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# Electronic Commerce Service Agreement

## Schedule A: NetCredit Portal Access

### A. Contact Information

Company/Organization

Contact Person - Last Name

Contact Person - First Name

Business Telephone

FAX

Email

Address

City

Province

Postal Code

### B. Portal Password Designation

Name of Designated Employee to Receive Portal Password

Designated Employee Telephone

#### What is it?

Magma's Electronic Commerce Service has allowed Merchants to accept credit card payments securely on line and have them processed through Magma's third party credit card processing company, Caledon Card Services. Historically, the method in which "Return" and "Void" transactions were processed was relatively time consuming and costly. Through Caledon Card Services, Magma now offers a NetCredit Secure HTTP Credit Authorization Tool, which facilitates these transactions conveniently and free of charge for our E-Commerce Clients.

NetCredit is an online World Wide Web interface to Caledon Card Services' credit authorization back end. Merchants can log into the secure portal to manually submit "Return", and "Void" transactions on the merchant account(s). Merchants may submit an unlimited number of transactions on this portal and there will be no return or look up fees associated with them. Any transactions performed using the NetCredit Tool will be included in the Merchant's daily Webtrans batch. Once a Merchant has been successfully set up with NetCredit Portal Access, Magma will no longer process "Return" and "Void" transactions on their behalf.

#### What is required for setup?

In order to use the NetCredit Portal, a Merchant must first subscribe to Magma's E-Commerce Service and have a corresponding Terminal ID. The Merchant must also have an SSL-Capable browser (Netscape 2.02+, Internet Explorer 3+) to access the secure portal.

Merchants must carefully read, complete and sign the Electronic Commerce Service Agreement - Schedule A: NetCredit Portal Access form. Once that form is completed and sent back to Magma, a formal written request will be submitted to Caledon on the Merchant's behalf to have a NetCredit userid and password assigned. Caledon will contact Magma with the userid and password for that Merchant, and a Magma Representative will relay the information directly to the Merchant-assigned Designated Employee, as indicated on the Electronic Commerce Service Agreement - Schedule A: NetCredit Portal Access form. The Magma Representative will then destroy the userid/password combination immediately.

#### How to use the NetCredit Portal:

With the userid and password assigned, Merchants can then login to the NetCredit Portal at <https://secure-1.caledoncard.com>. In the appropriate fields, the Merchant will be prompted to select a transaction type, credit card number, and expiry date to be processed. The credit card information should be entered with no spaces, dashes, or hyphens and the expiry date should be in MMY format (for February 2000 enter 0200). Next, the Merchant will be able to fill in the dollar amount of the transaction, which should be entered without the decimal or dollar sign (the amount in cents). The Merchant should then assign a reference number to the transaction (7 characters alphabetic or numeric - no symbols).

When the information has been entered, the Merchant can click on the "SEND TRANSACTION" button to submit the transaction to be processed. In a few seconds they will see a new screen containing the results of the credit transaction. If the transaction was approved, they will also see a flashing green "(Approved)" beside the results. Once the Merchant has transferred the results to their records, they should click on "Click here to continue" to go back and process more transactions. If they are finished, they simply need to close their browser.

"Void" transactions can only be processed the same day that the original sales transaction was submitted. If a Merchant has missed the deadline to perform a "Void" transaction, they should then process a "Return" transaction, which can be performed at any time.

If the Merchant experiences any difficulties using the NetCredit Portal, they should contact Magma's Corporate Support Team for assistance, in accordance with the terms and conditions outlined in the Electronic Commerce Service Agreement - Schedule A: NetCredit Portal Access form. Merchants should not contact Caledon Card Services for support on the NetCredit Portal.



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# Electronic Commerce Service Agreement Schedule A: NetCredit Portal Access

The following terms and conditions are in addition to, and bound by, the main Electronic Commerce Service Agreement and do not supersede any of the terms or conditions in the main agreement.

Magma contracts a third party credit card processing company, Caledon Card Services (Caledon), for the physical processing and settlement of credit card payments.

As part of the Magma E-Commerce service, the Merchant has access to a web-based "portal", called the Caledon NetCredit Secure HTTP Credit Authorization Tool, which can be used to manually submit "Return" and "Void" transactions on the Merchant's merchant account(s). Any transactions performed using the NetCredit Tool will be included in the Merchant's daily Webtrans batch.

Access to the "portal" is provided to the Merchant by Caledon however; the Merchant should contact Magma's Corporate Support Team if there are any technical problems or concerns. Magma and Caledon do not provide any guarantees to the availability of the portal.

Magma will provide a portal-access userid and password to a designated employee of the Merchant (provided by the Merchant below). Magma will only provide the password to this designated employee.

Magma will not store the password after it has been provided to the designated Merchant employee. If the password is lost or forgotten, Magma will have the password reset for the Merchant and a fee of \$45 will apply each time a password is reset.

The Merchant hereby understands that anyone with access to the portal-access userid and password can submit "Returns" against the Merchant's merchant account. In effect, this gives the person the ability to take money from Merchant's merchant account.

The Merchant hereby agrees it is the responsibility of the Merchant to ensure access to the portal-access password is controlled and secure.

The Merchant hereby agrees to hold Magma and Caledon harmless for all abuse or fraudulent use of the Caledon portal.

Magma employees do not require the portal-access password for any reason. If the Merchant ever receives a request from a Magma employee for the password, the Merchant should refuse to provide it.

\_\_\_\_\_  
Company Name (Merchant)

\_\_\_\_\_  
Authorized Signing Authority (Name)

\_\_\_\_\_  
Authorized Signing Authority (Signature):

\_\_\_\_\_  
Date:

\_\_\_\_\_  
Name of Designated Employee to Receive the Portal Password

\_\_\_\_\_  
Phone # of Designated Employee