

****IMPORTANT****

Where you see the phrase (your mid) replace with your merchant number given in the e-mail. As an example if your mid were 14411111 ...echeck.cgi?mid=(your mid) would be ...echeck.cgi?mid=14411111

This describes how to use the e-check form to accept payments. Generally speaking all you need to do is set up either a link or applet reference. Each is described below. When the customer fills in the check form it will pass the information to us. Each day we process the prior days transactions and they are sent out. The drafts are sent directly to your bank assuming we have the banks address. If not, the drafts are sent to you. The drafts are like checks and in most cases the bank will treat them the same as a normal check.

LINK SET UP

Use the following link to enter e-checks. This can be used directly from your web browser or set up as a link in a web page. This is the most basic set up. For more options see below

English version

[http://www.globalcheck.com/cgi-bin/echeck.cgi?mid=\(your mid\)](http://www.globalcheck.com/cgi-bin/echeck.cgi?mid=(your mid))

En Espanol

[http://www.globalcheck.com/cgi-bin/echeck.cgi?mid=\(your mid\)&language=spanish](http://www.globalcheck.com/cgi-bin/echeck.cgi?mid=(your mid)&language=spanish)

You can call the applet directly from your site and bypass the cgi program all together. See the section labeled 'APPLET' below for details.

COMMON USER OPTIONS

Void a sale Re-enter the check and enter 0.00 for the amount or bring up your on line monthly and you can edit the transaction from there.

To set up a customer for automatic monthly re-billing enter a 'Y' in the recurring space on the check form.

You can get a confirmation of the transaction by going to

<http://www.globalcheck.com/trnview.html>

On the statement form that appears it will ask you for a merchant number and password to view transaction listings: Your merchant number is listed in the e-mail that came with this. Your Password is your merchant number in reverse with a zero on the end.

As an example, if your merchant number were 14433555 your password would be 555334410

On the statement you can alter or cancel transactions by clicking on the persons name shown.

LANGUAGE

To have the check form display the instructions in Spanish add &language=Spanish as in the example above.

SECURITY

Although the echeck form connects to a secure server the information is encrypted within the e-check form before it is sent. This makes doubly sure the customer's account information is kept a secret. The customer is checked against the NCN (National Check Network) to see if this person has outstanding bad checks. If a match is found they will be rejected.

PARAMETER PASSING

The e-check form can pass your customer to a predefined URL by adding the URL=(the URL to go to) tag onto the end of the link. The one requirement is the URL= tag must be the last part of the query string. Example:

[http://www.globalcheck.com/cgi-bin/echeck.cgi?mid=\(your mid\)&url=http://www.yahoo.com](http://www.globalcheck.com/cgi-bin/echeck.cgi?mid=(your mid)&url=http://www.yahoo.com)

By doing this the customer will be sent to <http://www.yahoo.com> once the

e-check purchase has been completed. If it fails they will not be passed. If you do not add the URL tag the customer will be directed back to a echeck page once completed.

You can have the form pre-filled in by adding the name/value pairs to the link. As an example, you already have the persons name, address, and city state zip. To keep the customer from having to re-enter it again add the following to the link

[http://www.globalcheck.com/cgi-bin/echeck.cgi?mid=\(your mid\)&name=john doe&address=123 main st&city=San Diego, ca 92020](http://www.globalcheck.com/cgi-bin/echeck.cgi?mid=(your mid)&name=john doe&address=123 main st&city=San Diego, ca 92020)

This will cause the name, address, and city fields to be filled in for the customer. When this is done any value predefined can not be changed by the customer. The following are the list of values that can be predefined and their proper names for the link.

Common Name	In Link
Customer Name	name
Customer Address	address
Customer City, State Zip	city
Customer Phone	phone
Customer Bank Name	bankname
Customer Bank Routing #	rout
Customer Bank Account #	account_no
Customer Check #	check_no
Amount of check	amount
Customers Drivers License	license
Rebill cycle	rebill (explained below)
values to append to URL	includes (explained below)
Address to go to when done	URL (this must be the last item listed)

INCLUDES

'includes' is a special name/value pair. This defines data from the form

to be added to the URL you want the customer sent to. You can have values filled in by the customer appended to your 'URL' to be passed on. As an example. You want the customer to be sent to <http://www.mysite.asp> after they fill in the check. But you need to know who they are. To accomplish this set up the link like this

[http://www.globalcheck.com/cgi-bin/echeck.cgi?mid=\(your mid\)&includes=na&url=http://www.mysite.asp?](http://www.globalcheck.com/cgi-bin/echeck.cgi?mid=(your mid)&includes=na&url=http://www.mysite.asp?)

The 'na' defines the name as being added to the URL address. Notice the ? added to the end of the www.mysite.asp address. This is normally required for get method and you will need to insert it when required.

When the customer fills in the check form and is prompted to click next they will be sent to:

<http://www.mysite.asp?name=John Doe> (assuming their name is John Doe)

There are 6 values that can be added to your URL. Each of them is designated by two letters which are the first 2 letters of the fields name. You can have all six called as long as each one is separated by a comma in the list.

Example:

[http://www.globalcheck.com/cgi-bin/echeck.cgi?mid=\(your mid\)&includes=na,ad,ci,am&url=www.mysite.asp?](http://www.globalcheck.com/cgi-bin/echeck.cgi?mid=(your mid)&includes=na,ad,ci,am&url=www.mysite.asp?)

When the check is entered and the customer is prompted to continue the URL will be as follows: "This assumes John Doe who lives at 123 main in mytown ca 92020" [www.mysite.asp?name=John Doe&address=123 main&city=mytown,ca 92020&amount=1.00](http://www.mysite.asp?name=John%20Doe&address=123%20main&city=mytown,ca%2092020&amount=1.00)

Name 2 letter designations

Name	na
Address	ad
City	ci
Amount	am
Phone	ph
License	li

REBILL

The rebill flag is used to automatically re-bill the customer either monthly or biweekly. Set rebill to B for biweekly or M for monthly. You would enter the check once and from that point on we would re-bill them until you direct otherwise.

FORCING OPTIONAL FIELDS AS REQUIRED FIELDS

The drivers license and phone number fields on the e-check form are optional but can be made to be required by adding a tag on the end of the e-check link. As an example, if your link were this

[http://www.globalcheck.com/cgi-bin/echeck.cgi?mid=\(your mid\)](http://www.globalcheck.com/cgi-bin/echeck.cgi?mid=(your mid))

to require license & phone do this:

[http://www.globalcheck.com/cgi-bin/echeck.cgi?mid=\(your mid\)&license=yes&phone=yes](http://www.globalcheck.com/cgi-bin/echeck.cgi?mid=(your mid)&license=yes&phone=yes)

APPLET

You have the option of bypassing the cgi program all together and having the applet called directly from your site. To do this you will need to construct the page to have the following minimum parameters for the e-check form to work correctly. This can be set up within a frame on your page so the customer still has a reference to your site.

```
<html><body>
.. your web site...
```

```
<applet codebase="http://www.globalcheck.com/" code=echeck.class
width=640
height=360>
<param name="MERCH_ID" value="(your mid)">
<param name="MERCH_DATA" value="NONE">
<param name="NAME" value="NONE">
<param name="ADDRESS" value="NONE">
<param name="CITY" value="NONE">
<param name="PHONE" value="NONE">
<param name="AMOUNT" value="NONE">
<param name="REBILL" value="NONE">
<param name="JSCRIPT" value="NONE">
<param name="INCLUDES" value="NONE">
</applet code>
```

```
</body></html>
```

The following describes the parameters and how to use them.

MERCH_ID	This will have your merchant number
MERCH_DATA	This will contain the URL address to go to when the check has been accepted. If the check is declined they will not be able to continue. If this value is left at 'NONE' the customer will be directed back to a blank e-check form
NAME	This will set the NAME value in the form to this value if not 'NONE' If you assign a value the customer can not change it.
ADDRESS	This will set the ADDRESS value in the check form to this value if not 'NONE'. If you assign a value the customer can not change it.
CITY	This will set the CITY value in the form to this value if not 'NONE' If you assign this value it should include the state & zip. If you assign a value the customer can not change it.
PHONE	This will set the PHONE value in the form to this value if not 'NONE' You can force the customer to enter a phone number by setting it to 'YES'
AMOUNT	This will set the AMOUNT value in the form to this value if not 'NONE' If you assign a value the customer can not change it.
REBILL	If set to M will cause the customer to re-billed the amount entered automatically each month. If set to B will cause the customer to be re-billed each 2 weeks automatically.
JSCRIPT	Not used at this time. Must be included and set to 'NONE'
INCLUDES	Is used to add the form parameters to the URL in MERCH_DATA. This is used the same way as described above in the 'INCLUDES' section with the exception of the values are not part of a query string but are entered in the value= part of the form. For example to add the persons name & address to your URL in MERCH_DATA use <param name="INCLUDES" value="NA,AD"> If you use this make sure the URL in MERCH_DATA is set up to accept it. For example if your URL is www.mysite.com/payment.php in the MERCH_PARAMS and you want the name & address added to it make sure you have a '?' on the end of it .../payment.php? Wwww.yoursite.com .../payment.php?name=john doe&address=123main st

*** optional ***

LICENSE	The license param is optional and if used should be set to 'YES'. This will force the customer to enter a drivers license to be accepted. You may want to do this since we will run a check against the NCN data base to see if this customer has a bad history or not. If a match is found the transaction will not be accepted.
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