13 Open Market Digital Offers

HoTMetaL PRO simplifies the creation of Web pages for commercial transaction systems that run OM-Transact software. OM-Transact is a suite of server utilities offered by Open Market Inc. Web authors who have access to Open Market software and Web services can easily present Digital Offers (DOs) to their Web page readers.

Digital Offers turn your HTML file into a sales tool by providing secure product offering and billing data. Digital Offers contain the familiar information that you might see on a sales offering or invoice: a name and description of the product; a product ID code; tax, shipping and refund terms—to name only a few. From the reader's (or customer's) point of view, Digital Offers are the first step in a series of actions that offer, collect and record a commercial transactions.

Digital Offers are created (by OM-Transact utilities) as the Web page is served. The 'raw material' for the creation of a Digital Offer is a Pre-Digital Offer (a PDO), which you can create with the HoTMetaL PRO Editor by choosing PDO... from the Insert menu.

Bringing commerce to your Web page

The Open Market model structures the sales process in two parts. This discussion regarding Digital Offers, and PDO that they are created from, is limited to the first part of the sales process—providing secure information about the product and its terms of sale. It does not deal with the second part of the process—order forms, credit card number input, etc., all of which takes place under the control of other software on the Web server. The assumption, in other words, is that you, the Web page author, are in the up-front, representation part of the sale, that is, the marketing: what's for sale? for how much? what terms? what taxes apply? Someone else, in your organization, or even in another company, will be providing transaction services—the cashier and back-office processing.

A Digital Offer, embedded in an HTML page, will:

- Name and describe the product, including a unique ID, price, and tax information.
- Specify shipping details, costs, and taxes.
- Specify URLs (for an online product), subscription terms (where appropriate), and payment terms.

The following information deals with the insertion and specification of Pre-Digital Offers into HTML for later automatic conversion into Digital Offers by Open Market Inc. utilities on the server.

> **Note** You can provide Digital Offers on your Web pages only if your Web server is running software utilities manufactured by Open Market Inc., and if your organization has established processing support for commercial Web transactions. See Open Market's Web site (www.openmarket.com) for details.

Inserting a PDO

To enable PDO insertion:

- Choose Options... from the Tools menu.
- Click on the General tab.
- Turn on the Add PDO to Insert menu check box.
- Click on OK .

This adds the PDO... command to the Insert menu.

Typically, you would insert a PDO after the text that describes the product. The text inside the PDO will appear as highlighted, linked text when your page is displayed in a browser.

To insert a PDO:

- Select the text that you wish to have highlighted.
- Choose PDO... from the Insert menu. The PDO Properties dialog appears.

In Tags On view, HoTMetaL PRO represents the PDO as an <OM-PDO> start-tag and end-tag pair that can enclose text. Typically, the text might say something like 'Purchase Now', or 'only $49.95'. It will appear on the purchaser's browser screen as highlighted, linked text. The OM-PDO element can contain only text—you cannot insert elements or formatting.

The PDO Properties dialog consists of four tabs or sub-dialogs—Product, Tangible, Online, and Online Payment. These correspond to the steps you would follow to write out a sales receipt if you were working behind the counter in a retail store. Note that 'tangible' and 'online' are mutually exclusive: choosing one disables choices for the other.

A field-by-field description of the input decisions you will want to make in order to create a PDO follows.

When all of the fields have been filled, click on OK .

Two tags will appear on your screen—an <OM-PDO> start-tag and an </OM-PDO> end-tag. If you have just created a new PDO, there will be no text between the tags. Place your insertion point inside the tags and type the text that you want the purchaser to see as highlighted, linked text.

If your insertion point is inside an OM-PDO element, you cannot insert a second, nested OM-PDO tag. To edit the properties of an existing PDO:

- Put the insertion point inside the OM-PDO element.
- Choose PDO... from the Insert menu, or right-click and choose PDO Properties ... from the pop-up menu.

Entering product information

To enter product information:

- Click on the Product tab in the PDO Properties dialog.

The Product Name or description will appear in the client's browser window on both order forms, statements, and receipt forms. This information is required. It can be any alphanumeric text.

A Unique ID is any product ID; model number, part number, or any other 40-character alphanumeric text identifier. It is required for any 'tangible' or 'subscription' sale.

When the client is browsing (or filling out) an online order form, or reading an online receipt, the Web server can link back to the Web site from which the sale was initiated to validate and coordinate transaction detail. That location is entered here, in the Offer URL field. This can be an absolute or partial URL, and is required.

The Details information can appear a statement that the merchant sends to the purchaser.

Price (Prior to Tax and Shipping) allows you to specify the price, in any currency. The Price, a required field, is expressed without a currency symbol and without commas. For example, 'US$1,037.40' would be entered as `1037.40`

The Currency Code can be any three-digit code (you can type it in or select it from the list box), or a code from the ISO4217:1995 currency code specification. Currency codes cannot be automatically validated. The Tax Class is a five-digit number that is used by OM-Transact to calculate tax. The number should be available from your transaction Web server administrator.

Products can be Online or Tangible. (The choice of None is special: it allows the offering to be viewed but disables transactions.) Choosing a Product Category allows HoTMetaL PRO to permit or restrict choices in subsequent dialogs.

Tangible products

If you selected the Tangible option button on the Product tab, you will probably want to fill in the fields on the Tangible tab. These are available, but not required.

- Click on the Tangible tab.

In the case of a tangible product, a buyer will want to know whether or not shipping has been completed. The seller, or a company appointed by the seller, may be expected to provide a Web page to keep buyers up to date. The Shipment Status URL is the location of this page. In the absence of such a specific status page, Open Market Inc. provides a page known as the 'OM-Transact status page'.

Tangible items may involve shipping charges and shipping charge taxes. These are specified in the Shipping Cost area of the Tangible tab. Option button selections indicate whether shipping costs will be included in the gross invoice or separately calculated and itemized (either as a fixed charge, or adjusted by the shipping weight). Note that the unit of weight is not specified here.

Online

If you selected the Online option button under Product Category on the Product tab, you will be presented with some additional choices on the Online tab. If not, these choices will be disabled.

- Click on the Online tab.

An online product can be delivered immediately. The Fulfillment URL is the location of the file or files that will be delivered once the transaction is complete.

An online buyer may choose to download the product (or read the file) immediately, or may choose to wait. The Digital Receipt Expires After field will determine how long (how many days) the buyer can wait before the online transaction is cancelled.

Within the Online tab, there is a check box for Subscriptions and, beside it, an area for Subscription Options. Clicking in the check box will enable the fields in Subscription Options.

Online subscriptions are a special case of an online purchase. Subscriptions have a duration, entered here in months. You can make the decision here whether or not to consult the buyer again, as the expiration

date approaches, to secure a subscription renewal agreement. If an Automatic Renewal is appropriate, click in the check box.

Subscriptions transactions are often paid in advance—you should specify a refunds policy in case the subscription is cancelled by the buyer in mid-term. The Refunds area allows three choices: None, Prorated, and Full. (A prorated refund would return the value of the issues remaining at the time of the cancellation.)

Online Payment

Whether the purchase is of a tangible or online product, you can arrange payment data in the Online Payment tab. When the item is tangible, a single, one-time payment is assumed, whereas the purchase of online products can be made by installment. Which fields are enabled will depend on the choice that you made in the Product Category area on the Product tab. If the product is online, all of the fields in the Online Payment tab will be enabled. Otherwise, if the product is tangible, only the option button for Single, One-Time Payment will be enabled.

Sellers of online products may want to give buyers the option to download the product and assess it before the charge is made. This trial period can be specified as a number of days, using an integer of any number of digits.

A permissible Grace Period, during which a client has committed to the transaction but has not yet paid, is similarly specified in days.

Within the Payment Scheme area of the Online Payment tab, the choice depends on whether the product is online or tangible.

If you select Single, One-Time Payment, the rest of the fields are disabled. The price is displayed, though it can't be changed on this tab. (If necessary, you would change the price on the the Product tab.)

If the product is online, and you select Installments, three choices become available: Total Number of Installments, Months Between Installments, and Payment per Installment. The first two are integers, and the third (the payment) is a number with decimals, but no commas or currency signs. A payment of $1,345.58 would be entered as *1345.58*. You may want to specify a currency in the Price area of the Product tab.

The HTML behind the screen

If you were to examine the HTML in the HoTMetaL PRO Editor HTML Source view, you would find a set of two HTML comments, each containing instructions called Server Side Includes (SSIs). When the final page is served, the SSI in the first comment will begin the PDO-to-Digital Offer conversion process, on the server, and the one in the second comment one will end the conversion. Between these two tags is the text that will appear on your purchaser's browser screen.

The PDO begins like this:

```
<!--#exec cmd="mdohref
```

This tells the server to execute the command *mdohref* which converts the PDO to a Digital Offer. That comment would be followed by, for example:

```
Purchase Now
```

The second HTML comment contains the SSI which 'turns off' the server side process. It begins like this:

```
<!--#exec cmd="mdohrefend
```

This tells the server to end execution of *mdohref.*

Of course, there's a lot more in that PDO besides the two SSIs—all of the sales offering data regarding price, terms, tax, currency, etc.

The Web server utility *mdohref*, as its name suggests, converts the two HTML comments and their intervening 'Purchase Now' text into an HTML anchor (A) element. Here's the beginning of a typical example as it would appear if the browsing purchaser were to examine the raw HTML file:

```
<a href=
"http://payment.openmarket.com:80/tms-ts/bin/payment.cgi?
96830b13cd490426d493cbba0e2b2a66:kid=300064.205007
&valid=844438671
&domain=hardgoods
&expire=2592000
&ss=env
&cc=US
&goodstyle=h
&amt=5.00
```

```
&fmt=get
&desc=Open%20Market%20Coffee%20Mug">
[Purchase Now]</a>
```

To make this conversion, the *mdohref* utility needs the name of of the Web site that will act as a transaction service to carry out the sale. In this example, the sales transaction service is provided at *payment.openmarket.com*. You can see the URL in the example. This information is *not* entered by the Web page author; rather, the *mdohref* utility on the OM-Transact-equipped Web server gathers this information from its configuration files, set up by a Web administrator.

Once the anchored text is inserted into the purchaser's HTML file and delivered, along with some encrypted information, the second part of the sale, the transaction processing itself, can begin.

Learning more about Web commerce

Open Market Inc. maintains a Web site offering many documents, both technical and high-level, covering various aspects of net commerce. You will also find there, detailed technical information about OM-Transact software and other related software and utilities. Browse *http://www.openmarket.com.*