Commerce Management Planning Guide - Marketplace

Version 1.0
March, 2009

Presented by:
Jennifer Twyford
Implementation Services Manager
Phone: 800.869.8329
How do I want to use Marketplace?
One of the first key decisions that you will want to consider is how you want to use Marketplace. A key component in this decision is differentiating between the uStores and uPay functionality. Think of uStores as a self contained online store. In it, you can create a store front, establish store specific settings, products and perform all online store activity such as order fulfillment and reporting. Most schools choose to have all of the activity occur within the uStore itself and require little to no interaction with other applications.

On the other hand, uPay is what we tend to refer to as a Payment Application. The goal of uPay is not to replace an existing Business Application but instead provide a PCI Compliant way for you to take payments for it. The uPay functionality focuses on the payment collection and payment reporting aspects of the process where as your Business Application would still provide the core business functionality. Examples of a Business Application could be a web site your team has written to sell athletic tickets, a website used by non-students to apply for admissions or be an alumni website where an alumnus could make donations or sign up for alumni events, to name a few. The Business Application would handle the business processes and then link to the uPay site for the collection of the payment.

What are some common ways uStores is used?
uStores can be used in many ways. Some schools use stores for the selling of traditional products. These could include physical products such as school apparel. But other schools have used uStores to sell non-physical products such as conference attendance. Here are a few ways that we have seen schools use uStores:
- Conference and/or Camp Registrations
- Donations
- Parking Passes
- Stores dedicated to selling obsolete equipment (computer monitors)
- Cafeteria services (such as birthday cakes for students)
- Paying for parking fines.
- Coordinating the issuing of non-chargeable events such as Graduation tickets or Freshmen Orientations.

What are some common ways uPay is used?
One of the strengths of uPay is that it can operate largely independent of the specific Business Application. This means that a uPay site tied to an Athletic Ticket Business Application can be very similar to a uPay site tied to an Alumni Giving Business Application.

However, here are a couple of alternate ways we have seen uPay be used:
- As a standalone application to collect donations.
- As a standalone application to collect reoccurring donations.

Could I use either uStores or uPay for the same purpose?
In some cases, you will need to evaluate what existing resources you already have in deciding whether to use uStores or uPay. For example, if your school has already written a self contained business application to sell parking permits, it may make sense to continue to use that business application and link it to a uPay site for collection of the payments. On the other hand, if your school is considering whether or not to write a business application, creating a new uStore instead might be a better option.

Some schools also make a similar decision when evaluating donations. Some schools have chosen to create donation products in a uStore while others have decided to use a simple standalone uPay site for collecting donations.
Who are the key resources that I need to involve in my Marketplace project?

In general, most schools tend to have representatives from the following groups or skill sets:

**The individual departments planning to use Marketplace**
- Having the involvement of the participants from the various groups on your campus who plan to use Marketplace is absolutely critical. It is these team members who will be able to explain what their Marketplace goals are and assist in determining whether uStores and/or uPay is more suitable for their individual goals.

**The Business Office**
- The participants from the business office may be involved in reconciling payments received via Marketplace to the Payment Gateway. Depending upon the SIS (Banner and PeopleSoft only) being used by the school, the Business Office may also be involved in reconciling transactions written by Marketplace to the SIS system.
- The Business Office may also be involved in acquiring merchant accounts from the school’s credit card processor and setting up additional bank accounts for electronic check payments.

**The Web Development Team**
- While uPay and uStores is designed to let a non-technical user take advantage of easy to use setup routines, a school may wish to have a member of their schools web development team available as a resource. Some of the places where the web team may be valuable:
  - Assisting non-technical team members with HTML formatting. For example, some of the pages that are displayed to the buyer include text that can be formatted in HTML formatting (Bold, Underlined, etc.). To take advantage of this option will require someone on your team familiar with HTML language.
  - Assisting with user validation if taking advantage of private stores.
  - Calling and passing information to uPay sites.
  - Creating Posting URLs to update Business Applications with uPay transaction results.
  - Customizing Marketplace style sheets and other changes for the uStores and uPay modules.

**The Database Administration Team**
- While uPay and uStores can both be used without updating any databases external to TouchNet, some schools may choose to take advantage of the ability to update non-TouchNet external databases with transaction results. Two ways that the Database Administration Team can contribute are:
  - Assisting with taking the results of Posting URLs to obtain the uPay transaction results and updating the Business Application or other databases.
  - Answering questions for non-technical teammates in regards to the General Ledger Update capability (Banner and PeopleSoft only). For example, with Banner schools the reporting users may be unfamiliar with the Miscellaneous Tables that Marketplace can write transactions to. These users may need some assistance with the type of fields in these tables and how they can report based upon these tables. Likewise for PeopleSoft schools, the user may need assistance from their technical team in developing the transaction file that is created in Marketplace and imported into PeopleSoft.
The Graphic Design Team

- While uPay and uStores is designed to let a non-technical user take advantage of easy to use appearance settings, a school may wish to have a member of their schools graphic design team available as a resource. Some of the places where the web team may be valuable:
  - Assisting non-technical team members with HTML formatting. For example, some of the pages that are displayed to the buyer include text that can be formatted in HTML formatting (Bold, Underlined, etc.). To take advantage of this option will require someone on your team familiar with HTML language.
  - Assisting non-technical team members with producing images that meet Marketplace required and recommended image layouts.
  - Customizing Marketplace style sheets and other changes for the uStores and uPay modules.

The System Administration/Security Team

- Because some settings are shared by multiple groups using Marketplace, it may be advantageous to have a team who manages the following areas:
  - Maintain system-wide settings shared by users and stores. For example the decision to use Product Categories at the Mall level affects all stores in the mall.
  - Maintain security over user accounts where security must be maintained so that users only have access to settings and reporting for their area of responsibility.

The Marketplace on-going Support Team

- Marketplace projects do not have a permanent end date. This is due to the fact that different groups on your campus may wish to add additional uPay or uStores applications in perpetuity. As such, you will want to discuss with your team how new requests (both creation of new applications and support of existing applications) are going to be handled after your initial go-live with Marketplace has occurred.

What type of products can I sell in my uStore?

In uStores, we categorize the products into three types:

- Donation
- Digital
- Generic

**Donation products** are those products which do not have a set payment amount and instead allow the buyer to provide the amount they wish to pay. Donation products can be configured to be one time gifts or to recur based on a schedule. Donation products also have the option of notifying users designated by the store manager when a donation is received.

**Digital products** are those products where a digital item can be purchased and then downloaded directly from the uStores. A digital item could be a WAV file of your school’s school song or it could be a recording or other computer file available to your students.

**Generic products** are all other products. These could include physical products such as apparel or non-physical products such as conference attendance. Most products typically fall into the Generic type.
Am I using a TouchNet Ready Partner/ Will I be using uPay?
If you are also working with a 3rd party vendor who is a TouchNet Ready Partner or states that they are working towards becoming a TouchNet Ready Partner, you will want to discuss with them what their status is in regards to using the uPay Secure TLInk functionality. Depending upon the vendor’s development cycle, it may be possible that your payments will not be processed via uPay.

Currently there are several ways that TouchNet can accept a transaction from a 3rd party vendor including:

- **Via the Secure TLInk Integration with a uPay site.** This applies if the vendor has completed the integration and provided a certificate to TouchNet for use with their application.
- **Via a regular uPay Site.** This applies if the vendor has not yet completed the integration or is not planning on doing so. In this case, your school and the vendor are responsible for working together to modify their business application as necessary to call and pass information to the uPay as well as handle any updates to their business application.
- **Via a Web Service to the Payment Gateway.** This applies if the vendor has been certified with the TouchNet Web Service program. In this case, the vendor collects the payment information in their business application and passes it to the Payment Gateway via a Web Service. This type of transaction is actually completed outside of Marketplace and would be part of a Payment Gateway implementation not your MarketPlace implementation.
Other Design Topics for Your Consideration

While the previous topics are central to the nature of your design process, there are other topics that you may want to consider in the design of your Marketplace project as well.

What methods of updating business applications and student information systems are available?
The first method is the General Ledger Update. This functionality can be used by Banner and PeopleSoft schools to update their General Ledger system for both uStores and uPay transactions.

For Banner schools, this update takes the form of a real-time transaction when the uStore order is fulfilled or uPay payment taken. The update takes place via TouchNet’s Banner Connect module and the transaction is added to the Miscellaneous table (TBRMISC) where it is later transferred to the Banner Finance module using your existing Banner procedures.

For PeopleSoft schools, this update takes the form of a flat file that is created by Marketplace daily. This file can be imported into the PeopleSoft Financials system by the school.

The second method is the Posting URL (sometimes referred to as a “Listener”). The Posting URL is used by uPay sites only. The Posting URL is created by the school and Marketplace will send the result of the transaction to the Posting URL. The school can develop their Posting URL to perform any function that their team is able to program. For example, some schools may develop a Posting URL application that updates the original Business Application. Other schools may choose to update a separate database for querying and reconciliation purposes in the event they cannot write back to the original Business Application database.

Please note that while TouchNet will provide a list of the values that can be sent to the posting URL, the responsibility for both designing the Posting URL and determining how it will interface with any external systems to Marketplace is the responsibility of the school.
What do I need to provide for using the General Ledger Update?

First notify your TouchNet Project Lead and TouchNet Technical Lead that you plan on using the General Ledger Update. The General Ledger Update requires the Technical Lead to install and configure some additional technical components not normally installed and configured in the typical installation. You should also notify your TouchNet Project Lead and TouchNet Technical Lead as to which General Ledger system you are using (Banner or PeopleSoft) so that the correct system is installed and configured for.

If you are using the SunGard Banner system, the TouchNet Technical Lead will work with your technical team to coordinate on the settings required for establishing connectivity between Banner and Marketplace.

One piece of data that can be gathered in the pre-implementation process is the Banner Detail Codes that will be used by Marketplace. These detail codes consist of two types:
- The Revenue Detail Code (Credit Side) used for each uPay Site, Store, Product, Shipping Method or Tax Category.
- The Charge Detail Code (Debit Side) used for the payment. This would be the detail code associated with each payment method you accept (i.e. MasterCard, Discover, etc.).

If you are using the PeopleSoft General Ledger, you will need to work with your TouchNet Technical Lead and your TouchNet Project Lead on the various steps of setting up the PeopleSoft Integration. Detailed documentation is available for this process but the areas where your school can begin advanced planning include:
- Providing the following data to TouchNet in a comma delimited format. Each file should include the requested data value as well as the Business Unit associated with it.
  - Listing of funds to be validated in Marketplace
  - Listing of departments to be validated in Marketplace
  - Listing of classes to be validated in Marketplace
  - Listing of projects to be validated in Marketplace
- Providing the data file format which you school can successfully import into PeopleSoft.
- If housed in the Data Center, deciding on when the daily file should be available for downloading the data file from TouchNet’s Secure FTP site.
- If housed in the Data Center, deciding which computer or computers (ip address(es)) you will be using to download the data file from TouchNet’s Secure FTP site.

Setting up merchant accounts

One of the decisions that your team will want to consider is the procedure for acquiring and creating merchant accounts from your processor. For example, some departments using Marketplace may choose to acquire their own merchant account for their department. Others may decide to have multiple uStores or uPay sites within their department, each with their own merchant account. Or some departments may decide that a combined merchant account is used for collecting funds. In this case, reporting could still be segregated in Marketplace but the actual funds collected would be combined in a single account and in your Payment Gateway reporting.

Your school should consult with the Business Office as well as the individual departments in determining which approach your school will follow. Your TouchNet Project lead can also assist in helping in making this decision.
Defining a security matrix

As previously mentioned, there will be some functions and settings that will be shared by the multiple groups using Marketplace as well as some functions that should not be granted to individual groups as this would open up potential security risks.

Your school will want to review the various Marketplace roles available so that a proper security matrix can be defined and implemented to provide the most flexibility while maintaining an adequate level of security.

<table>
<thead>
<tr>
<th>User Role</th>
<th>Product</th>
<th>Functions Performed</th>
<th>Special Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administrator Role</td>
<td>Payment Gateway</td>
<td>Create new merchants in Payment Gateway Create new Payment Gateway user accounts and assign security to user accounts Create new host system accounts for linking to from Marketplace</td>
<td>This role would have access to all departments so this role should not be given to the individual department users.</td>
</tr>
<tr>
<td>Administrator and Chief Administrator Role</td>
<td>Marketplace</td>
<td>Create new merchants in Marketplace Create new Marketplace user accounts and assign security to user accounts Maintain shared System-wide settings Review Marketplace financial reports</td>
<td>This role should not be given to the individual department users as they would have access to all schools as well as could change settings which affect all departments.</td>
</tr>
<tr>
<td>Accountant Role</td>
<td>Marketplace</td>
<td>View the Revenue by Merchant Report.</td>
<td>This role should be given to any users who only need to view reports.  This role will have the ability to view reports across multiple departments so its use may need to be restricted to those users at a system wide level.</td>
</tr>
<tr>
<td>Merchant Manager</td>
<td>Marketplace</td>
<td>Maintain merchant settings for the merchants they have been given access to. Can create new uStores and uPay Sites within their assigned merchant. Can review financial reports at merchant level.</td>
<td>This role should be given to school users who will have the responsibility to maintain or create uStores or uPay Sites.</td>
</tr>
<tr>
<td>User Role</td>
<td>Product</td>
<td>Functions Performed by this Role</td>
<td>Special Notes</td>
</tr>
<tr>
<td>-------------------------</td>
<td>--------------</td>
<td>-----------------------------------------------------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| uPay Site Manager       | Marketplace  | Create new uPay sites within the school’s merchant(s)  
Maintain settings for uPay Sites within the school’s merchant(s)  
Issue Refunds for uPay transactions  
Report on uPay transactions | The uPay Site Manager is the only uPay specific role currently offered.  
The uPay Site Manager should be assigned to users who need to perform any of the listed functions. These users will need to exert caution on performing tasks not assigned to them by their school. |
| uStores Store Manager   | Marketplace  | Maintain settings for the store(s) they have been assigned to.  
Maintain security decisions within their store(s)  
View Store level reports                                                                                                               |                                                                                                                                                                                                            |
| uStores Fulfiller       | Marketplace  | Can fulfill orders  
Can override the ACH wait period                                                                                         |                                                                                                                                                                                                            |
| uStores Fulfiller with Refund Rights | Marketplace  | Can fulfill orders  
Can override the ACH wait period  
Can issue refunds  
Can cancel orders                                                                                                          | Role is identical to Fulfiller except for additional refund and cancellation rights.                                                                                                                      |
| uStores Store Clerk     | Marketplace  | Can create new products and maintain existing ones.                                                                      |                                                                                                                                                                                                            |
| uStores Store Contact   | Marketplace  | Will receive any emails generated via the Store Contact email link on the individual store site.                      | This can also be a user account with a generic email account such as:  
Department@school.edu                                                                                                                        |
Authorization and fulfillment options
Another decision that should be considered is when and how you wish to authorize credit card payments and fulfill orders. There are several options available to allow you to configure your uStores and uPay sites.

For ACH payments for both uStores and uPay sites, you can configure a default waiting period that passed prior to uStores order fulfillment and uPay refunds. This increases the odds of collecting of payment prior to the fulfillment and/or shipping of products to a buyer.

For Credit Card payments, uPay transactions are authorized and charged at the time of the uPay transaction.

For Credit Card payments, uStore transactions can be authorized at the time of purchase. This allows a hold to be placed on the buyers card limit so that funds are available when the order is fulfilled.

Your school should also consider using the “Re-authorized after X number of days” option. This setting allows uStores to automatically replace an expiring authorization with a new authorization. This is helpful in keeping the credit hold in place so even with a delayed fulfillment, a successful charge will still result to the buyer’s card.

You school should also consider whether you want your uStore credit card transactions to be both authorized and fulfilled at the time of the order. This method combines the two events into a single automated step and increases the odds of collecting the payment.

For both ACH and Credit Card payments, uStore transactions can be manually fulfilled or auto-fulfilled. Deciding on which option each product uses depends largely upon the type of the product and the process you want to follow.

For example, you may choose that a physical product such as apparel is manually fulfilled. This would allow your store manager to take the order, confirm the availability of the product and then ship it while charging the buyer during the fulfillment. This would result in less situations where the buyer is charged and then it is discovered that insufficient quantities exist to ship to the buyer.

On the other hand, you may have products such as donations or conference attendance where no shipping or follow up process is required prior to charging the buyer. In this case, you could use the auto-fulfill option. This would authorize and charge the buyer at the time of the order and no fulfillment steps would need to be taken by the store members.
Attributes (options) v. modifiers
Another decision is whether you will use Attributes (sometimes called Options) or if you will use Product or Store Modifiers.

Attributes are commonly used when you have a core product that has features that require it to be tracked differently for inventory tracking purposes or pricing. For example, a hat that is available in three colors may have one color that is low in quantity and cannot be backordered, another which has low quantity but can be re-acquired from the supplier and a third that has ample supply or for which inventory is not tracked. While all three hats would share a version of the same core part number and would share similar setup features, they would be tracked differently allowing you to maintain separate inventory on all three.

Attributes are commonly used for features such as Color, Size, Type and Location.

Product Modifiers vary from Attributes in that they do not affect inventory tracking but still can have an impact on the price of an item. Required and Optional Text modifiers can be used to gather required or optional responses from the buyer to questions (such as Name of Buyer). These responses can also be used to affect the price (For $5, enter the name you would like put on your jacket). Required and Optional Text modifiers are often used in stores where conference or camp registrations are being sold. A series of questions can be used to capture all of the necessary registration info for each participant.

Product Modifiers can also be used to gather required or optional decisions from the buyer. For example, a Required Selection Modifier would prompt the user to pick one of a number of choices. This could be the person’s dinner selection at a conference. Depending upon the selection, you may also choose to increase or decrease the price (“Steak and Lobster” adds to the conference price, “Salad only” reduces the price or has no impact on the price).

Optional Multiple Select Modifiers may also be used to gather additional inputs. This type of modifier does not require the buyer to choose any option but the buyer can choose additional items or selections which may or may not affect the price of the main product. For example, an Optional Multiple Select Modifier might be used for a conference attendance where a buyer could choose to attend several free events or events that have an additional charge associated with them. Or the buyer could choose not to attend any of the optional events.

Store Modifiers are very similar to product Modifiers with a few key differences:
- Store Modifiers do not affect price – they are only to collect information from the buyer.
- Store Modifiers are used once per checkout for the store during the checkout process. It does not matter how many products are purchased from a store, the buyer will only be asked for the set of modifiers once for each store.
- Store Modifiers are not captured on the Receipt Page, Emails or in Product Reports – Stores Modifiers are only shown in the Buyer Information Report.
Will you be using sales taxes?
Sales Taxes can be a very complicated subject. TouchNet suggests that you start this decision by contacting the departments at your school who can best advise you on the legal and procedural approach that your school will take in regards to sales taxes.

Sales Taxes in uStores are calculated using the shipping location (or your school’s local location if the item is not being shipped). uStores will compare the shipping location to a file created and maintained by your school and given to TouchNet. In this file should be the various rates that your school wishes to charge buyers. In Marketplace, sales taxes are based upon the state level or a combination of city/state.

What do you charge for shipping?
Shipping charges are calculated in uStores using a combination of a flat per order amount and/or a per item charge. These charges can vary based upon on the store as well as by shipping class. The various departments using uStores may decide to use multiple shipping classes which can be segregated per the department’s wishes.

For example, a uStore may have a “donation” shipping class that has no shipping charges for it since no mailing is required for a donation. The same store may also have shipping classes for “Under 25 lbs” and “Over 25 lbs” with different shipping amounts being charged for each.

Shipping charges are also based per store meaning that one store or department can charge a different shipping amount than another department while both departments might be using the same shipping method.

Each department should review the shipping methods they wish to use along with creating a matrix of the shipping charges they wish to assess.

Where do you plan on running reports?
Reporting on transactions arising from Marketplace can be performed in both Marketplace and the TouchNet Payment Gateway. The Marketplace reports tend to be more general in nature containing fewer details than the Payment Gateway reports. Some schools prefer to have the uStore users use the Marketplace reports while they will have the Business Office users use the Payment Gateway reports.

Your team should review all of the available reports so that you can decide what approach you will follow.
Do you plan to restrict access to your uStores?
There are several ways in which you may want to consider restricting access to your uStores.

Registered Users
- Allows you to limit payment methods and access to products in stores to buyers who complete the store registration process. You can also choose whether non-registered buyers can view the products but not purchase them.

Single Store (not viewable in Mall)
- Allows you to create a store which does not appear in the main mall page. While the store is still accessible (not a true locked store), it does not appear on the main mall and most non-invited users would not be aware of it. The Single Store mode is commonly used when schools want to send an invitation to members to browse the store or when the school redirects the buyer to the uStore from an existing school page.
- The Single Store functionality also expands the customization of the store by allowing you to change store settings that will affect only that store.

Private Stores
- Private Stores is the next step up in security from Single Stores. A private store involves linking to the store from an external site developed by the school. The school would then provide authentication information which would be used by uStores to determine if the buyer can enter the store and purchase items or not. If the user is not successfully validated, they will not be allowed to access the store.
- Private Stores integration will require involvement technical resources from your school in successfully authenticating your buyers.

Will my store pages be HTTP or HTTPS?
While TouchNet strongly recommends that all of your Marketplace uStore pages be HTTPS, we only require this if you are hosted in the Data Center. On-campus schools may choose whether their shopping pages are secure (https) and/or if their checkout pages are secure.

What images do I need to provide?
You school has the option to upload images directly to the TouchNet Marketplace application. Some of the places where you may choose to use images are:
- The store front.
- The individual store products (full or thumbnail images).
- The categories that products are assigned to.
- The banner and logo images displayed on your uPay sites.

A full list of the images along with the recommended or required sizes and formats is available in the Marketplace User’s Guide.

Will I use store based categories or system wide categories?
Schools have the option of using Store Based Categories which are visible only within the store. A good use of this is a Conferences category which is only applicable to a single store.

Schools also have the option of using System Wide Categories which are visible across multiple stores. A good use of this might be a Donations category which is used by several stores. A buyer could access this category and find/purchase donations from multiple stores/departments.
Will I allow my buyers to save their shipping addresses or payment methods?
The decision to allow your buyers save their shipping addresses or payments methods is up to your school. However, this setting is a system-wide setting meaning it applies to all of your uStores. Each store does have the option though of not allowing this if they are using the Single Store method previously discussed.

Do I have a privacy policy?
For each of your uPay Sites, you can include a customized Privacy Policy. You can also choose to link to a central privacy policy maintained by your school.

For uStores, you can provide your school’s Privacy Policy to TouchNet where it will be shared by all uStores.

Do I need to notify TouchNet of changes?
Not usually. Part of the benefit of Marketplace is that it is very easily setup and maintained without a lot of required interaction from TouchNet. However, there are some times when you will need to contact TouchNet for technical assistance.

If you are hosted in the Data Center and you add a new credit card or ACH merchant and/or make changes to an existing merchant, you will need to contact TouchNet to have your Payment Gateway restarted. During the implementation process your project lead can arrange to have this done for you. Once you are live with Marketplace, you can contact the TouchNet Customer Care Group to arrange this.

If you are hosted in the Data Center and you need to change the Banner Payment Detail Codes being used by the GL Update, you may need to contact TouchNet to have your web context path restarted for the new detail codes to take effect. This is only needed if you are a Banner schools using the GL Update process. During the implementation process your project lead can arrange to have this done for you. Once you are live with Marketplace, you can contact the TouchNet Customer Care Group to arrange this.

If you are hosted in the Data Center and you add or change a Posting URL. Because the Posting URL must send data outside of the Data Center, the TouchNet IT Team must add a firewall allowance for the Posting URL to successfully function. This process normally takes 3-5 days to complete so you should notify TouchNet as soon as the URL is created (or identified) so the process can begin and be completed prior to the Posting URL being used in testing or production. During the implementation process your project lead can arrange to have this done for you. Once you are live with Marketplace, you can contact the TouchNet Customer Care Group to arrange this.

If you are hosted in the Data Center and you change any of the values currently being used by your Banner Connect module. This can include the DAD path or any of the Banner database settings previously given to TouchNet. A change in the DAD path may result in a new firewall allowance being required. As with the Posting URL, changing the DAD path would require a new firewall allowance and can take 3-5 days to complete.