

For information on the CompuServe Wallet, click one of the options below.



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The CompuServe Wallet is designed to work with SPRY Mosaic and the **CyberCash** Secure Internet Payment Service to allow you to purchase goods and services securely over the Internet. The CompuServe Wallet can be used with any merchant that accepts CyberCash. For a complete list of merchants that accept the CompuServe Wallet, use Mosaic to access the CyberCash Web page at [\*\*http://www.cybercash.com/merchants/merchant\\_list.html\*\*](http://www.cybercash.com/merchants/merchant_list.html).

The CompuServe Wallet offers:

- Automated and secure transactions.
- Positive identification of transactions that you originate.
- A high degree of privacy in your payment transactions.

#### **How it works**

First, you create a Persona (an identity) which is used as a representation of you to make payments on the Internet. You then link credit cards to that Persona. The information you enter, along with your card number and name, are transmitted securely to CyberCash, and the credit card information is confirmed with the bank that issued the card.

CyberCash does not keep track of your credit card numbers. Your card information is stored in cryptographically protected form only on your PC. CyberCash uses cryptographic tools to remember that a card has been linked to a Persona rather than keeping the card information itself. Each time you make a purchase, the credit card information is transmitted to CyberCash and forwarded to the merchant. CyberCash never keeps the card information itself.

The CompuServe Wallet and CyberCash support all credit card and banking industry standards. The CompuServe Wallet software is the most secure payments service technology approved by the U.S. Government for use worldwide. It uses full 768-bit RSA as well as 56-bit DES encryption of messages. All transactions are authenticated with MD5 and 768-bit RSA signatures.

Before you can use the CompuServe Wallet for purchases, you will need to create a Persona that you use for purchases, and link one or more credit cards to that Persona. You may want to create several Personas for individuals in your household, or for business versus personal use.

You can create a Persona the first time you start the CompuServe Wallet by clicking **New** in the Welcome screen. Alternately, you can create a Persona by clicking the **Administration** button in the Login window, and then clicking the **New Persona** button.

**To set up a Persona:**

1. In the New Persona dialog box, specify a **Persona ID**, **Internet E-Mail Address**, and **Language**.

In the Password dialog box, type a password to use for the Persona. Note that the password is case-sensitive; when asked to enter your password, remember to type it as you've typed it here. Secure key information will be created for that Persona, and the Persona information will be sent to the CyberCash server. You may have to wait a few minutes for a response.

Your new CyberCash ID will then be displayed. If the ID entered already exists on the server, the server will display an alternate suggested ID; you will have the option of accepting the ID or re-entering a new one.

2. Specify a disk drive to backup your Persona information and security keys. This is required, since the information created and stored on your PC is necessary to identify you.

You will then be asked if you would like to link credit cards to your Persona. If you have the credit card information available, click Yes. If you click No, you can click **Credit Cards** from the Administration dialog box (accessed after you login) to add a credit card later.

3. Fill out the Link New Credit Card dialog box with information about your credit card. When it is complete, you can choose to add additional credit cards to this Persona.

When you have finished linking credit cards, the credit card information will be sent, encrypted, to the CyberCash server. You may have to wait a few minutes for a response.

4. The Link Cards and Accounts dialog box will appear. Click **Done** if you are finished adding credit cards to your Persona.

You can then exit the CompuServe Wallet and begin making purchases.

You can use the CompuServe Wallet with any merchant that accepts CyberCash as a payment method. For a complete list of merchants that accept the CompuServe Wallet, use Mosaic to access the CyberCash Web page at [http://www.cybercash.com/merchants/merchant\\_list.html](http://www.cybercash.com/merchants/merchant_list.html).

**To use the CompuServe Wallet:**

1. After shopping and selecting items to purchase from an Internet merchant, select CyberCash as the payment method. The merchant will send a payment request message which opens the CompuServe Wallet.

The Payment dialog box will appear, containing purchase information such as the Merchant ID, Order ID, Amount of Purchase, and if the merchant chooses to include it, an itemized list of goods or services being purchased.

2. Select a credit card from the Payment dialog box (if you have already set up credit card information), and click the **Pay** button.

When you complete the dialog box, the CompuServe Wallet will send the information to CyberCash, who will validate your identity and authorize your credit card transaction, and will then forward your encrypted payment information to the merchant. You will receive an electronic receipt from CyberCash along with an optional message from the merchant. If for some reason the payment is rejected, you may attempt to pay again with another credit card.

Click on the item for which you want information.

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[Link Credit Cards](#)

[Link New Credit Card](#)

[Payment](#)

[Administration](#)

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Logs into the CompuServe Wallet application. You will need to do this in order to make a payment with the CompuServe Wallet or set up certain wallet options.

- Persona ID** Specifies a Persona ID to use for login. If you do not yet have a Persona ID, click the **Administration** button and click **New Persona** in the dialog box that appears.
- Password** Specifies the password associated with the Wallet ID.
- Administration** Allows you to perform some administration tasks, such as creating a new persona, setting up a proxy server, or restoring wallet data.

The **New Persona** dialog box allows you to create a new Wallet Persona, allowing you to purchase items on the World Wide Web. The **Persona Information** dialog box allows you to change information about your current Persona ID.

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| <b>Persona ID</b>              | Specifies a name to use for the new Persona. Your Persona can be any name you choose; you can use your real name or a fictional name (like SuperShopper). |
| <b>Internet E-Mail Address</b> | Specifies your e-mail address. This will be used to uniquely identify you.  |
| <b>Language</b>                | Specifies the language you will be using. US English is the default.  |

Configures options for your credit cards. You can add additional cards, modify existing credit card information, and remove credit cards.

- Add Card** Adds a new credit card to the credit card list.
- Modify Card** Modifies credit card information for the currently selected credit card. You can modify any information except for the credit card number. If you need to change the credit card number, you will need to delete the card and add a new card.
- Delete Card** Deletes the currently selected credit card.

Links the credit card you specify to the current Persona ID (either the Persona ID you just created, or the one used to log into the CompuServe Wallet). You must specify all of the information in this dialog box.

**Card Number** Specifies your credit card number. Depending on the number you specify, the credit card type may display in the box at the right; if not, specify the credit card type in that box.

**Customer Identification Number** Specifies the four digit number printed (not embossed) on your American Express card, usually on the right hand side of your card.

**Name On Card** Specifies your name, as it appears on the credit card.

**Expiration Date** Specifies the expiration date on the credit card.

**Description** Type a description for your credit card, such as National Bank Visa or Visa Gold. Be sure to enter a unique description, since the Description is used to identify the card elsewhere in the CompuServe Wallet.

**Street** Specifies your address information. Note that country code is 1 for U.S. residents.

**City**

**State**

**Country**

**Zip/Postal Code**

**Country Code**

**Area Code**

**Phone**

Displays payment information supplied by the merchant, and allows you to specify your payment method.

**Order Information** Displays information about your order, acceptable payment methods, and other information provided by the merchant such as a list of items to be purchased.

**Payment Method** Lists credit cards that are listed in the current Persona and accepted by the merchant. Select a credit card from the available cards. If you do not have a credit card set up, you can click the **Add Credit Card** button to add one.

**Add Credit Card** Adds a new credit card to the current Persona, so that you can make a purchase.

**Pay** Sends the payment information to the merchant.

**Memo** Allows you to make a note about this transaction for future reference.



Provides a number of options allowing you to configure information about your Persona and the CompuServe Wallet software, and backup and restore Persona data from diskette.

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| <b>Persona Information</b>        | Allows you to change the <b>Internet E-mail Address</b> or <b>Language</b> for the current Persona.                                   |
| <b>Credit Cards/Bank Accounts</b> | Opens the <u>Link Cards And Accounts</u> dialog box, allowing you to add or change credit card information.                           |
| <b>Change Password</b>            | Allows you to change the password for the current Persona.  |
| <b>Transaction Log</b>            | Opens a transaction log showing all the electronic transactions between the CompuServe Wallet and the CyberCash server.               |
| <b>Software Options</b>           | Opens the <u>Software Options</u> dialog box, allowing you to set communications, password, and alert options.                        |
| <b>Backup Data to Diskette</b>    | Opens the <u>Backup Data Files</u> dialog box, allowing you to back up the current Persona and credit card information to a diskette. |
| <b>Restore Data from Diskette</b> | Opens the <u>Restore Data Files</u> dialog box, allowing you to restore Persona or credit card information from a diskette.           |
| <b>Exit to Main Menu</b>          | Opens the Main Menu, allowing you to view information about pending transactions.   |

Configures software options for the CompuServe Wallet.

<b>Time Out</b>	Specifies the time lapse between retries (from 30-600 seconds) when trying to perform a purchase transaction.
<b>Retries</b>	Specifies the number of retries (from 1-10) to complete a connection when performing a purchase transaction.
<b>HTTP Proxy</b>	Specifies the address for the HTTP Proxy to use (if any) to connect to the CyberCash server. You will need to set up this option if you use an HTTP Proxy Server to connect to Web pages in Mosaic.
<b>Proxy Port</b>	Specifies the port to use for the HTTP Proxy Server.
<b>Ask for Password When Paying With a Credit Card</b>	Specifies whether to request a password when paying with a credit card.
<b>Show Alert Before Submitting Transactions When Working Offline</b>	Specifies whether to alert you when submitting transactions when working offline.

Copies your Persona information and data files to a diskette. Backing up this information is recommended, because your Persona can only be accessed with this information. Two options are provided to encourage you to keep the Persona information and security keys separate from the rest of the data.

**Persona and  
Security Keys**

Backs up only your Persona information and security keys.

**Other Data Files**

Backs up your credit card information.

Restores Persona and credit card information that you stored on a diskette using the Backup Data Files option.

**Persona and**

**Security Keys**

Restores backed-up Persona information and security keys.

**Other Data Files**

Restores credit card information.

Specifies HTTP Proxy Server settings.

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|-------------------|---|
| <b>HTTP Proxy</b> | Specifies the address for the HTTP Proxy to use (if any) to connect to the CyberCash server. You will need to set up this option if you use an HTTP Proxy Server to connect to Web pages in Mosaic. |
| <b>Proxy Port</b> | Specifies the port to use for the HTTP Proxy Server.  |

