
ClearCard, Inc is an innovative provider of secure electronic commerce payment solutions which was founded in 1999; ClearCard is based in Glendale, California.

Running an online business can be an overwhelming task. Extending a business to the Web and opening an e-commerce storefront requires merchants to master many tasks-not only Web site development and design, but also maintaining the confidentiality and security of consumer data and accepting and processing payments. ClearCard takes the headache out of payment processing by managing a secure, reliable and low-cost solution for accepting payments

## OUR MISSION

Our mission is to radically simplify e-commerce. As the need for online payment solutions continues to grow, we work continuously to securely link thousands of merchants and their customers to payment processing networks, making each transaction as safe and easy on the Internet as it is in the physical world. We are committed to providing cutting edge payment technologies while supporting standards to maximize the outreach to merchant and consumer clientele. Simply put, ClearCard offers the best e-commerce payment solution available.

## How does it work?

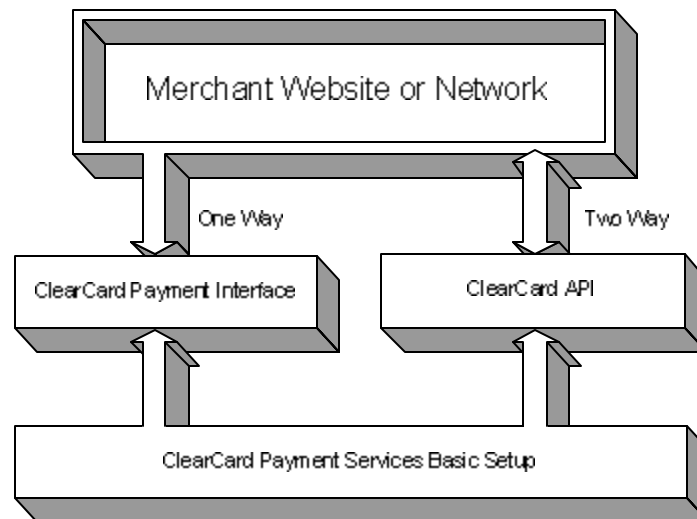


# Understanding the ClearCard Payment Solutions

## ClearCard Payment Interface, An introduction

ClearCard Payment Interface is a simple and scalable commerce system. The two main components of the system are: The ClearCard Payment Interface (CPI) and the ClearCard API. Both of these implementations ride on top of the same basic payment processing application.

Fig A



[www.ClearCard.com](http://www.ClearCard.com)). With very little exceptions every thing you will want to do to integrate CPI into your website commerce application can be managed from the ClearCard website. For those merchants who are looking for a easy way to incorporate ecommerce on their sites, you will be happy to notice that CPI is exactly what you need. CPI is your shopping cart. And it can be used in a traditional shopping cart sense or to purchase and manage subscriptions to your site. It can also be used for direct purchase of products without having to utilize the shopping cart functionality at all. Completely flexible and simple to set up and manage.

## ClearCard API

ClearCard also makes available to developers and merchants a very extensive API which provides backend access to the same functionality supported in the ClearCard payment Interface. The difference between the two is simply with the API you have total control to manage the communication between your site and ClearCard. If you have an existing shopping cart or an elaborate commerce system for your website, it is very likely you will want to use our ClearCard API. If you choose to use the API you will find very comprehensive documentation on its implementation

## Setting Up Your Website.

### First thing you should know.

The first thing you should do before anything else is become familiar with the ClearCard website ([www.ClearCard.com](http://www.ClearCard.com)). Between this documentation and the website you will find everything you need to know about integrating your website with ClearCard's processing system. When you sign up for ClearCard Processing you will receive a Login Name and Password. You will find the Merchant login located at the upper left of the ClearCard Home page. Whether you are using the API or CPI, you will need to go through the same basic steps.

### Setting up your website.

The first step in getting your website connected to the ClearCard payment service is to set a website up. Please note: Not every option is necessary if you are intending to use the API.

1. Go to the website and login (the login in is on the upper left of the home page).
2. Once you are logged in click on the 'My Account' Menu button.
3. In the center of the page you will notice several menu icons. Click on the "My Websites" link.
4. If your website is not already setup, click on the "add a new website" link at the top of the page.
5. This page is in 5 basic sections.
  - 1) Basic Website information
  - 2) Member Management (Do you want ClearCard to assist you with this?)
  - 3) Authentication
  - 4) CPNI Notification (If you are using the API this is unnecessary)
  - 5) Billing type (This is only for subscriptions and not necessary for API users)
6. The first thing you do is name your website and declare a URL. And then select a color profile for ClearCard pages that your customers will be directed to from time to time.
- 7.

Fig B. (Merchants>My Account>My Websites>Create Website)

Create a Website		
Website Name	<input type="text"/>	<a href="#">about this field</a>
Website URL	http:// <input type="text"/>	<a href="#">about this field</a>
Template	<input type="text" value="Custom"/>	<a href="#">about this field</a>

8. Then you need to determine if your website will be billing for memberships. This is important because ClearCard has comprehensive support for membership billing. In this section you can make adjustments to the membership types that your website will be offering. You will notice when you come to this page that all of the memberships listed in these boxes are highlighted. This means that currently this site will include all these membership types. To edit this list down you will need to highlight just the membership types you wish to use in your website. Next time you come back to this page only those previous selections will be highlighted. Note: During the editing of this page the previous selected membership types will stay highlighted (to remind you) until you have resubmitted this page for processing. If you make any changes to this section you will receive an email notifying you of the changes.
9. To Add additional memberships you will need to go to (Merchants > My Account > Membership Plans) and select 'add' or 'modify' memberships from the menu choices at the top of the page. (see Section 'ADD MEMBERSHIPS) in this document).

Fig C. (Merchants>My Account>My Websites>Create Website)

<b>Standard Memberships</b>	<div style="border: 1px solid #ccc; padding: 5px;">         secret membership - This is a secret membership          Cold Mold - yuck!          asdasdf - \$3.99 first 3 days, rebills at \$25.99 every 30 days.          Test SOC - This is my test soc          adams - adams 20.00 membership          Gold Membership - Tester       </div> <p style="font-size: small;">Hold down Ctrl button while clicking to select multiple items on the list.</p>	<a href="#">about this field</a>
<b>Upgrade Memberships</b>	<div style="border: 1px solid #ccc; padding: 5px;">         Cobra - \$39.99 every 60 days.          Platinum - \$39.99 every 90 days.       </div> <p style="font-size: small;">Hold down Ctrl button while clicking to select multiple items on the list.</p>	<a href="#">about this field</a>

10. If you have determined that your website will be billing for Memberships, do you want your Member Management to be handled by ClearCard? If so you will need to enable that feature(see Fig D.). You will also need to provide a URL where a user will be sent after a successful login (successful login URL).

The inactive URL is a location where members whose memberships are no longer valid are sent after an unsuccessful login attempt. This field is optional and could be redirect to a sign-up page, or an upsell page.

Fig D. (Merchants>My Account>My Websites>Create Website)

Member Management		
Use this feature	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	<a href="#">about this field</a>
Successful Login URL	http:// <input style="width: 150px;" type="text"/>	<a href="#">about this field</a>
Inactive Members URL	http:// <input style="width: 150px;" type="text"/>	<a href="#">about this field</a>

11. If you choose to use ClearCard to manage access to your site, there are 2 different methods of access control you can choose to use.. As with anytime a program provides many options, just the amount of choices can confuse the issue. The Authentication options you have available to you through ClearCard (figure C) have two basic styles of authentication (http and ftp) and each of those has two types of ‘member’s lists’ that can be updated using these options.

You will only want to select one method. While either is acceptable, the most commonly used method is the HTTP basic authentication. To activate, select ‘yes’ on the radio button. Now you must fill in a URL to the CGI on your computer that will listen for ClearCard’s post of your new member’s name/password information. This CGI will then write the information to an ‘htpassword’ file on your system. Every time a customer then logs into your system, it is this ‘htpassword’ file that is checked to see if the customer is in fact a valid member. To use the FTP method you will only need to supply the FTP information and the direct location of the ‘htpassword’ file. This method is much simpler and bypasses the need for a CGI ‘listener’, but it is not generally considered as secure as the former method.

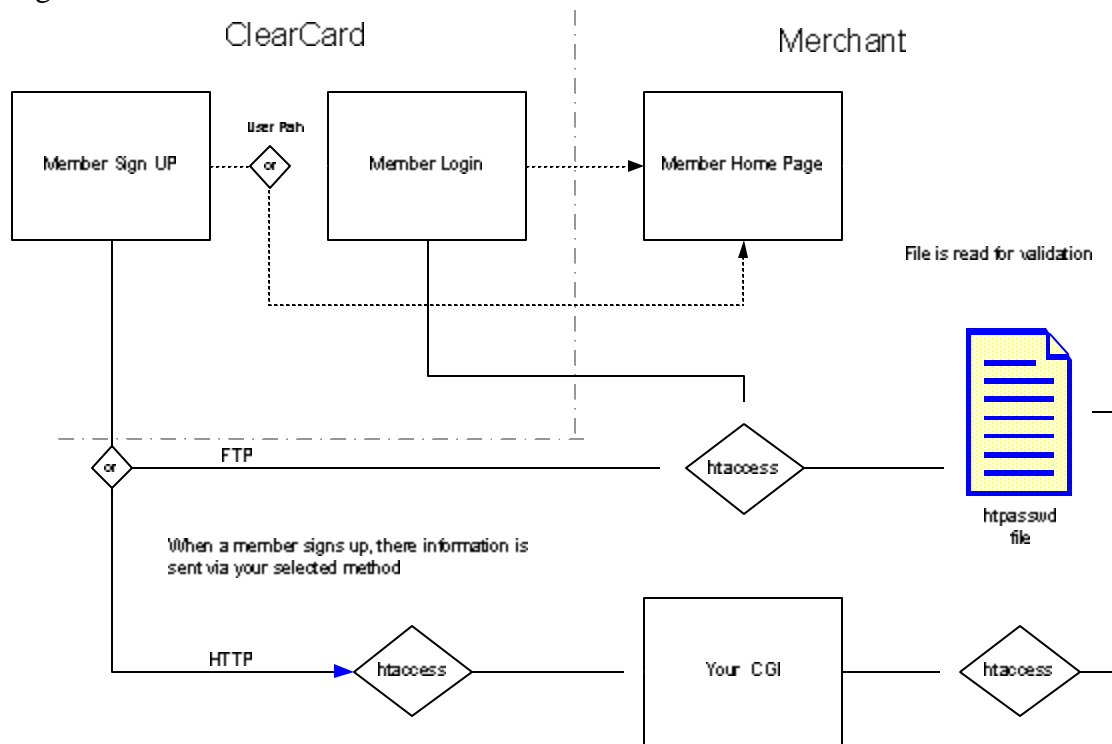
While you are welcome to write your own CGI listener, ClearCard has a simple secure implementation we are happy to install for you.

Fig E (Merchants>My Account>My Websites>Create Website)

HTTP Basic Authentication - CGI script POST Update   Active Members		
Use this feature	<input type="radio"/> YES <input checked="" type="radio"/> NO	<a href="#">about this field</a>
Active Member URL	<input type="text"/>	<a href="#">about this field</a>
HTTP Basic Authentication - CGI script POST Update   Disabled Members		
Use this feature	<input type="radio"/> YES <input checked="" type="radio"/> NO	<a href="#">about this field</a>
Disabled Member URL	<input type="text"/>	<a href="#">about this field</a>
HTTP Basic Authentication - FTP Update   Active Members		
Use this feature	<input type="radio"/> YES <input checked="" type="radio"/> NO	<a href="#">about this field</a>
IP Address	<input type="text"/> . <input type="text"/> . <input type="text"/> . <input type="text"/>	<a href="#">about this field</a>
Active Member Path	<input type="text"/>	<a href="#">about this field</a>
User	<input type="text"/>	<a href="#">about this field</a>
Password	<input type="text"/>	<a href="#">about this field</a>
HTTP Basic Authentication - FTP Update   Disabled Members		
Use this feature	<input type="radio"/> YES <input checked="" type="radio"/> NO	<a href="#">about this field</a>
Disabled Member Path	<input type="text"/>	<a href="#">about this field</a>

First, let's explain what we mean by 'member lists'. Your members will sign-in using a name/password. Somewhere on your server this list exists (usually an htpasswd file). Every time a user signs up using our member management signup page, you will want to be notified of the new member and their password. ClearCard will need to know where to send this information. Commonly, this is some CGI on your system that writes to a file. ClearCard can send this information to you either through the web (HTTP) and then that message will need to be read by some CGI on your side and then written to some file on your system(usually a htpasswd file). OR ClearCard can use FTP protocol to write directly to the file on your system (usually a htpasswd file).

Fig F.



12. ClearCard offers a real time notification system called CPNI. Here is where you choose to turn this system on for your website. We will cover CPNI in great detail in just a little bit. The next section is where you tell ClearCard how you would like to handle subscriptions. You have the choice to bill immediately or settle transactions at a later time. In most cases you will want to settle the transactions immediately to make sure you receive funds from your customers

Fig H (Merchants>My Account>My Websites>Create Website)

CPNI (Notification)		
Use CPNI (Notification)?	<input type="radio"/> YES <input checked="" type="radio"/> NO	<a href="#">about this field</a>
CPNI URL:	<input type="text" value="CPNI DISABLED"/>	<a href="#">about this field</a>
Miscellaneous Settings		
Charge Immediately?	<input type="radio"/> YES <input checked="" type="radio"/> NO	<a href="#">about this field</a>
<input type="button" value="Create a Website"/>		

## ADD Memberships

For those merchants that have ‘billable membership’ websites ClearCard has provided a comprehensive list of options for configuring your membership options. For example, you can offer a single membership type across multiple sites, or you can even extend your memberships to allow a single customer to use a single membership to give them access to a group of your websites. Once you have configured this page and have assigned this membership type to the sites you wish to offer it on, you will see this membership type show up when you create a new website or edit one. Once you have added your membership type you will have access to it when you add a new website or when you modify a website.

Fig I. (Merchants>My Account>Membership Plans>Edit Membership)

Add Membership Plan		
Membership Name	<input type="text"/>	<a href="#">about this field</a>
Special Offer Code	<input type="text"/>	<a href="#">about this field</a>
Short Description	<input type="text"/>	<a href="#">about this field</a>
Long Description	<input type="text"/>	<a href="#">about this field</a>
Initial Cost	\$ <input type="text"/> U.S. dollars	<a href="#">about this field</a>
Initial Trial Period	<input type="text" value="Select a Time Period"/>	<a href="#">about this field</a>
Rebill Cost	\$ <input type="text"/> U.S. dollars	<a href="#">about this field</a>
Rebill Period	<input type="text" value="Select a Time Period"/>	<a href="#">about this field</a>
Maximum Rebill Cycles	<input type="text"/> rebills	<a href="#">about this field</a>
Membership Scope:	<input checked="" type="radio"/> <b>Single site only</b> <input type="radio"/> <b>Multi site membership</b>	<a href="#">about this field</a>
Membership Type:	<input checked="" type="radio"/> <b>Standard</b> <input type="radio"/> <b>Upgrade</b>	<a href="#">about this field</a>
Signup Visibility:	<input checked="" type="radio"/> <b>Visible</b> <input type="radio"/> <b>Not Visible</b>	<a href="#">about this field</a>
Membership is Offered By:	<input type="text" value="Kapik Eben"/> <input type="text" value="Snake"/> <input type="text" value="Spider 1"/> <input type="text" value="Spider 2"/> <input type="text" value="Spider 3"/> <input type="text" value="asdfsfad"/>	<a href="#">about this field</a>
<input type="button" value="Add Membership Plan"/>		

## Fraud Protection

Before discussing Fraud Protection there are some basic vocabulary you will need to know. However, even with this knowledge, many of the Fraud Protection features of ClearCard really come down to an art or 'best practices' rather than right or wrong. ClearCard, being an expert in ecommerce transaction processing, has provided a very impressive list of Fraud Prevention features. Depending on your business and market, it may not be necessary to use many of them. Either way, if you have any questions we would be happy to recommend a possible settings list based on the requirements of your business.

### What does AVS mean?

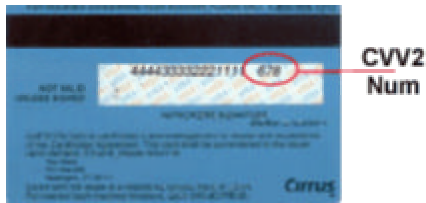
AVS stands for Address Verification System. An AVS check is a comparison of an address with the billing address for a creditcard. By rejecting transactions that fail AVS, you help reduce your exposure to fraud.

### What does CVV2 mean?

CVV2 stands for Card Verification Value. It is a new authentication scheme established by credit card companies to further efforts towards reducing fraud for internet transactions. It consists of requiring a card holder to enter the CVV2 number in at transaction time to verify that the card is on hand.

Fig J

Visa & MasterCard:



This number is printed on your MasterCard & Visa cards in the signature area of the back of the card. (it is the last 3 digits AFTER the credit card number in the signature area of the card).

American Express:



American Express cards show the cvv2 printed above and to the right of the imprinted card number on the front of the card.

### What is CVC?

CVC stands for Card Validation Code. It is essentially synonymous with CVV2. Specifically, MasterCard uses the term CVC, Visa (and most other cards) use CVV2.

## What are Suspicious IPs?

A suspicious IP is one from which we've received several rejected credit card transactions in a short period of time -- a sign there may be a credit card generator in use. If an IP has more than 5 rejections in 10 minutes, ClearCard will block the IP for 10 hours.

### Merchants > Fraud Prevention > Suspicious IPs

Suspicious IP Settings		
Number of Rejections:	<input type="text" value="5"/> rejections	The number of rejected transaction attempts before we block this IP. Lower numbers result in greater security.
Rejected Within:	<input type="text" value="10"/> minutes	The number of minutes in which the rejected transactions attempts occur. Higher numbers result in greater security.
Block IP for:	<input type="text" value="10"/> hours	The number of hours for which the IP will be blocked. Higher numbers result in greater security.
<input type="button" value="Update Settings"/>		

## What are unused accounts?

In most circumstances, when a customer creates an account and does not subsequently log in, it is a bad idea to charge the account. The account may be the result of fraud -- for example, a credit card generator may have been used to create the account. If an account is created and the customer does not log in, ClearCard will wait 2 hours and then send a warning email to the customer. The email instructs the customer that if they do not log in within -1 hours their account will be canceled. After waiting another period of time, ClearCard cancels the account and sends an email to the customer explaining that the account has been canceled due to inactivity.

### Merchants > Fraud Prevention > Unused Accounts

Unused Account Settings		
Send Warning After:	<input type="text" value="2"/> hours	The number of hours from when the account is first created that the system will wait before sending a warning email to the customer. If you do not wish for a warning message to be sent, set this number higher than the cancel account time.
Cancel Account After:	<input type="text" value="1"/> hours	The number of hours from when the account is first created that the system will wait before canceling the account and any rebills associated.
<input type="button" value="Update Settings"/>		

## What is an IP?

An IP is a unique number to every workstation in the world. This "IP number" is a four byte value that, by convention, is expressed by converting each byte into a decimal number (0 to 255) and separating the bytes with a period. For example, 130.132.59.234.

## Are these the only IPs that are being blocked?

No, these are not the only IPs that are being blocked for your account. ClearCard maintains a list of IPs that are considered high-risk. Signups and transactions from any IPs that you specify will be blocked IN ADDITION to the IPs on ClearCard's list. If you believe an IP is being blocked that should not be or you simply wish to learn more about ClearCard's list, please contact customer support.

**What is a Country Mismatch?**

When a customer signs up for service they tell us what country they're from in three different ways. 1) They tell us their country. (Usually from a pull-down list of countries.) 2) Their IP address is within a range allocated to a country. 3) Their credit card is issued by a bank in a country. These three methods of obtaining the country data do not always agree. When they differ, the likelihood that the transaction is fraudulent is higher. For the greatest level of security, deny these transactions.

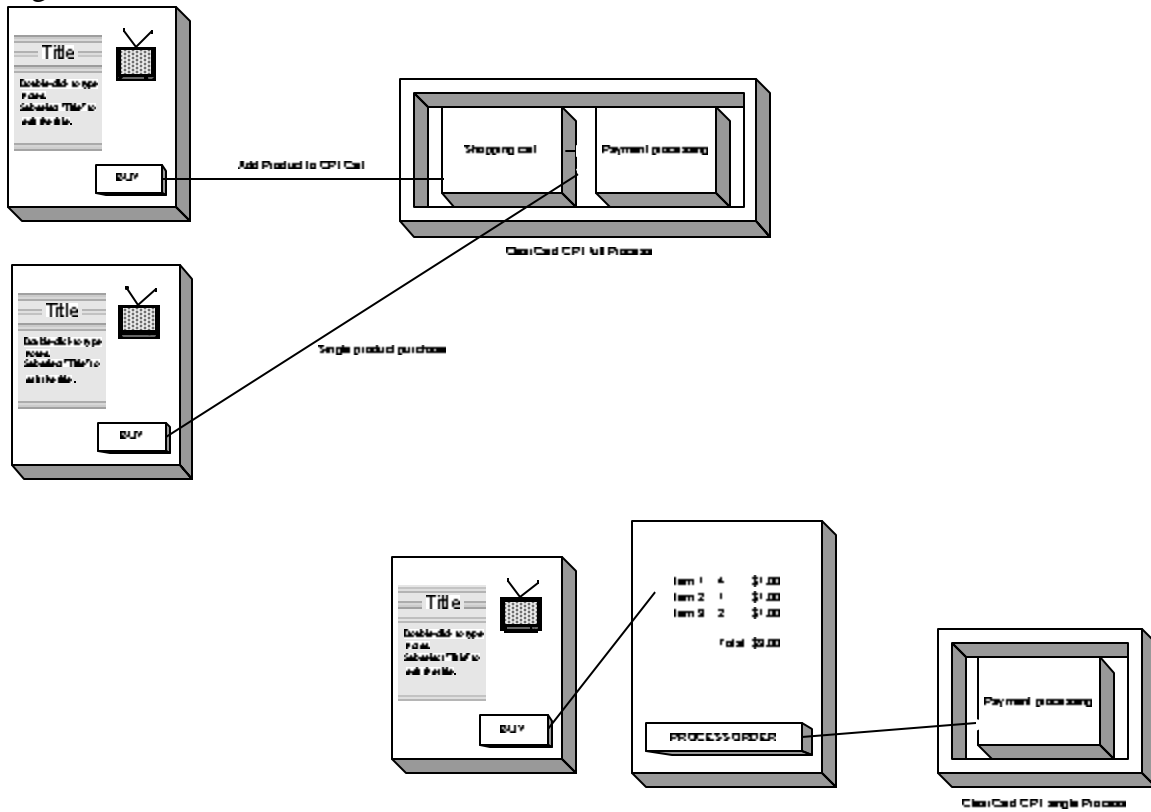
# ClearCard Payment Interface

After having added your websites, configured your memberships and fraud protection options you are now ready to configure the remaining sections of your account. Here you have a few options as to how you would like to make use of the ClearCard Payment solutions. Before we get go any further let's discuss the different options available to you.

## Process Flow Chart

There are a three ways in which ClearCard was designed to support your commerce needs. You may use any method as a stand alone process or in combination with any of the others. We give you maximum flexibility!

Fig K



## Setting up CPI

### Getting Started

The next logical service you will want to set up is the “Shopping Cart”. The Shopping Cart feature provided by ClearCard allows you to accept orders for items in addition to offering subscriptions. While, we are providing stand-alone shopping cart functionality, it can also be easily integrated with most existing shopping carts. We have provided many features like "Create a button" or the “Add to Cart” function to get you started right away, and don't forget as your expertise or your resources demand it we have a complete Shopping Cart API for advanced integration options. You may wish to review our Frequently asked Questions section before you get started.

### Frequently Ask Questions:

#### Just how secure are my transactions?

When you connect to ClearCard's secure server (<https://www.ClearCard.com>) it will present you with a digital certificate, signed by a trusted Certificate Authority (Verisign). To be 100% certain of the authenticity of this transaction, your code should verify ClearCard's certificate using Verisign's public key.

If you would like more information about the verification process, it can be found at <http://www.verisign.com/>

You can also review this useful FAQ on digital certificates at <http://digitalid.verisign.com/server/about/aboutFAQ.htm>.

## The Shopping Cart

You have already set up your website. Now you will need to enable and configure your shopping cart options. To enable your site follow the path in Fig 'G'. Once you get there, simply click on the "Enable" link. When you elect to enable or edit settings you will be taken to the Cart settings page.

### Cart Setup

Fig L (Merchants > My Account > Shopping Cart > Setup Websites)

Setup Shopping Cart for Spider Testing's Websites		
www.snake.com	Currently Disabled	<a href="#">Enable</a>
www.spider2.com	Currently Enabled	<a href="#">Disable</a>   <a href="#">Edit Settings</a>

### Cart Settings

The Cart Settings page deals specifically with product purchases. So for instance, the option to 'Charge Immediately' or 'Authorize' is different here than the option you selected when you set up your website (which dealt with subscription sales). Here you will only want to charge immediately if you are able to deliver your products the same day. However, if you are selling downloadable products then you can feel comfortable charging your customer immediately.

Fig M (Merchants > My Account > Shopping Cart > Setup Websites)

Edit Spider 3 Shopping Cart Settings		
Ask for Shipping Info?	<input checked="" type="radio"/> YES <input type="radio"/> NO	<a href="#">about this field</a>
Calculate Tax?	<input checked="" type="radio"/> YES <input type="radio"/> NO	<a href="#">about this field</a>
Calculate Shipping Cost?	<input type="radio"/> YES <input checked="" type="radio"/> NO	<a href="#">about this field</a>
Run Authorization First?	<input checked="" type="radio"/> YES <input type="radio"/> NO	<a href="#">about this field</a>
Charge Immediately?	<input checked="" type="radio"/> YES <input type="radio"/> NO	<a href="#">about this field</a>
Send Confirmation Email?	<input type="radio"/> YES <input checked="" type="radio"/> NO	<a href="#">about this field</a>
Store URL:	<input type="text" value="http://"/>	<a href="#">about this field</a>
Order success custom URL:	<input type="text" value="http://"/>	<a href="#">about this field</a>
Order failure custom URL:	<input type="text" value="http://"/>	<a href="#">about this field</a>

[Edit Spider 3 Shopping Cart Settings](#)

## Shipping

If you have decided to use our Shopping Cart feature and are not integrating it with an existing shopping cart, you can fill out shipping cost table to charge customers shipping and handling fees. You have the option if specifying fixed shipping and handling fees for order total ranges or using percentage values which will be calculated based on order total amount

The most interesting feature in the shipping Cost Table is the ability to charge shipping either based on a percentage for a price range or by assigning a dollar amount to a price range. For example, if you specify a fixed table type setting of \$5.35 for orders in the \$10.00 to \$49.99 range and a customer places an order with a total of \$39.21, they will be charged \$5.35 for shipping and handling. However, if you specify a percentage table type setting of 5.35% for the same range, the customer will be charged 5.35% of order total (\$39.21), or \$2.10. The rest of this page is fairly self explanatory.

Fig N (Merchants > My Account > Shopping Cart > Shipping Costs)

Edit Spider Testing Shipping Cost Table				
	\$	Fixed table type applies values you specify below as a fixed amount.		
	%	Percent table type applies values you specify below as a percentage of order total amount.		
Table Type	<input type="radio"/>		<input checked="" type="radio"/>	Fixed table type applies the values you specify as a fixed amount. Percent table type applies the values you specify as a percentage of order total amount.
\$0.01 - \$9.99	\$	<input type="text" value="0.00"/>	%	
\$10.00 - \$49.99	\$	<input type="text" value="0.00"/>	%	
\$50.00 - \$99.99	\$	<input type="text" value="0.00"/>	%	
\$100.00 - \$199.99	\$	<input type="text" value="0.00"/>	%	
\$200.00 and over	\$	<input type="text" value="0.00"/>	%	

Edit Spider Testing Shipping Cost Table

## Tax Settings

If you have decided to use our Shopping Cart feature and are not integrating it with an existing shopping cart, you can use this page to specify the tax rate and states for which you would like to charge your in-state customers sales tax.

Note that you need to collect sales tax from a specific state only if your business has a legal entity present in that state. Most merchants will specify only one state.

Fig O (Merchants > My Account > Shopping Cart >Tax Settings)

**Edit Spider Testing Tax Table**

You currently have the following tax tables set up:

- State: AB — Tax: 2.35% | [delete value](#)
- State: CO — Tax: 2.55% | [delete value](#)

Add or update a Tax Table Value:

<b>State:</b>	<input type="text" value="Choose if U.S./Con."/>	State to which you'd like to apply sales tax.
<b>Tax Rate:</b>	<input type="text" value="0.00"/> %	Tax Percentage amount you'd like to apply to this State. Enter a decimal value, for example 9.25 or 11.105.

## Create A Button

Our button generator allows you to quickly start selling items on your website through ClearCard Shopping Cart. Once you provide the information requested above, we will generate the HTML code that you can simply copy and paste into your web pages. If you create a shopping cart button, the item will be placed into your customers' shopping cart and they will have the option to proceed to checkout or to continue shopping on your website. If you create a direct purchase button, your customers will be taken directly to the payment page.

Fig P (Merchants > My Account > Shopping Cart > Create a Button)

Create a Button		
Enter the details of the item you wish to sell:		
Button Type:	<input type="text" value="Shopping Cart"/>	<a href="#">about this field</a>
Website:	<input type="text" value="Select a Site"/>	<a href="#">about this field</a>
Item Name:	<input type="text"/>	<a href="#">about this field</a>
Item Number:	<input type="text"/>	<a href="#">about this field</a>
Item Cost:	<input type="text" value="0.00"/>	<a href="#">about this field</a>
Item Quantity:	<input type="text" value="1"/>	<a href="#">about this field</a>
Button Image:	<input type="checkbox"/>  / <a href="#">Add to Cart</a>	<a href="#">about this field</a>
	<input type="checkbox"/>  / <a href="#">Buy Now</a>	
	<input type="checkbox"/> 	
	<input type="checkbox"/> 	
<input type="checkbox"/> 		
Server Type:	<input type="text" value="Not Secure (HTTP)"/>	<a href="#">about this field</a>
<input type="button" value="Create Button"/>		

Sample form creation

```
<form action="https://stats.clearcard.com/templates/purchase/Cart.jsp"
method=post>
<input type="hidden" name="numberOfItems" value="1">
<input type="hidden" name="merchantSiteId" value="2731">
<input type="hidden" name="amount" value="5.0">
<input type="hidden" name="itemName1" value="product one">
<input type="hidden" name="itemCost1" value="5.0">
<input type="hidden" name="itemQuantity1" value="1">
<input type="hidden" name="itemNumber1" value="1234">
<input type="submit" name="submit" value="Add to Cart">
</form>
```

### Sample URL creation

```
<a href="https://stats.clearcard.com/templates/purchase/Cart.jsp?  
merchantSiteId=2731&numberOfItems=1&amount=5.0&itemName1=product  
one&itemCost1=5.0&itemQuantity1=1&itemNumber1=1234">Add to Cart</a>
```

## Parameter List

This is a list of the parameters that are part of the process. If you are generating code using the button creators on the website, then all of this work is done for you. All you will need to do is cut and paste the code in the appropriate places on your site. If you are attempting to use the third option for using CPI then you will probably want to use this section as a reference.

<b>REQUIRED CONTROL VARIABLES:</b>		
<i>Name</i>	<i>Value</i>	<i>Description</i>
initialized	true	Always set to true.
merchantSiteId	[integer]	Your Merchant Site ID.
numberOfItems	[integer]	Number of items in this order. Must be > 0.
amount	[float]	Order amount. Must be > 0.
<b>OPTIONAL CONTROL VARIABLES (default to account options if not passed):</b>		
<i>Name</i>	<i>Value</i>	<i>Description</i>
useShippingInfo	true false	Set to true to ask for shipping info.
calculateTax	true false	Set to true to calculate tax based on order total and state.
calculateShipping	true false	Set to true to calculate tax based on order total.
doAuth	true false	Set true to run an authentication on CC.
useCPNI	true false	Set to true to use CPNI verification.
chargeImmediately	true false	Set to true to settle amount immediately.
successURL	[string]	Your custom success URL. Will default to account setting or default success message, if not specified.
failureURL	[string]	Your custom failure URL. Will default to account setting or default failure message, if not specified.
<b>REQUIRED FORM VARIABLES:</b>		
firstName	[string]	Customer First Name.
lastName	[string]	Customer Last Name.
email	[string]	Customer Email Address.
billingStreet1	[string]	Customer Billing Address1.
billingStreet2	[string]	Customer Billing Address2.
billingCity	[string]	Customer Billing City.
billingState	[string]	Customer Billing State / Province.
billingPostalCode	[string]	Customer Billing Zip / Postal Code.
billingCountry	[string]	Customer Billing Country.
radioPayment	CREDIT CHECK	Payment method.
creditCard	[string]	Credit Card Number. (Specify only if radioPayment=CREDIT)
ccExpirationMonth	[int]	Credit Card expiration month. (Specify only if radioPayment=CREDIT)
ccExpirationYear	[int]	Credit Card expiration year. (Specify only if radioPayment=CREDIT)

bankName	[string]	Bank Name. (Specify only if radioPayment=CHECK)
checkingAccountNumber	[string]	Checking Account Number. (Specify only if radioPayment=CHECK)
routingNumber	[string]	Bank Routing Number. (Specify only if radioPayment=CHECK)
itemName[N]	[string]	Item Name as defined by you, where N represents an integer for item number (i.e. itemName1=widget, itemName2=custom coffee mug, etc).
itemCost[N]	[float]	Item cost, where N represents an integer for item number (i.e. itemCost1=1.23, itemCost2=2.34, etc).
itemQuantity[N]	[int]	Item Quantity, where N represents an integer for item number (i.e. itemQuantity1=1, itemQuantity2=1, etc).
<b>OPTIONAL FORM VARIABLES:</b>		
<i>Name</i>	<i>Value</i>	<i>Description</i>
orderNumber	[string]	Your Order Number for reference
referenceNumber	[string]	Additional reference number
shipping	[float]	Provide this value to overwrite normal shipping cost calculation.
tax	[float]	Provide this value to overwrite normal tax calculation.
shippingSame	true false	Set to true if Shipping Address is the same as Billing Address. Use only if useShipping=true. Otherwise Shipping Info will be ignored.
shippingStreet1	[string]	Customer Billing Address1. Optional only if useShippingInfo=false or shippingSame=true.
shippingStreet2	[string]	Customer Billing Address2. Optional only if useShippingInfo=false or shippingSame=true.
shippingCity	[string]	Customer Billing City. Optional only if useShippingInfo=false or shippingSame=true.
shippingState	[string]	Customer Billing State / Province. Optional only if useShippingInfo=false or shippingSame=true.
shippingPostalCode	[string]	Customer Billing Zip / Postal Code. Optional only if useShippingInfo=false or shippingSame=true.
shippingCountry	[string]	Customer Billing Country. Optional only if useShippingInfo=false or shippingSame=true.
itemNumber[N]	[string]	Item Number as defined by you, where N represents an integer for item number (i.e. itemNumber1=12)

# Payment Notification Component (CPNI)

## What you can do with CPNI.

ClearCard's Payment Notification Interface (CPNI) allows you to integrate ClearCard payments with your website commerce functionality. This part of CPI will allow you to receive immediate notification and confirmation of payments you receive from customers. The benefit to you is the ability to

- ? Store transaction information in your own database.
- ? Automate your fulfillment operations (e.g. Sending shipping info to your warehouse)
- ? For CRM functionality you can track your customers through the notification's pass through variables capability.
- ? Customize your websites response to customer purchases in real time

## How does it work?

CPNI adds the ability for you to receive real time notifications during the payment process. It also adds a higher level of security for your commerce operations.

The notification process rides on top of the CPI process so the only real differences happen at the time the transaction is processed and then how transactions are confirmed. The additions to the transaction process work like this:

Step one –

What the merchant does:

- ? Once the user confirms their order, that order is sent to ClearCard for payment processing.

What ClearCard does:

- ? ClearCard will post a notification to your server at a URL that you have specified (You set this up on the website merchant website). All of your customer's payment information, any pass through variables, and a piece of encrypted code will be included in this notification.

Step two

What the merchant does:

- ? You will receive the notification from ClearCard. You can now do whatever you need to do with that information, like store it in a database or verify pricing information for the good or services that are being purchased. The information will include: customer's payment information, an encrypted code piece, and any 'pass through' variables you may have sent in the original transaction. Note: Sample code can be provided to you on request in the form of Coldfusion, ASP, JSP or PHP.

What ClearCard does:

- ? ClearCard will listen for a response to the CPNI post. Your response should duplicate the original post, including all of the fields passed.

## Setting Up CPNI

### Getting Started

To set up CPNI:

1. Log in to your ClearCard account
2. Go to the My Account tab.
3. Go to Shopping Cart section.
4. Go to Setup Websites section.
5. Click "Enable" (or "Edit Settings, if you had previously enabled shopping cart) next to the website for which you would like to configure CPNI.
6. Select "YES" radio button in the "Use CPNI (Notification)" field to able the feature.
7. You must now specify the URL where you'd like the notification to be received.
8. Press "Edit" button at the bottom of the form to submit your changes.

### Code Examples

#### Parameter List

After you have activated Payment Notification, your server will be sent a notification every time you receive a payment, this notification will be sent as a hidden "FORM POST" to the URL you specified, and will include all of the payment information. The FORM variables for the notification are listed below.

## TYPE 1: SUBSCRIPTION

<i>Name</i>	<i>Value</i>	<i>Description</i>
type	[int]	The type of notification – 1 for Subscriptions.
subscriptionID	[int]	Unique id for this subscription.
password	[string]	Member password.
loginName	[string]	Member login name.
transactionID	[string]	ClearCard transaction ID.
billingLast	[string]	Member Billing Last Name.
billingFirst	[string]	Member Billing First Name.
billingStreet1	[string]	Member Billing Address1.
billingStreet2	[string]	Member Billing Address2.
billingCity	[string]	Member Billing City.
billingState	[string]	Member Billing State / Province.
billingPostalCode	[string]	Member Billing Zip / Postal Code.
billingCountry	[string]	Member Billing Country.
email	[string]	Member email address.
amount	[float]	Membership amount.
transactionID	[string]	Unique ID for transaction associated with this purchase.
memberID	[int]	Unique ID associated with this customer.
membershipID	[int]	Membership ID (that member signed up for).
paymentType	[int]	Payment type used for this subscription.
remotelIP	[string]	Member IP.
affiliatePayout	[float]	The dollar amount (if any) to be paid to the affiliate generating this sale.
merchantSiteID	[string]	The unique ClearCard ID for the web site the sale was generated on.
CPNIAgentID	[int]	The unique ID for this CPNI post.
ID	[int]	This members unique subscriptionID.
passThrough	[string]	URLEncoded query string. Includes all parameters sent in for this request.

## TYPE 2: ORDER

<i>Name</i>	<i>Value</i>	<i>Description</i>
type	[int]	The type of notification – 2 for Orders.
email	[string]	Member Email Address.
billingFirst	[string]	Member Billing First Name.
billingLast	[string]	Member Billing Last Name.
billingStreet1	[string]	Member Billing Address1.
billingStreet2	[string]	Member Billing Address2.
billingCity	[string]	Member Billing City.
billingState	[string]	Member Billing State / Province.
billingPostalCode	[string]	Member Billing Zip / Postal Code.
billingCountry	[string]	Member Billing Country.
shippingLast	[string]	Member shipping Last Name.
shippingFirst	[string]	Member shipping First Name.
shippingStreet1	[string]	Member shipping Address1.
shippingStreet2	[string]	Member shipping Address2.
shippingCity	[string]	Member shipping City.
shippingState	[string]	Member shipping State / Province.
shippingPostalCode	[string]	Member shipping Zip / Postal Code.
shippingCountry	[string]	Member shipping Country.
merchantSiteID	[integer]	Your Merchant Site ID.
numberOfItems	[integer]	Number of items in this order.
shipping	[float]	Shipping cost amount.
tax	[float]	Tax amount.
amount	[float]	Order subtotal amount (items + shipping + tax).
paymentMethod	CREDIT CHECK	Payment method.
ItemName1[N]	[string]	Item Name as defined by you, where N represents an integer for item number (i.e. itemName1=widget, itemName2=custom coffee mug, etc).
ItemCost1[N]	[float]	Item cost, where N represents an integer for item number (i.e. itemCost1=1.23, itemCost2=2.34, etc).
ItemQuantity1[N]	[int]	Item Quantity, where N represents an integer for item number (i.e. itemQuantity1=1, itemQuantity2=1, etc).
ItemNumber1[N]	[string]	Item Number as defined by you, where N represents an integer for item number (i.e. itemNumber1=12323, itemNumber2=2343, etc). To be used for tracking purposes.
merchantSiteID	[int]	The unique ClearCard ID for the web site that generated this order.
amount	[float]	The dollar amount of this purchase.
CPNIAgentID	[int]	The unique ID of this CPNI post.

## TYPE 3: REBILL

<i>Name</i>	<i>Value</i>	<i>Description</i>
amount	[float]	Membership amount.
transactionID	[string]	Number of items in this order.
originalTransactionID	[string]	The id of the transaction processed when this member signed up.
customerID	[int]	A custom ID created by the merchant to label this member in their own system.
memberID	[int]	Member ID.
membershipID	[int]	Membership ID (that member signed up for).
paymentType	[int]	Payment type used for this subscription.
memberMembershipMapID	[int]	the id that maps a given membership to a member
merchantSiteID	[int]	The unique identifier of the site for which the rebill is being run
type	[int]	An indicator which determines what type of notification is being sent – 3 for rebill.
rebillID	[int]	A unique identifier for the rebill that is being run. A single rebillID will have 1 or more transactions associated with it.
subscriptionID	[string]	The unique ID of the subscription this CPNI post represents a billing for.
CPNIAgentID	[string]	The unique ID of this CPNI post.
affiliatePayout	[float]	The dollar amount to be paid to the affiliate who generated this rebill.

## TYPE 4: CREDIT

type	[int]	An indicator which determines what type of notification is being sent – 4 for credits.
transactionID	[int]	ClearCard's unique ID for the transaction that this CPNI post is for.
originalTransactionID	[int]	ClearCard's unique ID for the original transaction which this transaction is a credit on.
amount	[float]	This is the dollar amount which is being credited back.
CPNIAgentID	[int]	An indicator which determines what type of notification is being sent – 4 for credits.
memberID	[int]	ClearCard's unique ID for the customer who's account is being credited.
merchantSiteID	[int]	ClearCard's unique ID for the web site the original transaction was created on.

## TYPE 5: Cancellation

type	[int]	An indicator which determines what type of notification is being sent – 5 for cancellations.
subscriptionID	[int]	ClearCard's unique ID for the subscription which is being deactivated.
membershipID	[int]	ClearCard's unique ID for the type of subscription which is being canceled.
customerID	[int]	A custom ID created by the merchant to label this member in their own system.
CPNIAgentID	[int]	An indicator which determines what type of notification is being sent – 4 for credits.
memberID	[int]	ClearCard's unique ID for the customer who's account is being credited.
merchantSiteID	[int]	ClearCard's unique ID for the web site the original transaction was created on.