

# Account Activation Guide

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## Introduction

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Welcome to the payments industry's leading payment gateway! Thank you for giving us the opportunity to provide you with fast, reliable, and secure transaction processing services.

This guide is designed to help you quickly activate and configure your payment gateway account in order to begin processing live payment transactions. For your convenience, we also have an Account Activation video demo at <http://www.authorize.net/videos/?id=1> that is designed to walk you through the activation process.

Once you have activated your account, we highly recommend reviewing the *Getting Started Guide* at <http://www.authorize.net/files/gettingstarted.pdf> which will help you configure the account settings necessary to begin processing transactions.

## Activating Your Account

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Your welcome e-mail includes a link for beginning the activation process. Clicking this link will take you to the Merchant Interface, a secure Web site that provides administrative access to your payment gateway account and its settings. This interface will become your most useful tool for managing and protecting your payment gateway account. Through the Merchant Interface you can view and search current and settled transactions, process transactions manually, and change security and account settings.

In the event that you lose the account activation link, please contact your merchant service provider or reseller for assistance.

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Note: If you do not already have one, you will need an Internet merchant bank account in order to process transactions through your payment gateway account. For more information about how you can obtain a merchant account, contact your merchant service provider or reseller.

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**The account activation process should be completed by the person who will have primary responsibility for the payment gateway account.** During activation, this person will be established as an Account Owner. This is one of several user roles that can be established for your account. For more information about user roles, see the *Getting Started Guide* at <http://www.authorize.net/files/gettingstarted.pdf>.

An Account Owner has access permissions to all of the Merchant Interface features and functionality and will be responsible for managing the users of the account. In addition, the Account Owner is responsible for properly configuring your payment gateway account processing and security settings.

The first step of account activation is Identity Verification.

## Activation Step 1: Identity Verification

You will be asked to provide your Social Security Number or company's Tax ID Number. The payment gateway will validate this value against the information provided when you signed up for your payment gateway account.

**Figure 1. Identity Verification**

The screenshot displays the 'Identity Verification' step of the account activation process. At the top, a progress bar indicates the current step is 'Identity Verification', with other steps being 'User Info', 'Account Info', 'Terms & Conditions', 'About eCheck.Net', and 'Billing Info'. Below the progress bar, the page title is 'Account Activation'. A message recommends using Internet Explorer v5.0 and higher or Netscape Navigator/Communicator v6.0 and higher with JavaScript enabled. A 'Required Fields' indicator is present. The 'Identity Verification' section is highlighted, and the user is prompted to 'Enter the Social Security Number or Tax ID of the business or its owner:'. The form shows 'Owner Name: Jane Smith' and an input field for 'SSN/Tax ID Number:' with an asterisk. A 'Continue' button is located below the input field.

## Activation Step 2: User Information

Next, you will be prompted to provide your user information, including your First Name, Last Name, Title, Phone Number, Extension, and E-mail Address.

You will also be required to establish a Login ID, Password, and Secret Question and Answer for your own individual user account.

**IMPORTANT:** These values safeguard access to your Merchant Interface account and payment gateway configuration and are extremely sensitive. Do NOT share them with anyone. Each subsequent user that is set up for your payment gateway account will be prompted to create their own Login ID, Password, and Secret Question and Answer.

**Note:** It is recommended that you change your Password, Secret Question, and Secret Answer periodically to further strengthen the security of your account. If you do not reset your password periodically, it will automatically expire every 120 days. For additional information and guidelines for selecting strong, complex passwords for your payment gateway user account, please see the *Password Policy White Paper* at <http://www.authorize.net/resources/files/PasswordPolicy.pdf>.

Figure 2. User Information

Identity Verification   User Info   Account Info   Terms & Conditions   About eCheck.Net   Billing Info

### Account Activation

Your Password and Secret Question and Answer are security features that safeguard access to your payment gateway account information and settings.

Do NOT share them with anyone, and change them periodically to further strengthen the security of your account. You will also be required to provide your Secret Question and Answer for authentication purposes when contacting Customer Support for account assistance.

\*Required Fields

#### User Information

Review the following account information and make any necessary corrections.

First Name:  \*   Last Name:  \*

Title:  \*

Phone:  \*   Extension:

Email Address:  \*

#### Login ID and Password

Please enter a Login ID and Password. Each should be at least eight characters long and include a combination of lowercase and uppercase letters, numbers, and/or symbols (such as @, \$, #, %). Blank passwords or passwords with normal or reversed dictionary words and simple numbers in front or at the end are not allowed. Your Password is case sensitive.

Login ID:  \*

Password:  \*

Confirm Password:  \*

#### Secret Question and Answer

Please select a Secret Question and provide a Secret Answer below, then click Submit.

Secret Question:  \*

Secret Answer:  \*

Confirm Secret Answer:  \*

## Activation Step 3: Account Information

This step in the activation process prompts you to verify business and account owner information provided when you signed up for your payment gateway account.

Be sure to verify that all of the information on this page is complete and accurate. If necessary, update any incorrect information and/or add any missing information you would like to include. When you have finished, click the **I verify the account information above is correct** check box, and click **Submit**.

**Figure 3. Account Information**

□
□
□
□
□
□

Identity Verification
User Info
Account Info
Terms & Conditions
About eCheck.Net
Billing Info

**Account Activation**

Please review the following sections to verify that accurate account information has been provided and correct any inaccurate information. Once you've verified your account information, click Next at the bottom of the page.

\*Required Fields

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**Business Information**

Review the following information about your business and make any necessary corrections.

Company Name:  \*

Address:  \*

City:  \*

State/Province:  \* Region (outside U.S. & Canada)

ZIP Code:  \* Country:  \*

Phone:  \* Fax:

Products/Services Description:  \* (up to 255 characters)

Shopping Cart Solution:

Web Site Address:

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**Owner/Principal/Corporate Officer Information**

Review the following account information and make any necessary corrections.

Name:  \*

Title:  \*

Address:  \*

City:  \*

State/Province:  \* Region (outside U.S. & Canada)

ZIP Code:  \* Country:  \*

Phone:  \*

Email Address:

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**Verify Account Information**

By checking the box below, you verify that the information provided above is correct.

I verify that the account information above is correct.

## Activation Step 4: Terms and Conditions

At this point, you will be prompted to accept the Payment Gateway Service Agreement. Carefully read the agreement, review the fees associated with your payment gateway services, and enter your Name and Social Security Number or Tax ID Number in the appropriate text fields to validate your acceptance of the terms and conditions.

Click the check box indicating that you have the authority to accept the terms and conditions of the agreement on behalf of the merchant or company.

Click **I Accept** or **I Decline** to accept or decline the Payment Gateway Service Agreement. If you choose to decline, your activation session will be terminated. If you would like to accept the Payment Gateway Service Agreement later, you will need to contact your reseller or merchant service provider to reinitiate the account activation process.

### Value-Adding Service Addendums

If you have signed up for any value-adding services in addition to your payment gateway account, the terms and conditions for these services accompany the Payment Gateway Service Agreement.

At the bottom of the page, you may select the check boxes next to any value-adding service agreement addendums you would like to accept at the same time as the Payment Gateway Service Agreement. If you choose not to agree to these addendums at this time, you may leave the check box deselected to defer signing up for the service(s). To view service agreement addendums for value-adding services, click the hyperlinked name(s) of the service(s).

Be sure to review addendums and fees for value-adding services carefully. If your fees for any value-adding services are \$0.00, contact your merchant service provider or reseller for information about how these fees will be billed for your account.

Figure 4. Terms and Conditions

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Authorize.Net  
a CyberSource solution

Identity Verification | User Info | Account Info | **Terms & Conditions About eCheck.Net** | Billing Info

**Account Activation**

**Terms & Conditions**

**AUTHORIZE.NET® PAYMENT GATEWAY MERCHANT SERVICE AGREEMENT**

Authorize.Net LLC ("Authorize.Net") offers merchants credit card transaction processing and payment gateway services, as well as a host of value-adding services, as more fully described herein and at [www.authorize.net](http://www.authorize.net) (the "Site"), as such descriptions may be changed by Authorize.Net from time to time (the "Authorize.Net Services"). In order for you and/or your company ("You" or "Your"), to obtain or continue using those certain Authorize.Net services, you must agree to and accept the terms and conditions of this agreement (the "Agreement"). The Agreement sets out the terms and conditions under which You may utilize the Authorize.Net Services. Please read this Agreement carefully.

By clicking on the "I AGREE" button, or by acknowledging Your acceptance of the Agreement terms and conditions by any other method allowed by Authorize.Net, or by using the Authorize.Net Services, You acknowledge and agree that You have reviewed and understand the Agreement and agree to be legally bound by all its terms and conditions. If You do not agree or are not willing to be bound by the terms and conditions of this Agreement, please do not click on the "I AGREE" button, do not acknowledge Your acceptance of the Agreement terms and conditions by any other method and do not seek to obtain or continue using the Authorize.Net Services.

NOW THEREFORE, You agree as follows:

- Your Capacity and Related Matters.** By accepting the terms and conditions of this Agreement, You represent and warrant that (a) You are 18 years of age or older, (b) all information You have provided to Authorize.Net is true and correct in all respects, and (c) You will update Authorize.Net by e-mail with any changes to information You have previously supplied. You

[Printer friendly version](#)

**Fees**

Payment Gateway Fee Schedule			
Gateway Setup Fee	\$99.00	once only	
Gateway Monthly Fee	\$20.00	per month	
Credit Card Transaction Fee	\$0.10	per transaction starting with transaction 1	
Batch Fee	\$0.25	per batch	
Credit Card Discount Rate	\$0.00	per transaction	
Credit Card Monthly Minimum Fee	\$0.00	per month	
Returned Payment Fee	\$25.00	per occurrence	
Late Payment Fee	\$10.00	per occurrence	
Service Reactivation Fee	\$25.00	per occurrence	
Abandoned Account Fee	\$3.00	per month	

Automated Recurring Billing (ARB) Fees	
Setup Fee	\$0.00
Monthly Fee	\$10.00

Customer Information Manager (CIM) Fees	
Monthly Fee:	\$20.00

**Authorization**

Enter Your Name and Social Security or Tax ID Number in the fields below.

Owner/Principal/Corporate Officer Name:

Owner/Principal/Corporate Officer SSN/Tax ID Number:

**Merchant Service Agreement.** By checking the appropriate box below and clicking on the "I AGREE" button, You acknowledge and agree that You are entering into a binding contract with Authorize.Net and to be bound by terms and conditions of the [Authorize.Net Merchant Service Agreement](#). PLEASE READ THE AGREEMENT CAREFULLY. If You do not agree or are not willing to be bound by the terms and conditions of the agreement, click the "I DECLINE" button and do not seek to obtain or use the Authorize.Net Services.

I accept the [Authorize.Net Merchant Service Agreement](#) on behalf of my company and certify that I have the authority to do so.

**Value-Adding Services.** To enroll in any of Authorize.Net's Value-Adding Services, you must check the box next to the applicable Value-Adding Service and click "I AGREE." By clicking the "I AGREE" button, You agree to pay for such services in accordance with the fees provided herein and to be bound by terms and conditions applicable to the Value-Adding Services found in the [Authorize.Net Merchant Service Agreement](#).

In addition to the Authorize.Net Merchant Service Agreement, I also accept the terms and conditions of the [Automated Recurring Billing™ Service](#) and associated fees.

In addition to the Authorize.Net Merchant Service Agreement, I also accept the terms and conditions of the [Fraud Detection Suite™ Service](#) and associated fees.

In addition to the Authorize.Net Merchant Service Agreement, I also accept the terms and conditions of the [Customer Information Manager Service](#) and associated fees.

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All other marks are the property of their respective owners. All rights reserved.

## Activation Step 5: eCheck.Net® Standard Terms

If you have indicated interest in electronic check processing services through eCheck.Net, this page will also appear prompting you to initiate the signup process. You may download and print an eCheck.Net application or click **Continue** to skip this page and continue with account activation. You may also click **Remind me later** to initiate the eCheck.Net signup process at a later time.

Please note that though your payment gateway account will be activated for transaction processing at the completion of the activation process, you will not be able to process eCheck.Net transactions until your eCheck.Net application and the accompanying required documentation is received and processed.

**Figure 5. About eCheck.Net**

Identity Verification   User Info   Account Info   Terms & Conditions   **About eCheck.Net**   Billing Info

### About eCheck.Net®

eCheck.Net® is an exclusive, fully integrated electronic check payment method. Using eCheck.Net, you can accept and process payments from consumer and corporate bank accounts directly from your Web site or call center. By accepting electronic checks, you expand the payment options available to your customers, potentially increasing sales.

Some of the benefits of using eCheck.Net are:

- Lower Fees - Lower rates than credit cards.
- More Efficient - eCheck.Net eliminates the cost and inconvenience of manually processing paper checks.
- Fully Integrated Solution - No third-party integration is required.
- Integrated Reporting - Provides a combined view of all eCheck.Net and credit card payment transactions.
- Security - Uses the latest 128-bit Secure Socket Layer (SSL) technology for secure Internet Protocol (IP) transactions.

For more information about eCheck.Net, please see the [eCheck.Net Operating Procedures and User Guide](#).

**Apply Today!**  
To apply for the eCheck.Net service, please contact your reseller or download the appropriate eCheck.Net Service Application

[eCheck.Net® Service Application](#)  
For merchants with an estimated monthly electronic check processing that exceeds \$20,000.00. This application should be submitted by Sole Proprietorships, Partnerships, Corporations, LLCs, Professional Corporations, or Personal Guarantors.

[eCheck.Net® Streamlined Service Application for Personal Guarantors](#)  
For Personal Guarantors with an estimated monthly electronic check processing of less than \$20,000.00 per month with an average individual transaction amount of no more than \$1,000.00.

In order to process eCheck.Net transactions, you must first carefully read and fill out one of the eCheck.Net Service Applications included at the links indicated above.

**Note:** It is not necessary to complete both applications. Please submit only the application that is appropriate for your business.

Once you have carefully read and completed the application, please fax or mail it to the fax number or mailing address provided in the application, along with all other required documentation (as instructed in the application). Failure to do so may result in the delay or denial of your Service Application. Your application should be processed in 2-5 business days.

You may view the status of your application at any time by clicking Merchant Profile in the Account section of the main menu. If you have any questions regarding the eCheck.Net application process, please contact [appinquin@authorize.net](mailto:appinquin@authorize.net). Please limit the use of this e-mail address to questions regarding your eCheck.Net application.


**Note:** PDF files require Adobe Acrobat Reader for viewing. If your system is unable to view this file type, you can [download Adobe Acrobat Reader](#) for free from Adobe's Web site. (From Adobe's Acrobat product page, click Downloads, then select Free Acrobat Reader.)  
If you have downloaded the eCheck.Net Application click Continue. If you need to download another copy click the eCheck.Net link on the homepage and follow the instructions.

## Activation Step 6: Billing Information


Next, provide the bank and credit card payment information that will be used for your account billing. Credit card information will only be used in the event that attempts to bill your bank account are unsuccessful.

To finish the activation process, enter your name and title to verify that you are authorized to input billing information on behalf of your company and click **Submit**. Your account activation is now complete.

**Figure 6. Billing Information**



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### Account Activation

**Authorization to Debit Your Bank Account for Monthly Payment Gateway Fees and/or eCheck.Net Fees**  
 In consideration of the services provided to You under the Payment Gateway Service Agreement and/or the eCheck.Net Service Agreement, You hereby authorize the payment gateway to initiate a debit entry to Your account at the depository financial institution named below, hereinafter called DEPOSITORY, and to debit the same to such account for the amount and frequency listed below. You acknowledge that the origination of Automated Clearing House (ACH) transactions to Your account must comply with the provisions of United States law.

\*Required Fields

#### Depository Bank Information

Please enter the following information.

Name on Account:  \*

Account Type:  \*

Account Owner Type:  \*

ABA Routing Number:  \* [What is this?](#)

Account Number:  \*

Bank Name:  \*

Bank City:  \* Bank State:

Bank ZIP Code:  \*

I do not have a bank account. To provide a credit card instead [click here](#).

#### Schedule Debit Account

Authorize.Net service fees are due and payable to Authorize.Net on a monthly basis, and the first payment shall be due on the first day of the month immediately following the billing effective date. Unless otherwise specified in Your Authorize.Net Merchant Service Agreement, fees and payments for any subsequent time periods shall be due on the first day of the month.

#### Payment Authorization

Billing shall begin on the Merchant Service Agreement effective date or upon execution of your Account Activation Form, whichever is earlier and as applicable. You hereby authorize Authorize.Net to initiate transaction entries to Your depository account or, if Authorize.Net is unable to collect owing amounts from Your depository account, to charge Your credit card, the numbers of which are to be provided to Authorize.Net by You, directly or through a Merchant Service Provider, for any and all amounts owing to Authorize.Net under this Agreement. Entries initiated to or from Your depository account will be in accordance with the rules of the National Automated Clearing House Association and/or any other regulatory body or agency having jurisdiction over the subject matter hereof. This authorization is to remain in full force and effect until Authorize.Net has received written notification from You of Your termination in such time and manner as to afford Authorize.Net and Your depository institution a reasonable opportunity to act on it. If Your depository account number or credit card number changes, You must promptly update Your account information in the Merchant Interface with the new numbers. If You fail to provide Authorize.Net with accurate current depository account or credit card numbers, Authorize.Net may discontinue its performance of the Authorize.Net Services for You, without liability, until such information is provided to Authorize.Net or terminate this Agreement. You acknowledge that any change in account information may not be effective until the billing month following the second month in which Authorize.Net receives such notice. Termination of Your authorization shall result in termination of any and all Authorize.Net services.

Please enter Your Name and Title and check the box below to indicate that You are entering into this ACH authorization on behalf of Your company and that You have the authority to do so.

Name:  \*

Title:  \*

Date Accepted: 12/02/2009 13:16:15

I authorize the above mentioned debit on behalf of my company.

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## Activation Confirmation

Once your account is activated, it is a good idea to immediately configure your access and security settings. Please be sure to read the Account Activation Confirmation page, as it provides important information to help you begin establishing your specific account settings. Detailed information on configuring your account can be found in the *Getting Started Guide* located at <http://www.authorize.net/files/gettingstarted.pdf>.

Figure 7. Activation Confirmation

Home	Tools	Reports	Search	Account	Test Mode
<b>ACCOUNT IS IN TEST MODE - REAL TRANSACTIONS WILL NOT BE PROCESSED</b>					
<b>Account Activation Successful</b>					
<p>Congratulations Jane Smith! Your payment gateway account is successfully activated. You are now just a few steps away from processing transactions.*</p> <p>* If you have signed up to process electronic check transactions using eCheck.Net, you may begin processing transactions once your eCheck.Net application is approved.</p> <p>Please be sure to print this page and keep it for later reference. You may also view it at any time by opening the <a href="#">Merchant Interface Online Help Files</a>, and clicking Reference &amp; User Guides, then Configure Your Account.</p>					
<b>Account Status Summary</b>					
<p><b>IMPORTANT:</b> Before you begin processing live transactions, you will need to configure access and security settings for your account as well as perform transaction testing to be sure that you are successfully connected to the payment gateway. Accordingly, your account is currently in Test Mode. Test Mode allows you to submit test transactions without actually connecting to your processor and charging real transactions.</p> <p>You may need to work with your Web or payment solution developer to configure the following settings for your account and to test your connection to the payment gateway. Once your connection is successfully tested, you may begin processing live transactions after turning Test Mode off. (You can access Test Mode from the Merchant Interface Settings menu.)</p>					
<b>Account Configuration</b>					
<b>ACCESS SETTINGS</b>					
<p>The following settings are required in order for you to submit transactions to the payment gateway via a Web site or other integrated payment processing application.</p> <p>Note: You do not need to configure these settings if you only plan on submitting transactions manually using the Virtual Terminal or Upload Transaction File features of the Merchant Interface.</p> <ul style="list-style-type: none"> <li>□ <b>API Login ID</b> Create a unique Application Programming Interface (API) Login ID to identify yourself as an authorized user of the payment gateway when submitting transactions. <a href="#">Learn more in the API Login ID and Transaction Key help file...</a></li> <li>□ <b>Transaction Key</b> Create a unique Transaction Key to authenticate transactions that you submit to the payment gateway. <a href="#">Learn more in the API Login ID and Transaction Key help file...</a></li> </ul>					
<b>SECURITY SETTINGS</b>					
<p>The following built-in security settings should be configured to increase the protection of your payment gateway account.</p> <ul style="list-style-type: none"> <li>□ <b>Address Verification Service (AVS)</b> Configure AVS to accept or reject credit card transactions based on customer address criteria. <a href="#">Learn more in the Address Verification Service (AVS) help file...</a></li> <li>□ <b>Card Code Verification (CCV)</b> Configure CCV to accept or reject credit card transactions based on a customer's credit card code. <a href="#">Learn more in the Card Code Verification (CCV) help file...</a></li> </ul> <p>Additionally, we strongly recommend that you employ advanced fraud prevention tools and best practices to achieve a maximum level of protection for your account and your transaction processing. <a href="#">Learn more in our Security Best Practices White Paper...</a></p>					
<b>GENERAL SETTINGS</b>					
<p>These basic settings can be used to customize your payment gateway account to your business.</p> <ul style="list-style-type: none"> <li>□ <b>Time Zone</b> Confirm that your account is set to the correct time zone. <a href="#">Learn more in the Time Zone help file...</a></li> <li>□ <b>Transaction Cut-Off Time</b> Configure the daily batch cut-off time for all transactions to be picked up for settlement. <a href="#">Learn more in the Transaction Cut-Off Time help file...</a></li> </ul>					
<b>USER ADMINISTRATION</b>					
<p>The User Administration feature of your account allows you to create, edit, and manage users accessing your payment gateway account. <a href="#">Learn more in the User Administration help file...</a></p>					
<b>Account Configuration Help</b>					
<p>For help with these settings and any other payment gateway functionality, click the <a href="#">Help</a> link in the top right corner of any Merchant Interface page. The Merchant Interface Online Help Files provide detailed, searchable information about each feature in the payment gateway. More detailed information regarding each of these account configuration steps is also available in the complete <a href="#">Getting Started Guide</a>.</p> <p>We appreciate your business and look forward to providing you with superior payment gateway services. As a reminder, if you have any questions regarding your account configuration or features, you can contact Customer Support any time by clicking on Contact Us in the top right corner of the Merchant Interface.</p>					
<a href="#">Home Page</a>					

## Customer Support

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Authorize.Net offers several methods for helping you with any questions you may have about your payment gateway account, transaction processing, the Merchant Interface and more.

### Authorize.Net Knowledge Base

The Knowledge Base, located at <http://www.authorize.net/help>, is an extensive database of answers to the most common support-related questions. The Knowledge Base also includes links to the Merchant Interface Online Help Files, a glossary and a form for submitting questions to customer support. We highly recommend using the Knowledge Base for any questions you may have.

### Video Demos

For your convenience, we have created a series of video demos that cover the most common features and settings of your payment gateway account. These tutorials, located at <http://www.authorize.net/videos/>, are designed to help you set up and manage your account. Be sure to check back often as we add new videos regularly.

### Contacting Customer Support

If you still need assistance, you can contact our Customer Support department by logging into the Merchant Interface and clicking **Contact Us** at the top of the page. From there you can click **Live Help** to chat with a support representative, or you can click **Create a New eTicket** to submit a question.

Customer Support representatives can also be reached by phone at 877-447-3938, Monday through Friday, 5 AM to 5 PM Pacific time. Customer Support is closed on major holidays.