# **Wmyskeet.com** Credit Card Processing and Payment Gateways

#### **Executive Summary**

The myskeet.com suite of applications currently supports credit card processing via three different payment gateways – Authorize.NET, PayPal and PayLeap. In all cases, myskeet.com does not store, process, or review any credit card information! The myskeet applications only act as a conduit in passing credit card information to the payment gateway. It is the payment gateways' responsibility to process the actual financial transaction and then move funds into the gun club's account.

#### What Personal Financial Information does Myskeet Collect and Maintain?

The myskeet applications do not store credit card information. The applications do store the following information related to any credit card transaction:

- Transaction Date
- Transaction Amount
- Type of Credit Card used
- Last 4 digits of the credit card
- Success / Failure status
- Transaction Authentication Code
- Transaction Reference Number

#### Can the Myskeet Applications Interact with the Gun Club's Bank Account?

No! The myskeet applications only interact with the payment gateways. The applications have no knowledge of any bank accounts, nor the ability to directly interact with them.

#### How much does Myskeet Charge for doing Credit Card Transactions?

0.00 – all fees associated with processing credit cards are charged by the individual gateways and the myskeet applications do not charge any additional fees for interacting with the processors.

#### Can a Credit Card Transaction Fee be added in MySkeet?

Yes – on a per tournament basis, the shoot manager has the ability to set a credit card transaction fee percentage to help offset the cost of processing the credit cards by passing those fees to the shooters.

#### How do I turn on Credit Card Processing in Myskeet?

Turning on CC processing in the Myskeet applications is a multi-part process. The general steps in setting up CC processing is the same regardless of the payment gateway and those general steps will be outlined below. For using Authorize.NET, PayPal or PayLeap specifically, please go down to those specific setup instructions later in this document.

#### **General Steps:**

1. Setup a bank account for your club or shoot.

2. Setup an account with a credit card payment gateway.

During this step, you will associate your bank account with the payment gateway. You can also choose which credit cards you will accept as well as be provided with the rates and fees that you will incur by the gateways for each transaction.

3. Setup an "Access Account" (user id & password).

This is the user credentials that you will provide to myskeet.com in order to allow the myskeet applications the ability to send CC transactions into the gateway on your behalf.

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This account should NOT be your club's payment gateway credentials! All payment gateways can create subaccounts for the purpose of giving out to 3<sup>rd</sup> parties to conduct e-Commerce on your behalf.

The myskeet applications have NO ability to alter the access accounts with the payment gateways. You can disable this account provided to myskeet at any time essentially blocking the myskeet applications from interacting with the payment gateway on your behalf!

4. Email the access account information to: <u>myskeet@randavis.com</u> Please include the name of the club or tournament name and NSSA number if you only want to use CC processing for a specific tournament.

## Authorize.NET

#### https://www.authorize.net/

Authorize.NET offers 2 different options:

1.) Payment Gateway Only (useful if your club already has a Merchant Account setup)

2.) All-in-One (Payment Gateway and Merchant Account)

Both options have the same \$25/month fee, but the fee per transaction is a different cost.

YouTube Video for setting up your Authorize.NET Payment Gateway.

Setup your Authorize.NET Credentials in MySkeet

- Open a browser and go to the MySkeet Management Portal
  <u>https://mgr.myskeet.com</u>
- Login to the CLUB login on the home page.
- Select the CreditCards Tab
- Click on the Configure button for Authorize.NET
- Enter your Authorize.NET Account
- Enter your Authorize.NET Transaction Token
- Click Save
- Change the Payment Engine selection to Authorize.NET
- Click Save

As a reminder, please verify that your Authorize.NET Payment Gateway is set to PRODUCTION, not SANDBOX!

## PayLeap Payment Gateway

http://www.payleap.com

Fees (as of 01/05/2023):

- Debit transactions are 2.39% with \$0.29 per transaction
- Credit transactions are 2.89% with \$0.29 per transaction
- Monthly fee of \$19.99
- No setup fees
- No termination fees

#### Creating Your PayLeap API Login Credentials

To communicate with the API, your account must allow API access and you must maintain a separate API login ID and transaction key. To locate your API login and set up for your API transaction key, follow these steps:

1. Log in to the PayLeap web interface using your username and password.

Test URL: <u>https://uat.payleap.com/</u> Production URL: <u>https://secure1.payleap.com/</u>

2. Click on Preferences in the main menu (refer to Figure 1).



3. Click on Create Transaction Key in the expanded Preferences menu (refer to Figure 2).

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#### FIGURE 2. CLICK CREATE TRANSACTION KEY



4. The API Login ID and Transaction Key window appears (refer to Figure 3). Use the API Login Id value for the UserName parameter for API transaction requests.

Your API Login ID and Transaction gateway account. However, the API These two values are only required the payment gateway. They are use transactions	Key are unique pieces of information specifically associated with your payment login ID and Transaction Key are NOT used for logging into the Merchant interface, when setting up an internet connection between your e-commerce Web site and ed by the payment gateway to authenticate that you are authorized to submit Web site
INPORTANT: The API Login ID and securely and change the Transacti	Transaction Key should not be shared with anyone. Be sure to store these values on Key regularly to further strengthen the security of your account.
API Login Id.	payment123_API
API Login Id Last Obtained	7/20/2011 2:31:07 PM
Transaction Key Last Obtained.	8/18/2011 5:33:43 PM
Create New Transaction Ke	y .
You may obtain a new Transaction	Key as often as you wish by clicking on 'Submit' button below. Your old Transaction

FIGURE 3. API LOGIN ID AND TRANSACTION KEY WINDOW

5. Within the Create New Transaction Key section, select the Submit button.

6. A message including your newly created Transaction Key will be displayed (refer to Figure 4). Use the API Transaction Key value for the Password parameter for API transaction requests.



FIGURE 4. NEW TRANSACTION KEY MESSAGE

Transaction Key	
Your Transaction Key has Current Transaction Key:	kefGmnBmKC/UQ3Co
Continue	

## PayPal Business Account

http://www.paypal.com

Fees (as of 01/15/2019):

- Debit transactions are 2.90% with \$0.30 per transaction
- Credit transactions are 2.90% with \$0.30 per transaction
- Monthly fee of \$0.00
- No setup fees
- No termination fees

**NOTE:** MySkeet does NOT RECOMMEND using PayPal as your Payment Gateway. PayPal has a documented history of suddenly restricting (or closing) accounts without notice if they determine your business is in the Gun Industry!

The Myskeet applications are using the PayPal REST API for processing credit cards. This API requires that you have a **PayPal Business Account** setup! Once setup, you will log into the business account portal, jump to the REST API section at which point you can create an access account specifically for the myskeet applications to use to keep it separate from any other PayPal transactions and processing that your club may do!

At the completion of your REST API setup, you will have generated the 2 keys that Myskeet requires to process credit cards through PayPal on your behalf. Each key is 60-100 characters in length so please copy & paste them into an email that you will send to: myskeet@randavis.com:

- Client ID
- Secret

You will be setting up 2 environments: Sandbox and Live

The Sandbox environment is used for Development and Test purposes while the Live environment is your production area. We estimate it will take approximately 5 minutes to setup both REST API environments...

#### How to Setup your PayPal REST API Credentials

- 1. Log in to the <u>PayPal Developer Portal</u> using the same credentials you use for <u>PayPal</u>.
- 2. Select Dashboard.
- 3. Scroll down to the **REST API** apps section.
- 4. Click **Create App** under **REST API** apps. Any previously created REST API apps will appear in the table under the Create App button.
- Enter the name of your REST API app (we suggest myskeet) in the App Name field and select a Sandbox developer account to associate with your account.
  Note 1: The Sandbox is a development/test area that allows you to test credit card transactions without actually charging the cards.
  Note 2: Remember that you can't use a Live credit card in Sandbox, and that you cannot use a test credit card in your Live account.
- 6. Request permissions for REST API features that apply to the myskeet integration:

- Accept Payments
- Invoicing
- Payouts

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- Customer Disputes
- 7. Turn on Advanced Credit and Debit Card Payments
  - 1. Put the environment in LIVE mode
  - 2. Show the details under the Accept Payments section.
  - 3. Select the Advanced Credit and Debit Card Payments option
  - 1. You may have to setup this advanced feature with PayPal to enable the option.
- 8. Select the **Save** button.
- 9. Scroll back to the top of the page and select the **Live** button to the right of your application name.
- 10. Here you can find the Client ID and Secret that myskeet requires!

To request access to the following features in the Live environment, select the **Enable** options as shown in the following screen. After you click **Enable**, your choices undergo a vetting process that can take up to two or three business days.

Once your Live and Sandbox REST API credentials are created, including Client ID and Secret, click the **Sandbox** and **Live** buttons to switch between each set of credentials.

#### Notes:

- You should be able to complete transactions in the Live environment right away.
- Both environments use the same URL. Only the REST API credentials (Client ID and Secret) tell you which environment you're in.
- Don't share your Live REST API credentials with anyone.