



# **CyberSource Getting Started Guide**

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**CyberSource<sup>®</sup>**  
the power of payment

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## CyberSource Contact Information

For technical support questions, go to the Home page in the Business Center to see the contact information appropriate for your account.

Visit the Business Center, your central location for managing your online payment transactions, at <https://ebc.cybersource.com>.

For general information about our company, products, and services, go to <http://www.cybersource.com>.

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# Getting Started

## 1. Introduction

Welcome to CyberSource Essentials and Essentials Plus – the payment solutions that enable you to manage your business online with ease and efficiency. This guide will help you get started using CyberSource services.

## 2. Understanding the payment industry

In the E-commerce industry, multiple organizations work together to make online transactions possible. This section will help you get familiar with the key organization types in this industry.

*Merchant.* A person or company that sells goods and/or services.

*Merchant (acquiring) bank.* A bank that provides businesses with accounts to accept credit card or check payments.

*Card associations.* Organizations, such as Visa, MasterCard, and Discover, who have business relationships with the banks that issue your customers' cards.

*Payment processor.* An organization that processes payment requests, such as credit card authorizations and settlements, to the appropriate card associations per their guidelines. Your merchant bank's processor relationship determines which payment processor you will use.

*Payment gateway.* An organization, such as CyberSource, that enables merchants to securely send and receive order information to and from payment processors in the appropriate format.

## 3. Getting started

The steps to getting started depend on how you want us to receive your customers' order information. If you choose our simplest connection method, the Virtual Terminal, you can get started within minutes. With other connection methods, such as our Hosted Order Page or API clients, the steps to getting started will take more time to complete.

Follow these steps to get started and we'll guide you to the right answer for your business needs.

## **1 Sign up**

To begin using our services, you need to sign up for a CyberSource account. If you already have a CyberSource account through one of our partners, please proceed to step 2.

To sign up for an account with us, go to [CyberSource Essentials](#) and click on **Get Details**, or call us at 1-800-685-1460.

## **2 Log in**

Shortly after signing up with CyberSource, you will receive two confirmation emails, one containing your unique CyberSource username and the other containing your temporary password to access the [CyberSource Business Center](#). The first time you log in to the Business Center, the system will prompt you to set a permanent password.

If you don't receive these emails, contact Customer Support for further assistance. If you have a CyberSource merchant account, the Customer Support phone number is included in your approval email. Or, contact your Sales representative or reseller to get the appropriate CyberSource Support phone number for your account.

## **3 Submit your billing and/or payment processor information**

The first time you log in to the Business Center, if prompted, please submit your billing information. You may also need to submit details about your payment processor account. If your merchant acquirer is either CyberSource or Bank of America, CyberSource already has your payment processor information and you can proceed to Step 4. Any fees or charges related to your CyberSource account will be billed to the billing information you provide.

For more information on how to submit your payment processor information, please see the Providing Your Payment Processor Information section in Chapter 2 of the [Business Center User's Guide](#).

If you encounter permission issues in submitting your payment processor information, send it to CyberSource using the [Knowledgebase Submit a Question form](#), making sure that you select the checkbox, "This question contains sensitive banking information," located at the end of the form. When prompted to log in, use your CyberSource username and password.

## **4 Get familiar with the Business Center**

The CyberSource Business Center is a powerful and secure Web portal designed to help you manage your customers' orders. It also includes the Virtual Terminal for

when you want to manually enter customers' orders. Becoming familiar with the Business Center is crucial to managing your business payments efficiently.

A series of short, go-at-your-own-pace [tutorials](#) are available to explain how to perform basic tasks such as authorizing and capturing payments, issuing credits, and other important tasks in the Business Center. As you navigate the Business Center, you can get additional information by clicking on the "I need help with this page" link at its top right location. For more information on how to navigate the Business Center, see Chapter 2 in the [Business Center User's Guide](#).

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**Note** Initially, your Business Center account will be in test mode, which is a great opportunity to get familiar with the Business Center settings and features by running test transactions. Once you're comfortable and ready, you can request to Go Live with your account and begin processing transactions and orders for real currency.

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## 5 Choose your connection method to CyberSource

There are several connection methods to CyberSource, including the following:

- *Virtual Terminal.* You can use the Virtual Terminal in the Business Center to manually enter customers' order information.
- *Hosted Order Page.* Your customers can enter their own payment information into a secure order page hosted by CyberSource.
- *Silent Order POST.* Your customers can enter their payment information in an online order form customized and hosted by you.
- *Simple Order API.* An advanced option that integrates with your website and gives you increased flexibility, control, and scalability, and additional CyberSource services.

Our easy-to-use [tool](#) helps you choose the best option to pass your customers' order information to us based on your needs and skills. It will also tell you more about each recommended method so that you can confirm whether this method is right for you.

Once you select the connection method, you can review the [documentation](#) that explains how to implement your choice. The document also explains how to test whether you are successfully sending data to CyberSource using your selected method.

## 6 Choose the Business Center settings you want

The CyberSource Business Center offers you several options to process your order information and reduce fraud. These options have settings you can adjust to optimize and customize your merchant account. You can adjust settings for the Virtual Terminal, Hosted Order Page, Subscriptions, as well as Smart Authorizations

(SmartAuth) to help reduce risks of fraud losses. Within the Business Center, click on the Virtual Terminal, Tools & Settings, or Account Management tab to access the different settings pages.

If you need additional information on these settings, you can click on the “I need help with this page” link on the top right section of the settings pages. Additionally, Chapter 3 in the [Business Center User’s Guide](#) walks you through the options for configuring and customizing your Business Center settings.

## 7 Generate security keys

To ensure that you transmit information to CyberSource securely and for CyberSource to identify your transactions as belonging to you, you need to generate security keys (unless you opt to use only the Virtual Terminal).

If you will use the Hosted Order Page (HOP) or Silent Order POST communication methods, go to the Tools & Settings tab in the Business Center and under Hosted Order Page, select the > Security option. In the Hosted Order Page Security page, follow the instructions in the Generate Security Script section to download the security key for the scripting language you are using.

If you will use one of the Simple Order API clients, go to the Account Management tab in the Business Center and select the Transaction Security Keys option. Follow the instructions on the Transaction Security Keys page in order to generate and manage your API key.

If you will use a third-party shopping cart other than Miva with CyberSource services, contact your shopping cart provider to find out whether you need the .p12 security key or certificate files generated by the ECert application, and for additional instructions on how to integrate them with the shopping cart. For the .p12 security key file, refer to the previous paragraph and download the key for Simple Order API clients. For certificate files generated by the ECert application, download and run the ECert application for your operating system from the [Update to ECert Application](#) page. After you have the security key file or certificate files on your system, follow the instructions of your shopping cart provider to integrate these files with your shopping cart.

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**Note** If your shopping cart provider is Miva, you do not need to run the ECert application on your system. Generate the certificate files directly in your shopping cart. For instructions on how to do this, contact Miva Customer Support.

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## 8 Install an API to use Simple Order API clients

Please skip this step if you’re using the Virtual Terminal, Hosted Order Page, or Silent Order POST connection methods.

- i. If you choose a Simple Order API client to communicate customer information to CyberSource, you need to install the appropriate Application Programming

Interface (API) first. Choose an API based on your platform and level of programming experience. CyberSource currently offers an API for ASP/COM, C, Java, .NET, PHP, and Perl platforms.

ii. To learn how to use the API for running credit card orders, see Chapters 1 and 2 of the [Simple Order API User's Guide](#). For information on how to process electronic check orders, see Chapter 3 in that guide.

iii. Download the API and its related documentation, which tells you how to install, test, and use the API.

iv. Install the API following the instructions in the documentation you downloaded with the API.

v. Run the samples included in the API to ensure connection can be established. This will also give you an idea of how the client works. Once you're comfortable with the client samples, add code to integrate the API with your Web store or call center that sends information to CyberSource.

vi. To ensure that you are able to communicate order information to CyberSource, send test orders to the CyberSource test server.

vii. After testing successfully, you can begin accepting live orders. Before you do so, ensure that you configure your API client to connect with the CyberSource production server.

## 9 Test your account

To ensure that CyberSource successfully receives your order information, we highly recommend that you run test transactions after implementing your chosen connection method. The test environment gives you the opportunity to troubleshoot and correct any connection issues that you may have. To verify that your implementation is correct, request test transactions, including authorizations, captures, and credits. You can test using your own credit card or if you prefer to use test credit card numbers, use those provided below with any future expiration date.

<b>Credit Card Type</b>	<b>Test Account Number</b> (remove spaces when sending to CyberSource)
Visa	4111 1111 1111 1111
MasterCard	5555 5555 5555 4444
American Express	3782 8224 6310 005
Discover	6011 1111 1111 1117
JCB	3566 1111 1111 1113
Diners Club	3800 000000 0006

## 10 Go live

After you have successfully tested your account and are ready to process real orders, you can take your account live. In the Business Center, select the Account

Management tab and then click on Merchant Information. At the bottom of the Account Information page, you can click on the Go Live button to take your account live. Additionally, if you are using an API client or a shopping cart, make sure that you configure its settings to connect with our production server. Please note that once you go live, you cannot return to the test mode.

## 11 Manage your orders

Once you begin processing orders, you may need to review your orders for various reasons. For example, you may need to view all the orders processed on a specific day, check order details, or verify whether orders were approved or declined. With the Transaction Search feature of the Business Center, you can capture authorizations; review, credit, or void sales; or create subscriptions from your customers' orders.

## 12 Access reports

In addition to the Transaction Search feature in the Business Center, CyberSource generates both pre-defined and certain on-demand reports to help you manage your past orders. The Capture Detail Report, for example, can help you reconcile the deposits you receive in your merchant account. A short Flash-based [tutorial on Reporting](#) shows the reports available to you in the CyberSource Business Center along with instructions and examples that will help you view and download the reports. For more information on how to use these downloadable reports, please also see the [Business Center Reporting User's Guide](#).

We recommend that you periodically download and save your reports for future reference. Your reports remain available for approximately one year in the Business Center.

## 4. Contact information

If you have a question regarding CyberSource services, please review previously asked questions in the [Knowledgebase](#). To have a CyberSource Customer Support representative answer your question, click on the "Submit a Question" link in the [Knowledgebase](#). You will be notified by email when a response to your question has been posted in the Knowledgebase. Alternatively, you can return to the Knowledgebase at any time to check on the status of your request.

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**Note** To ensure that you receive communications from CyberSource, we suggest adding CyberSource to the approved list in your email system. Emails coming from CyberSource end with "@cybersource.com". By placing CyberSource on your approved list, it should help ensure that our emails do not get filtered out as spam.

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Thank you for choosing CyberSource payment solutions.