

SmithCart

Payment Gateway Setup Guide v.4.92



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1. Gateways Supported

Smith Cart is pre integrated with the following payment gateways:

- ANZ eGate (Bank hosted payment page)
- Authorize.Net
 - Authorize.Net (AIM)
 - Authorize.Net Hosted Payment Page (SIM)
 - Authorize.Net Recurring Billing (ARB)
- Barclaycard
- BluePay
- CardFlex
- CBOSS - Bank Hosted
- DPS PaymentExpress (Bank hosted payment page)
- Elavon
 - Elavon Internet Secure
 - Elavon Virtual Merchant (Formally Nova)
- E-xact (e-xact.com) – Canadian Payment Gateway
- eProcessing Network
- eWay (Australia - <http://www.eway.com.au/>)
- First Data Resources (FDR)
 - First Data Global Gateway Connect PayPlus Payment Form
 - First Data Global Gateway Linkpoint (32 bit only)
 - First Data Global Connect Gateway Web Service (32 bit and 64 bit)
- Innovative (QuickBooks)
- Merchant e-Solutions
- MyGate (South Africa) - mygate.co.za
 - MyGate Virtual (Bank hosted payment page)
 - MyGate Enterprise with 3D-Secure
- National Payment Provider
- NMI - Network Merchants, Inc.
- Paymex – New Zealand
- PayPal
 - PayPal Website Payments Standard
 - PayPal Website Payments Pro
 - PayPal Payflow Pro
- PayWay by WestPac - payway.com.au (Bank hosted payment page)
- National Payment Provider (NPP)

- QuickBooks Merchant Services (QBMS)
- Realtors Electronic Commerce Network - realtor.org (Bank hosted payment page)
- Sage Payment Solutions
- Sage Pay
 - Sage Pay (Bank hosted payment page)
 - Sage Pay Direct
 - Sage Pay Direct with 3D Secure
- SecurePay – Australia Post
- Setcom (Bank Hosted)
- SkipJack – Regular and Advanced Processor APIs
- Spanish Confederation Virtual POS (ceca.es) - Confederación Española de Cajas de Ahorros
- TransFirst
- UGSPAY
- WorldPay
 - Bank hosted payment page
 - Direct with 3D Secure
- Custom Web Service
 - Bank Hosted Payment Page
 - Direct
- Manual Processing (No Gateway) – If you choose this option the module stores the customer, order and credit card information in the database and you can process the credit card transaction at a later time manually through your credit card terminal or virtual terminal.

2. **Authorize.Net (AIM)**

Smith Cart is integrated with Authorize.Net's Advanced Integration Method (AIM).

The following credentials are required by the Authorize.Net gateway:

API Login - This is a required field for the Authorize.net gateway. API Login is a unique id that identifies you with the gateway provider.

Transaction key - This is the gateway password and is a required field.

Please Note: Authorize.Net expires their test accounts after 30 days. You can apply for an Authorize.Net test account using the following link <http://developer.authorize.net/testaccount/>

3. **Authorize.Net (SIM)**

Authorize.Net Server Integration Method (SIM) provides a customizable, secure hosted payment form to alleviate security requirements of SSL and PCI.

The following credentials are required by the Authorize.Net gateway:

API Login - This is a required field for the Authorize.net gateway. API Login is a unique id that identifies you with the gateway provider.

Transaction key - This is the gateway password and is a required field.

Receipt Link Text – Enter the text that you want to be displayed on the button on the Authorize.Net payment confirmation page. When the user clicks the button at Authorize.Net they will be returned to your DNN portal.

To obtain your API Login and Transaction Key login to your Authorize.Net virtual terminal as follows:

- Log Into Authorize.Net
- On the first page, look for the “Account” section at the bottom left hand side. Click on “Settings”.
- On the settings page, click on “API Login ID and Transaction Key”, which is located in the “Security Settings” section.
- Your API login Id should show on the API Login ID page, and to obtain a transaction Id, follow the instructions in the “Create New Transaction Key” section.

There are a number of settings that can be configured to make your Smith Registration Authorize.Net integration more seamless for you and for your users. By logging into your Authorize.Net account, you can control the look and feel of the Authorize.Net payment form, email your users a payment receipt after they successfully fill out the Authorize.Net payment form, and configure your Authorize.Net account to automatically send updates regarding the status of a form’s payment.

A. **Configuring the Authorize.Net Return URL**

1. On the first page, look for the “Account” section at the bottom left hand side. Click on “Settings”.
2. Click on “Response/Receipt URLs”, which is located in the “Transaction Format Settings” section.

3. Click on the “Add URL” link that is located in the Response/Receipt URL page.
4. You will then see a textbox where you can add your form’s unique URL. Navigate to the confirm page of the Smith Registration (the page with the process payment button) and cut and paste the URL from your browser window to the Authorize.Net response URL field.

B. Customize Authorize.Net Payment Form

Since your users will be redirected to a secure Authorize.Net payment form to fill in their billing information, you may want to customize the look and feel of the payment form to match your website to provide a seamless user experience. In order to customize the Authorize.Net payment form please do the following:

1. Log Into Authorize.Net - <https://account.authorize.net/>
2. On the first page, look for the “Account” section at the bottom left hand side. Click on “Settings”.
3. On the settings page, the first section is labeled “Transaction Format Settings”. In that section, click on “Payment Form”.
4. In the payment form area, you can customize the header, footer, color settings, and the form fields that appear on the Authorize.Net payment form. To customize each area, just click on the appropriate link.

C. Send Your Users a Receipt

If you collect a user’s email address when they complete the Authorize.net payment form, you can opt to send them receipt via email. To do this:

1. Navigate to the “Settings” section as described in the previous section.
2. Click on “Email Receipt” which is located in the “Transaction Format Settings” section.
3. Check “Email transaction receipt to customer (if email address is provided)”
4. Add any text that you would like to be sent to your users in the email receipt.

Note: If you want your users to receive an email confirmation receipt from Authorize.Net after they successfully pay through Authorize.net, you must collect their email address. To ask for an

email address, customize the form fields to ask for “Email” in the “Customer Billing Information” section. Smith Cart automatically sends an email confirmation receipt so configuring Authorize.Net to send a receipt is not required.

D. Setting up recurring billing on the Authorize.Net Payment Form

To setup recurring billing on the Authorize.Net payment form you can configure a new field on the authorize.net payment form called Recurring Billing Transaction which indicates whether the transaction is a recurring billing transaction.

To configure additional fields that you would like to appear on your payment form follow these steps:

1. Log into the Merchant Interface at <https://secure.authorize.net>
2. Click Settings under Account in the main menu on the left
3. Click Payment Form in the Transaction Format Settings section
4. Click Form Fields
5. Click to select the checkbox(s) in the View column next to the fields you would like to display on your payment form
6. For each field you are adding, click to select the check boxes in the Edit and Required columns if you would also like to configure either or both of these attributes for the field
 - a. View – The customer can view but not edit the information. For example, if you would like to display an invoice number. Information that is View only should be submitted with the transaction information to the payment gateway. Contact your Web developer for more information.
 - b. Edit – The customer can view and/or edit the information but the field is not required to submit the transaction. For example, if you would like to collect but not require the customer’s email address, configuring the field as View and Edit allows the customer to provide this information with the transaction.
 - c. Required – The customer must provide the information in order to submit the transaction. For example, if you would like to require the customer's card code. When requiring this field, the View, Edit and Required attributes must be configured.
7. Click Submit

Be sure to test your payment form anytime you update fields and their attributes to be sure that it meets your requirements.

See the following url at Authorize.Net for more info on configuring your payment form

<http://www.authorize.net/support/merchant/>

Navigate to section Form Settings and Customizing the Hosted Payment Form.

E. Authorize.Net Payment Pages

In Smith Cart you add items to your cart and checkout. When you are on the final cart checkout screen (Confirm page) and you click the “Submit” button you will transferred over to the Authorize.Net payment page to enter your credit card number and billing information.

The following are screen shots of the Authorize.Net payment pages:

Authorize.Net Payment Page:



Order Information

* Required Fields

Total: US \$50.00

Payment Information

Pay by Credit Card Bank Account (USA only)



Card Number: * (enter number without spaces or dashes)

Expiration Date: * (mmyy)

Card Code: [What's this?](#)

Billing Information

First Name: * Last Name:

Address:

Zip/Postal Code:

Authorize.Net Confirmation/Receipt Page:

Receipt Page



[Return to Smith Consulting](#)

Thank you for your order!

You may print this receipt page for your records.

Merchant:	Mass Test
Date/Time:	29-Sep-2008 12:20:59 AM
Transaction ID:	2147523982
Authorization Code:	e0tsuN
Payment Method:	Visa ****1881
Total:	US \$50.00

Billing Information
Mike Perry
20 apple
92677

All Rights Reserved

F. Authorize.Net Errors

The following are a couple common errors that you may run into if you haven't configured your Authorize.Net (SIM) account and payment pages correctly:

(13) The merchant login ID or password is invalid or the account is inactive. - This error occurs when either your login Id or transaction key are invalid. Please refer to the section on Configuring Authorize.net above and make sure that you have obtained the proper login Id and transaction key.

(14) The referrer, relay response or receipt link URL is invalid. - This error occurs when you have not entered a response/relay URL into Authorize.net, or the response/relay URL

4. *PayPal Website Payments Standard*

If you use PayPal Website Payments Standard, when your customer checks out they will be directed to a page that allows them to log into their PayPal account or pay by credit card without having to sign up for a PayPal account.

Before you can use PayPal Website Payments Standard you need to sign up for a PayPal account.

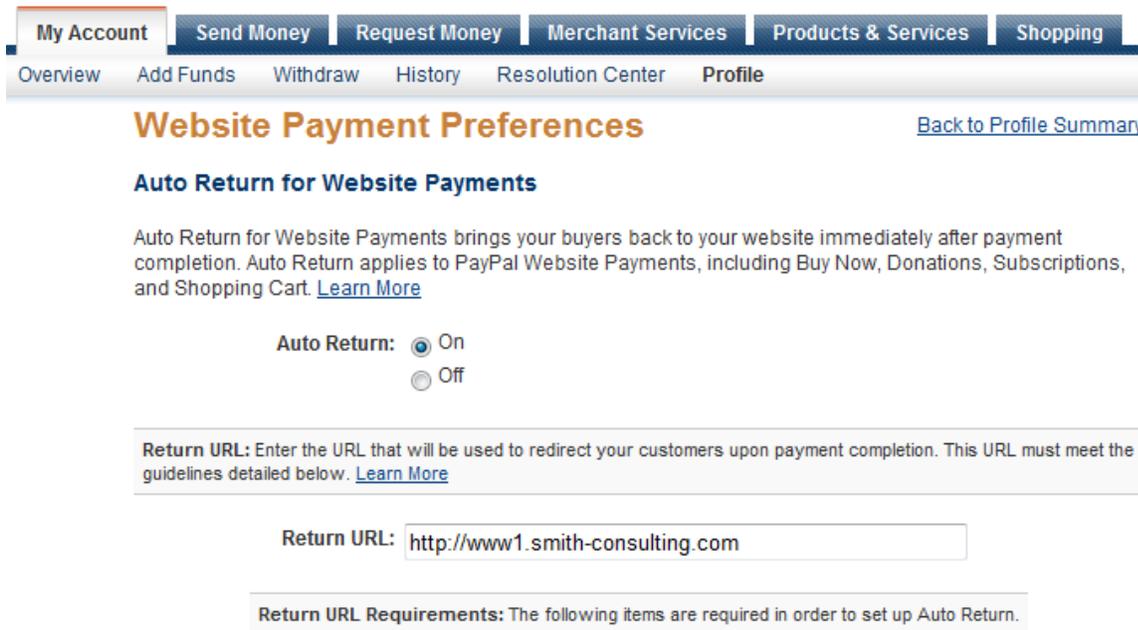
Create a PayPal personal or business account at PayPal. We recommend you create a business account in order to keep your personal and business PayPal accounts separate. Opening a business account is preferable because it allows you to use a business name on the PayPal checkout pages and in theory allows you to keep your private name separate. Presenting a business name to customers will help build customer confidence. Additionally, a PayPal business account will allow you to configure a return URL which is required for proper configuration in the Smith Cart.

Go through the approval process to verify your account. This will require a bank account and correct contact information. You can contact PayPal customer service if you have questions [here](#).

Configuring the return URL at PayPal

1. Go to the PayPal website and login to your personal or business account.
2. Select Profile menu (Click on Profile link)
3. Under Selling preferences, select website Payment Preferences

The following the screen will be displayed:



The screenshot shows the PayPal 'Website Payment Preferences' page. At the top, there is a navigation bar with tabs for 'My Account', 'Send Money', 'Request Money', 'Merchant Services', 'Products & Services', and 'Shopping'. Below this is a sub-navigation bar with links for 'Overview', 'Add Funds', 'Withdraw', 'History', 'Resolution Center', and 'Profile'. The main heading is 'Website Payment Preferences' with a link to 'Back to Profile Summary'. The section is titled 'Auto Return for Website Payments'. A paragraph explains that Auto Return brings buyers back to the website after payment. Below this, there are two radio buttons for 'Auto Return': 'On' (selected) and 'Off'. A text box for 'Return URL' contains 'http://www1.smith-consulting.com'. A note below the text box states: 'Return URL Requirements: The following items are required in order to set up Auto Return.'

Figure 1

4. Click the “Auto Return” radio button to “On”
5. Enter the “Return URL” of your website home page. See Figure 7 above.

Configuring Smith Cart Module Settings for Paypal Website Payments Standard

Gateway – Choose "PayPal Website Payments Standard" from the dropdown box under the “Gateway Setup” section in your Smith Cart module settings.

Merchant (Required) – Enter your PayPal email address you created when you signed up with PayPal.

Merchant Logo URL (Optional) – Enter the path to your company logo. Your company logo will show up on the PayPal checkout screen as the user checks out on PayPal.

5. *PayPal Website Payments Pro*

PayPal Website Payments Pro combines internet merchant account and payment gateway functionality into one. Note: PayPal Website Payments Pro uses a dll from PayPal that requires a full trust environment.

Obtaining API Credentials

To use the PayPal API, you must have API credentials that identify you as a PayPal business account holder authorized to perform various API operations.

Although you can use either an API signature or a certificate for credentials, PayPal recommends you use a signature.

Creating an API Signature

You must establish credentials to use the PayPal API; typically, you create an API signature.

You must have a PayPal business account.

An API signature is a credential that consists of an API User Name along with an associated password and signature, all of which are assigned by PayPal.

To create an API signature

1. Log into PayPal and click Profile.



2. Click API Access from the Profile menu.

Profile Summary

To edit your Profile information, please click on the link below.

Account Information

[Email](#)

[Street Address](#)

[Phones and Mobile Payments](#)

[Password](#)

[Notifications](#)

[Language Preference](#)

[Time Zone](#)

[API Access](#)

[PayPal Security Key](#)

[Business Information](#)

[Close Account](#)

3. Click Request API Credentials.

Setting up PayPal API Credentials and Permissions

Select one of the following options to use PayPal's secure Application Programming Interfaces (APIs). If you're not sure what you need, ask your shopping cart or solution provider.

[Grant API Permission](#) to your shopping cart or solution provider if the cart will make API calls on your behalf.

[Request API Credentials](#) to create an API username and password for either your pre-integrated shopping cart or a custom solution that you are developing.

[Learn more about PayPal API concepts and terminology](#)

4. Check Request API signature and click Agree and Submit.

Request API Credentials

[Back to Profile Summary](#)

API credentials consist of three elements:

- An API username
- An API password
- Either an API signature or an API SSL client-side certificate

If you're using a shopping cart or solution provider, ask whether you need an API signature or a certificate.

Request API signature if your shopping cart or solution provider has asked for an API username, password, and signature, or if you're developing a custom shopping cart.

Request API certificate if your shopping cart or solution provider requires a file-based certificate.

Need help deciding which credential is right for your needs? [Learn more](#)

By clicking **Agree and Submit**, I agree to the [API License Agreement and Terms of Use](#).

Agree and Submit

Cancel

5. To complete the process, click Done.

View or Remove API Signature

[Back to Profile Summary](#)

For preconfigured shopping carts: Copy and paste the API username, password, and signature into your shopping cart configuration or administration screen.

For building custom shopping carts: Store the following credential information in a secure location with limited access.

Credential: API Signature

API Username: smith011_api1.verizon.net

API Password: VL4SAZXXDD7R8S6P

Signature: AkaqkMYp-zjdBgDMxEtjriLRCiOdA3a0QhEokGkaoEOJsSFHuVXmSAC1

Request Date: Oct. 22, 2007 12:50:01 PDT

Done

Remove

Make a note of the API User Name, the Password, and the API Signature. You will need to enter this information under the Gateway setup in the module settings of the cart.

6. **PayPal Payflow Pro**

Smith Cart contains fully-integrated support for the PayPal PayFlow Pro (formerly VeriSign) payment service. Payflow Pro is a payment gateway solution that can be used with any Internet Merchant Account to process credit card transactions online.

Note: If you are using Payflow Pro with PayPal as your Internet Merchant Account to process credit card transactions you should use PayPal Website Payments Pro. See section D above for a description of PayPal Website Payments Pro.

1. Obtain a PayPal PayFlow Pro Account. In order to use PayPal PayFlow Pro, you must have a PayFlow Pro account and a compatible internet merchant account. If you don't already have a merchant account, you can obtain both a merchant account and a PayFlow Pro account through Smith Consulting by calling 949-829-3020.

To sign up for a PayFlow Pro account:

- a. Go to <https://manager.paypal.com/> and click the **I would like to create a new account** link near the bottom of the page.
- b. Provide the required information. They will ask you for information about your business, primary contact, billing contact, and merchant bank and processor. You may want to have this information ready before you begin the sign-up process.

2. To configure Smith Cart to use your PayPal PayFlow Pro account to process payments in real-time, complete the following steps:

- a. In Smith Cart, Select the payment gateway option from the dropdown labeled PayPal Payflow Pro
- b. Merchant Login - Enter your PayFlow Pro Merchant Login. If you don't know your Merchant Login, contact your PayFlow Pro account representative.
- c. User - Enter the user name you use to log in to your PayFlow Pro account.
- d. Partner - Enter your PayFlow Pro Partner ID. If you don't know your Partner ID, contact your PayFlow Pro account representative.
- e. Password - Enter the password for your PayFlow Pro account.

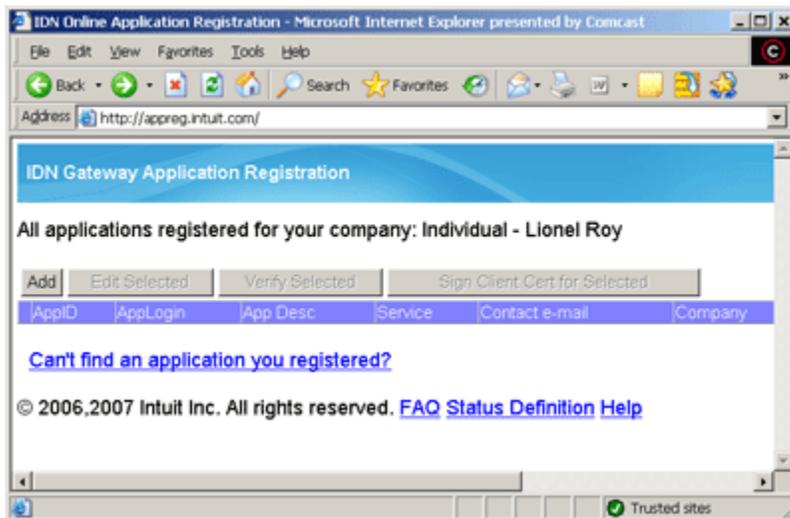
7. QuickBooks Merchant Services (QBMS)

When you choose QuickBooks Merchant Services as your gateway option from the gateway dropdown the following three required fields are displayed:

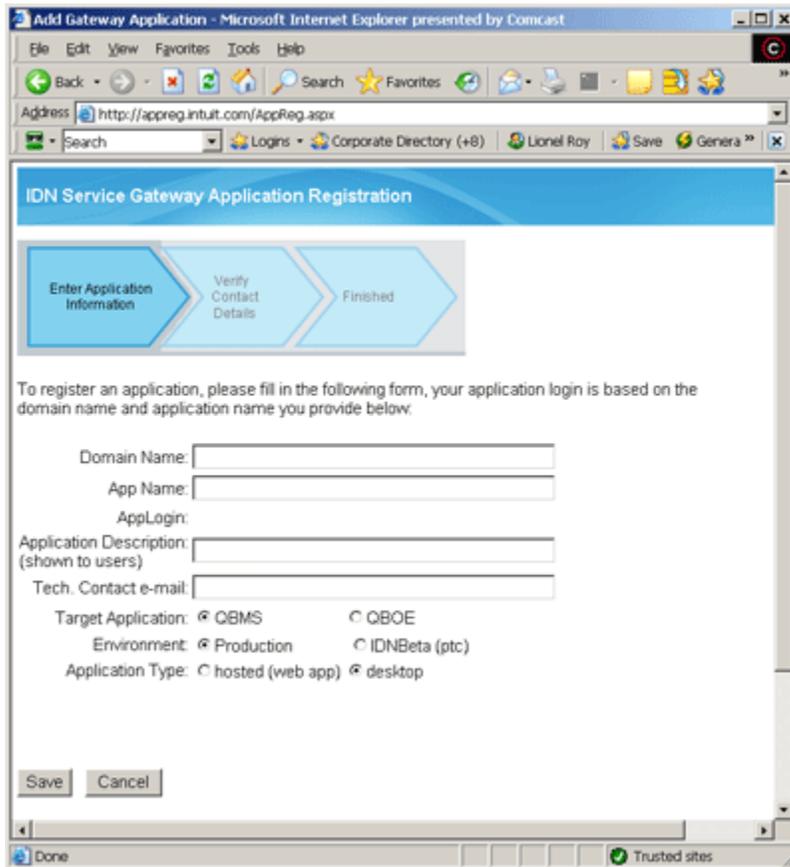
- App ID
- App Login
- Connection Ticket

Follow these steps to obtain your AppID and AppLogin

1. Navigate to <http://appreg.intuit.com>
2. Click Join Now, then fill in the form to register and you will be emailed your access info.
3. Navigate to <http://appreg.intuit.com> and login using your login and password obtained in the previous step.



4. Click on “Add”



IDN Service Gateway Application Registration

Enter Application Information Verify Contact Details Finished

To register an application, please fill in the following form, your application login is based on the domain name and application name you provide below:

Domain Name:

App Name:

AppLogin:

Application Description:
(shown to users)

Tech. Contact e-mail:

Target Application: QBMS QBOE

Environment: Production IDNBeta (ptc)

Application Type: hosted (web app) desktop

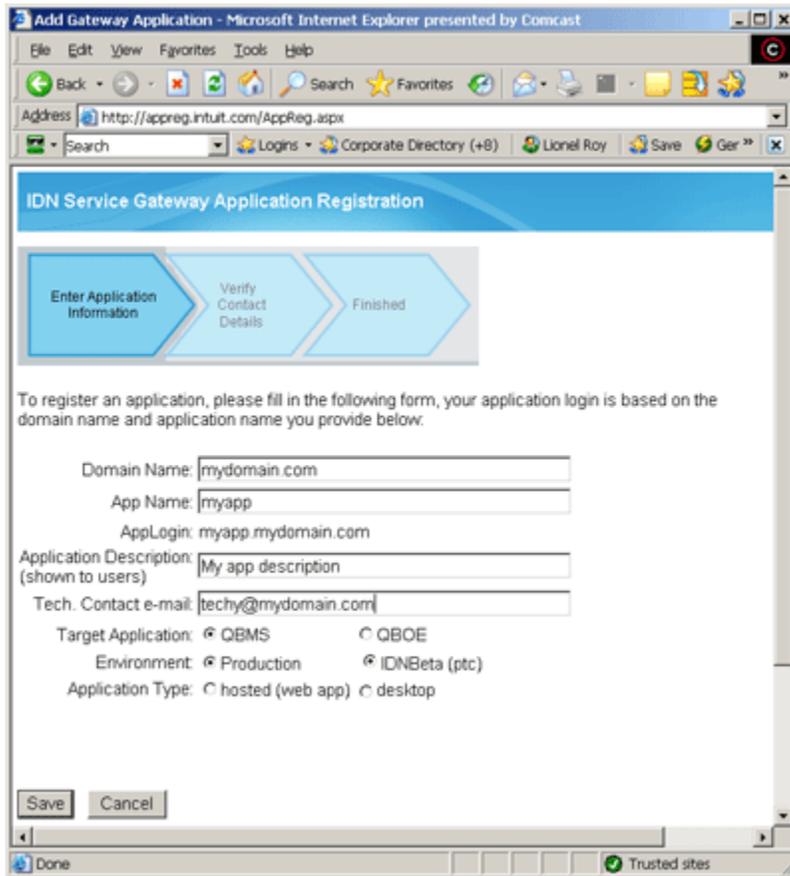
Save Cancel

5. Enter a domain name and App name.

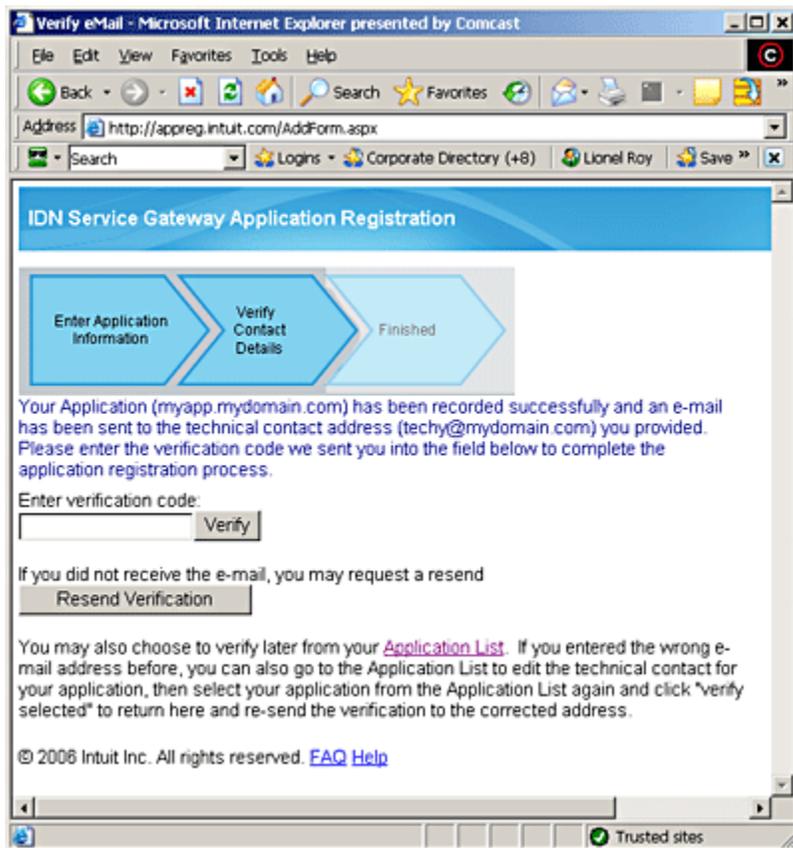
These are used to create your login. Also enter a description of your application and an email address for a technical contact. This should be a real email address as you will need to access it later.

- Leave QBMS checked.
- If you are setting up your live application select “Production”
- If you are setting up your test application select IDNBeta (ptc)
- Leave desktop checked.

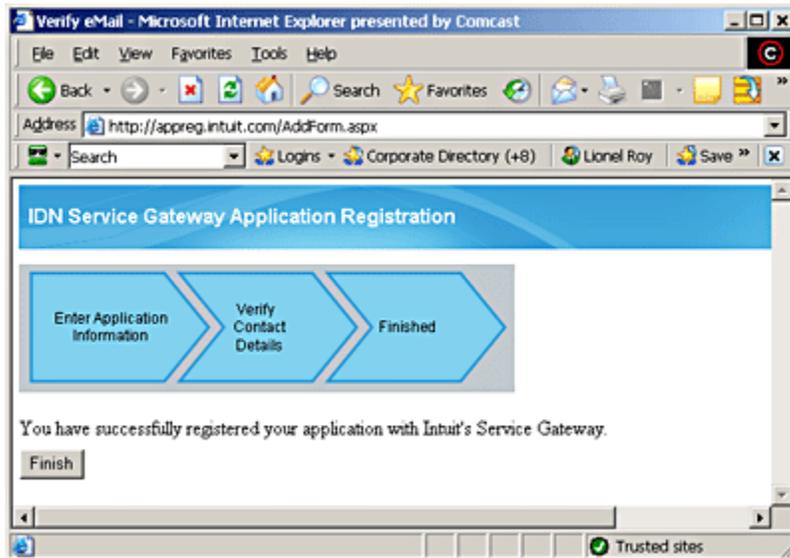
The completed screen should look like this:



6. Hit Save. The following screen will be displayed:



7. Please check the technical contact email address for an email from support@intuitdevelopernetwork.com for a verification code to enter here.
8. Copy the verification code to this screen, and hit 'Verify', and you will receive the following confirmation screen:



9. Hit 'Finish' and you will be redirected to the same screen as when you first logged in. Now it will have the details of the application you just registered.

10. Please make a note of the AppID and AppLogin as you will need them later when setting up the gateway in Smith Cart.

Follow these steps to obtain your Connection Ticket

1. Add the AppID to the placeholder in this URL:

Test URL:

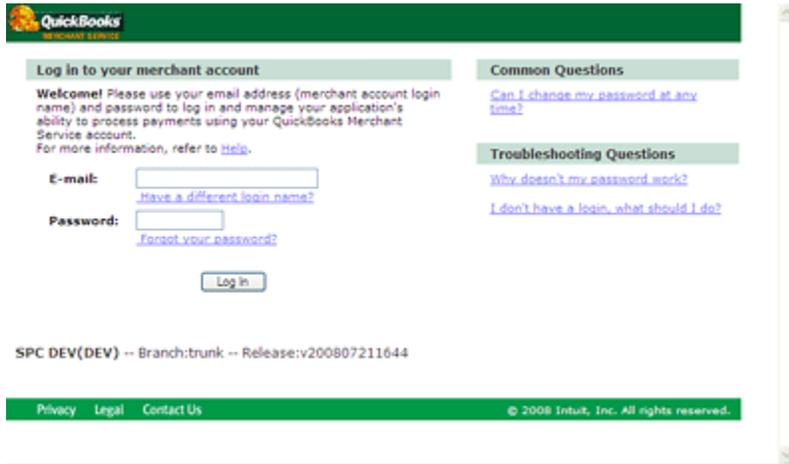
<https://merchantaccount.ptc.quickbooks.com/j/sdkconnection?appid=<Appid>&sessionEnabled=true>

Live URL:

<https://merchantaccount.quickbooks.com/j/sdkconnection?appid=<Appid>&sessionEnabled=true>

(For example, if the AppID is 123456789, the URL would be,
<https://merchantaccount.ptc.quickbooks.com/j/sdkconnection?appid=123456789&sessionEnabled=true>)

Launch your browser to navigate to the login page and enter your account login and password.

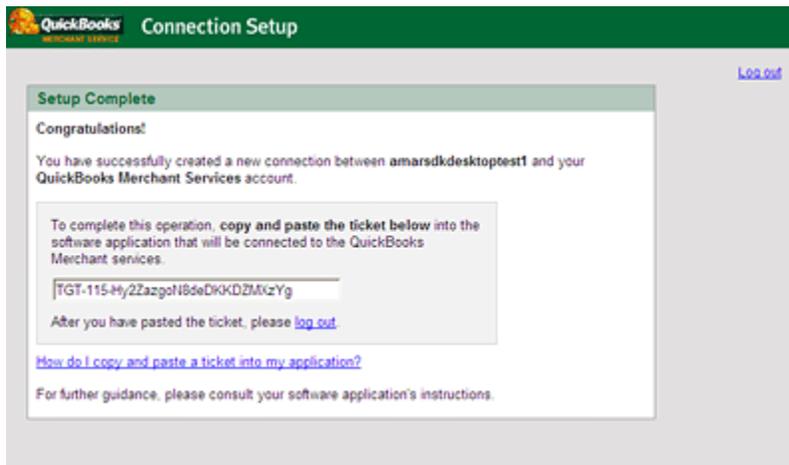


2. Once you log click the “Create Connection” Button

You will then be asked to Turn on or off Login Security, you **cannot** turn it on, if you do Smith Cart will not be able to process the transactions.

When you click “Continue” you will be warned about the security issues talked about above, click “OK” to get the ticket

3. The final screen displays your connection ticket. You will need to copy this and store it in a secure place. It will need to be pasted into your application sign-on request.



Return to the Smith Cart module

1. Navigate to the BuyNow module settings under the gateway setup section
2. Select “QuickBooks Merchant Services” from the gateway dropdown
3. Enter your App ID, App Login and Connection as follows:

☐ SmithCart Settings

Payment Gateway Setup

* Gateway:	QuickBooks Merchant Services ▼
* App ID:	106868345
* App Login:	test1234.test1234.com
* Connection Ticket:	TGT-232-0D4gX02\$fmHODohNKGiK9C
Test Mode:	<input type="checkbox"/>

Scroll to the bottom of the page and click “Update” to save you settings.

8. Innovative (QuickBooks)

UserName - This is a required field for the gateway. UserName is a unique id that identifies you with the gateway provider.

Password - This is the gateway password assigned to you by Innovative and is a required field.

Innovative Test Account

Userid: GatewayTest

Password: GateTest2002

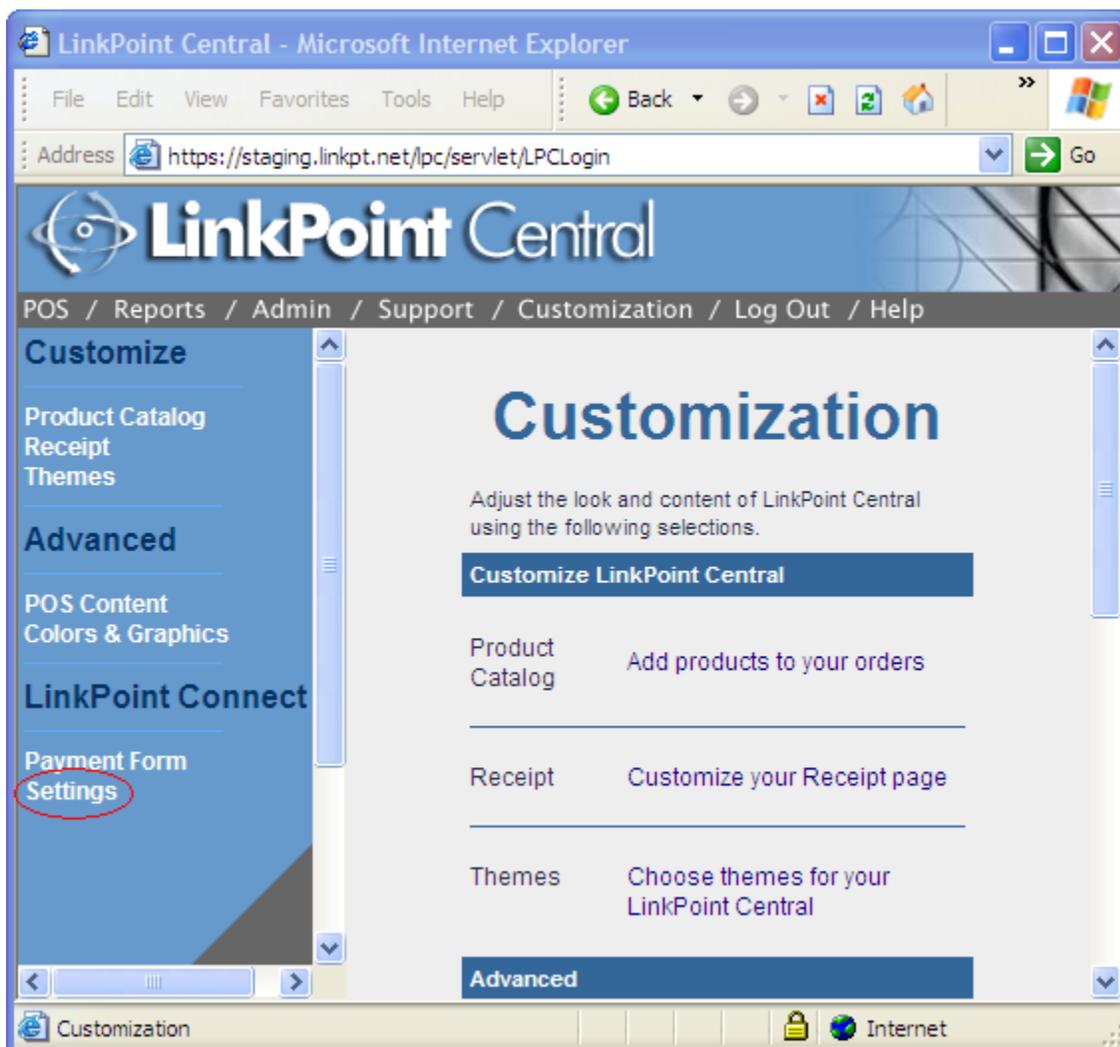
9. First Data Global Gateway Connect - LinkPoint

1. Login to First Data Global Gateway central
2. Click Support
3. Click Download Center in the left hand navigation
4. Click download next to Store PEM File
5. Follow the instructions, and download your PEM file to your local PC.
6. In Smith Cart, Select the payment gateway option from the dropdown labeled First Data Global Gateway.

7. Enter your First Data Global Gateway storename in the Store Name field.
8. In Smith Cart, use the browse button next to the field labeled Pem File to upload and save this certificate to a file on your web server with a .pem extension.

Note: The First Data Global Gateway requires a “pem” file to be uploaded to the server. The pem file is a special file that contains a certificate that is used to authenticate your shopping with the gateway. It is used for security purposes to prevent other people from using your gateway account.

9. Go to First Data Global Gateway central, and login. Information for this should have been sent to you from First Data Global Gateway.
10. Click Customization in the top menu.
11. Mouse over the Administration menu link, and click the option labeled Connect Settings.



12. In the Order Submission Form section, enter the secure path to your cart page in the Submission Form URL field. This is the same URL you see when you are checking out in your store on the last page of the checkout. The correct page will have the "Submit Order" button on it.

For example:

<https://www.example.com/Store/tabid/38/ctl/Confirm/mid/383/Default.aspx>

Please note: If this URL does not match the exact URL that the customer is at when they submit the order to First Data Global Gateway , you will get the error:

- It is not possible to order from the store at this time.
- Contact the merchant for further information (error 1002).

Please note: First Data Global Gateway requires port 1129 be opened for both inbound and outbound traffic. If you are running on a shared host they may not allow this port to be opened. Most dedicated hosts will support the opening of port 1129. Please check with your hosting provider for details.

First Data Global Gateway Connect Linkpoint requires the linkpoint.dll to be installed on your server. When you install Smith Cart the linkpoint.dll is automatically installed in the \bin folder off the root of your DNN install. The linkpoint dll is 32 bit only and will not work on 64 bit servers. If you have a 64 bit server you should use the First Data Global Gateway Connect web service gateway option.

10. First Data Global Gateway Connect Web Service

First Data Global Gateway Connect web service is a new gateway integration option from First Data that is a soap xml web service and will work on both 32 bit and 64 bit servers.

Step 1 – Download your Cert files from First Data

1. Login to your First Data Virtual Terminal using one of the following links:

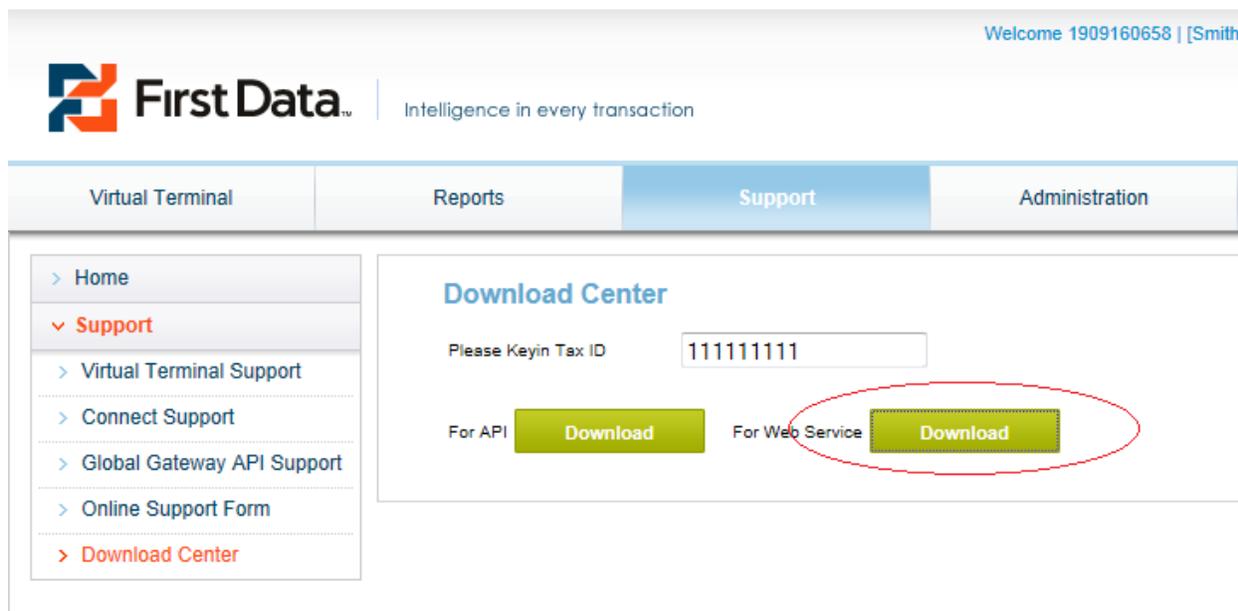
Test Account Virtual Terminal URL

<https://www.staging.yourpay.com>

Live Account Virtual Terminal URL

<https://secure.linkpt.net/lpc/servlet/LPCLLogin>

2. Once you are in the First Data Virtual Terminal click the “Support” button on the top menu then click the “Download Center” link on the left navigation menu.
3. Click the Web Service “Download” button and enter your tax id as depicted in the following screen shot:



A zip file containing your certificate and authentication credentials will be downloaded to your computer. Extract the zip file.

Step 2 – Installing and Granting Permissions to the Cert File in IIS

On Page 96 of the First Data Global Connect Web Service Guide they have instruction on how to install the certificate to IIS 5/6. The following is the link to the First Data Global Connect Guide or you can download it from your virtual terminal.

<http://www.smith-consulting.com/Portals/0/docs/FDGG-Web-Service-API.pdf>

For instructions on installing the certificate in IIS 7 the following links are helpful:

<http://www.digicert.com/ssl-support/pfx-import-export-iis-7.htm>

<http://msmvps.com/blogs/luisabreu/archive/2010/09/13/grant-access-to-certificate-s-private-key-in-iis-7-5.aspx>

1. Use MMC to import the P12 certificate
2. When going thru the MMC certificate import wizard you will be prompted for a certificate password. The file named “WS-YOUR-STORENUMBER.p12.pw.txt” (i.e. WS19091606222._.1.p12.pw.txt) you downloaded from First Data contains your P12 cert password.

3. Grant permissions to the certificate you just imported. If you are running IIS 7 you need to grant the "IIS AppPool\DefaultAppPool" permission to use the cert. Other versions of IIS use the "Network Service" account.

Step 3 – Configuring Smith Cart for the First Data Global Connect Gateway

When you select the First Data Global Gateway Connect web service from the gateway dropdown in the Smith Cart settings you will see the following three fields displayed:

User ID - This is a required field for the gateway. User ID is a unique id that identifies you with the gateway provider.

Password - This is the payment gateway password and is a required field.

Note: The userid and password above are to authenticate with the First Data gateway and are different from the userid and password that you login to the First Data virtual terminal with.

The userid and password you need to enter in Smith Cart are found in the file named "WS-YOUR-STORENUMBER.Auth.txt" (i.e. WS19091606222._.1.Auth.txt) you downloaded from the First Data virtual terminal download center.

PEM File – The PEM file is your First Data client certificate you downloaded from the First Data virtual terminal download center. Select and upload your PEM file to your web site.

For more information on installing and configuring the First Data Global Connect gateway please click on the following link <http://www.smith-consulting.com/Portals/0/docs/FDGG-Web-Service-API.pdf>.

11. RBS WorldPay

RBS WorldPay (<http://www.worldpay.us/>) payment gateway integration is a Bank Hosted integration meaning the user is re-directed to a secure page hosted by WorldPay to submit their card details then returned to your site and the cart where a confirmation page is displayed.

To setup the cart to use WorldPay as the payment gateway do the following:

1. Go to the BuyNow module settings "Payment Gateway Setup" section and select "RBS WorldPay" as the payment gateway.

2. You will be prompted to enter the following field:

instId - This is a required field for the gateway. instId is your RBS WorldPay Installation ID assigned to you when you sign up for the WorldPay gateway account.

In order to have World Pay return to your site the following 3 settings on the world pay merchant interface that need to be set:

1. Click on this link to go to the merchant interface
<http://www.rbsworldpay.com/support/index.php?page=login&c=WW>
2. Select “Business Gateway – Formerly WorldPay” and click go
3. Select test or production whichever one you are trying to setup
4. Login using your credentials
5. Click “Installations” on the left panel
6. Click the button under the “Integrations Setup” column for the account you want to setup
7. In the field titled “Payment Response URL” cut and paste the url from the shopping cart confirm page. The confirm page is the cart page with the process payment button, the page right before you go to WorldPay
8. Check the box titled “Payment Response enabled”
9. Check the box titled “Enable the Shopper Response”
10. Save your changes

12. ANZ eGate Payment Gateway

The ANZ eGate (anz.com) payment gateway integration is a Bank Hosted integration meaning the user is re-directed to a secure page hosted by ANZ eGate to submit their card details then returned to your site and the cart where a confirmation page is displayed.

Merchant ID - This is a required field for the gateway. MerchantID is a unique id that identifies you with the gateway provider.

Access Code - This is the gateway Access Code and is a required field. ANZ assigns an Access Code to you when you sign up for their gateway services.

Secure Hash Secret - This is the gateway Secure Hash Secret key and is a required field. ANZ assigns an Secure Hash Secret key to you when you sign up for their gateway services.

13. MyGate Payment Gateway

MyGate is a payment gateway based in South Africa <http://mygate.co.za/> providing ecommerce credit card services.

MerchantID - This is a required field for the gateway. MerchantID is a unique id that identifies you with the gateway provider.

ApplicationID - This is the gateway ApplicationID and is a required field. MyGate assigns an ApplicationID to you when you sign up for their gateway services.

14. MyGate Enterprise Payment Gateway

MyGate Enterprise is a payment gateway based in South Africa <http://mygate.co.za/> providing ecommerce credit card services. The MyEnterprise solution is MyGate's payment solution for companies that want to incorporate their online transactions into their internal billing system or online website. It also allows the merchant to accept the clients credit card details on their website as opposed to utilizing the MyGate Virtual Payment Screen with the MyVirtual Solution. This Solution makes use of web services to communicate with MyGate and to submit the data securely.

Merchant ID - This is a required field for the gateway. Merchant ID is a unique id that identifies you with the gateway provider.

Application ID - This is the gateway Application ID and is a required field. MyGate assigns an Application ID to you when you sign up for their gateway services.

Gateway ID - This is the Gateway ID that corresponds to bank where the Merchant Account is kept.

21 = FNBLive
22 = ABSA
23 = Nedbank

Bank ID - This is the Bank ID and is a required field. MyGate assigns a Bank ID to you when you sign up for their gateway services.

The MyGate Enterprises gateway integration will process both 3DSecure and non 3DSecure credit card transactions.

15. DPS Payment Express Hosted Payment Page

Payment Express is a Visa and MasterCard certified solution, developed by DPS, which facilitates electronic payments seamlessly from multiple access points i.e. Web, EFTPOS, Billing, IVR (Interactive Voice Response), CRM, Vending, MOTO (Mail Order / Telephone Order) and Wireless. <http://www.paymentexpress.com>

The DPS Payment Express is a bank\\ hosted payment page that is compliant with PCI DSS standards.

DPS is certified with banks in Australia, New Zealand, Pacific Islands, Singapore, South Africa, USA and United Kingdom.

Select DPS – Payment Express from the “Gateway” dropdown list and the following fields will be displayed:

PxPayUserId - This is a required field for the payment gateway. PxPayUserId is a unique id that identifies you with the gateway provider.

PxPayKey - This is the payment gateway secure key and is a required field.

With the DPS hosted payment page credit card information is not collected in Smith Cart, all payment information is collected on the DPS hosted payment page. From the Smith Cart confirmation page when you click submit order the following DPS payment page will be displayed:

Payment Checkout	
Amount (NZD)	\$75.14
Credit Card Number	<input type="text" value="4111111111111111"/>
Card Expiry Date	<input type="text" value="12"/> / <input type="text" value="11"/>
Name on Card	<input type="text" value="Dave Smith"/>
Card Security Code	<input type="text" value="123"/> What is this?
<input type="button" value="SUBMIT"/>	
	
Privacy Policy	

Payment Complete	
Response	APPROVED
	The Transaction was approved
Description	PAYMENT - 5/12/2010 10:13:07 PM
Transaction Type	Purchase
Amount (NZD)	\$75.14
Card Type	Visa
Authorization Code	171655
<input type="button" value="NEXT ▶"/>	
 Privacy Policy	

When the user clicks the “Next” button they will be returned to the Smith Cart confirmation page.

The payment pages at DPS are fully customizable. For information on how to customize the look of your payments page please see: http://www.paymentexpress.com/technical_resources/ecommerce_hosted/pxaccesscustom.html

16. Elavon Virtual Merchant

Elavon (<http://www.elavon.com/>) is a leading global provider of merchant acquiring services, providing integrated payment processing to more than 1 million merchants. Elavon merchant services formerly Nova is available through Costco and other merchant service providers.

Select Elavon Virtual Merchant from the “Gateway” dropdown list and the following fields will be displayed:

Merchant ID - This is a required field for the payment gateway. Merchant ID is a unique id that identifies you with the gateway provider.

User ID - This is the payment gateway user id and is a required field.

Pin - This is the payment gateway secure key and is a required field.

17. *Elavon Internet Secure*

Internet Secure (<http://www.internetsecure.com>) is a complete solution for payment processing including Visa, MasterCard, American Express, Discover and INTERAC® Online Payments. Internet Secure is part of the Elavon suite of products. The Elavon network is one of the largest most reliable payment processing networks in the world processing more than a billion transactions annually.

Select Elavon Internet Secure from the “Gateway” dropdown list and the following fields will be displayed:

Gateway ID - This is a required field for the payment gateway. Gateway ID is a unique id that identifies you with the gateway provider.

18. *eWAY Payment Gateway*

eWAY is a payment gateway based in Australia <http://www.eway.com.au/> providing ecommerce credit card services. Smith Cart is integrated with the eWAY Merchant Hosted Payment solution. Smith Cart posts an XML document containing customer and payment information to the eWAY payment gateway. This allows customers' to remain on your website at all times, while processing occurs behind the scenes.

In the Smith Cart BuyNow module settings enter the following information under the “Gateway” section for eWay:

CustomerID - This is a required field for the eWAY gateway. CustomerID is a unique id that identifies you with the eWAY gateway provider.

19. *NMI - National Merchants Inc*

Merchant ID - This is a required field for the gateway. Merchant ID is a unique id that identifies you with the gateway provider. NMI refers to this as a userid.

RegKey - This is the gateway password and is a required field. NMI refers to this as password.

NMI URL – Enter the URL of the gateway. NMI hosts many private label gateways, therefore you must enter the URL for the gateway.

For example:

<https://secure.cardflexonline.com/api/transact.php>

NMI Test Account

Userid: demo

Password: Password

20. PayWay – Bank Hosted

PayWay Net is an Australian based payment gateway provided by Westpac. You can learn more about PayWay here: <http://www.payway.com.au>. The PayWay payment gateway integration is a Bank Hosted integration meaning the user is re-directed to a secure page hosted by PayWay to submit their card details then returned to your site and the cart where a confirmation page is displayed.

Setup Instructions:

1. Login to your PayWay control panel using the information provided by PayWay:
<https://www.payway.com.au/>
2. Click the Setup Net link on the left side of the page
3. Click the Setup link
4. Select the third option on the page which reads Bill Payments/Shopping Cart - I need to pass across information from my website
5. Click Next

This page gives you an option to change the appearance of your PayWay hosted payment page. While you are free to do so, Smith Cart does not require you alter these settings. Click Next to go to the next settings page.

Under the heading Browser Return:

- a. Set the Browser Return URL Pre Payment field to your storefront page URL:

<https://www.example.com/Store/tabid/38/ctl/Confirm/mid/383/Default.aspx>

- b. Set the Browser Return Type field to Redirect

- c. Set the Browser Return URL field to the same URL you entered for a. above
 - d. Set the Browser Return Payment Status field to all
6. Under the heading Server-to-Server Payment Notification
 - a. Set the Notification URL field to the same URL you entered for step 5a above.
 - b. Set the Notification Payment Status field to approved
 - c. Set the Notification Post Type field to extended
7. Click Next
8. You should now be on a settings page titled Security Information. Very carefully write down (or copy and paste to a text file) your Encryption Key, Username, and Password.
9. Enter your web server's IP address in the IP address section. If you don't have it, ask your web host.
10. Click Next through all remaining settings pages
11. To go live, click the go live link under Setup Net on the left side of the page
12. Click the Administration link on the left side of the page
13. Click Merchants
14. Your Merchant ID is located in the Merchant ID column. Write it down.
15. Look in the upper right hand corner of the page. You should see your Biller Code after the text Biller Code: Write it down.
16. Go to the Smith Cart BuyNow module settings under the Payment Gateway Setup section and select "PayWay – Bank Hosted"
17. Enter the following information in the textboxes:
 1. User Name
 2. Password
 3. Biller Code
 4. Merchant ID – Enter "TEST" for test mode
 5. Encryption Key

Click “Update” at the bottom of the screen to save your changes.

Testing:

PayWay allows you to submit test transactions by setting your Merchant ID to TEST.

When testing, use the following Visa credentials:

Card #: 4564710000000004

Card Security Code: 847

Exp. Date: 02/19

PayWay should approve test transactions when you use the card data above.

21. Sage Payment Solutions

Smith Cart is integrated and compatible with the Sage Gateway. Sage Payment Solutions is a division of Sage Software, for additional information about the Sage Payment Gateway, please visit www.sagepayments.com. When the “Sage Payment Solutions” gateway option is selected in the BuyNow settings the following required fields are displayed:

MerchantID - 12 Digit Merchant Identification (Virtual Terminal ID) Number Required for Gateway Access

Merchant Key - 12 Digit Merchant Key Required for Gateway Access

22. Sage Pay Solutions

Smith Cart is integrated and compatible with the Sage Pay Gateway bank hosted payment form. With the Sage Pay bank hosted payment page users are transferred to the Secure Sage Pay payment for during the cart checkout. Sage Payment Solutions is a division of Sage Software, for additional information about the Sage Payment Gateway, please visit www.sagepay.com. When the “Sage Pay – Bank Hosted Payment Page” gateway option is selected in the BuyNow settings the following required fields are displayed:

Vendor Name – Vendor Name is required for gateway access and is assigned by Sage Pay after you sign up for a merchant account.

Encryption Key- The Encryption key is required for gateway access and is assigned by SagePay after you sign up for a merchant account.

23. TransFirst

When the “TransFirst” gateway option is selected in the BuyNow settings the following required fields are displayed:

Merchant ID - This is a required field for the gateway. Merchant ID is a unique id that identifies you with the gateway provider.

RegKey - This is the gateway password and is a required field. Authorize.net refers to this as a Transaction Key.

24. Custom Direct Payment Gateway Web Service

The Direct Custom Payment Gateway Web Service option allows you to plug-in any payment gateway provider you desire.

To configure the “Custom Direct Web Service” do the following:

1. Go to the Store Admin Menu and click the “Payment Setup” button



Payment Setup

2. Click the “Payment Gateways” button on the top menu
3. Select the “Custom Direct Web Service” from the gateway dropdown list

Payment Gateway Setup

Payment Gateway:	Custom Direct Payment Gateway	*
Merchant ID:	userid	
Password:	password	
URL:	https://secure.myservice.com/processcard.	

When the “Custom Direct Web Service” gateway option is selected in the payment gateway setup screen the following required fields are displayed:

Merchant ID - This is a required field for the gateway. Merchant ID is a unique id that identifies you with the gateway provider.

Password - This is the gateway password and is a required field.

URL – Enter the URL of the payment gateway you want to post the credit card transaction to.

For example: <https://secure.myservice.com/processcard.aspx>

The custom web service gateway option performs an https post operation to the URL you enter in the “URL” field. A secure SSL connection is initiated from the cart to the payment gateway URL to pass transaction data in name/value pairs. It is a standard https post “Request – Response” with hidden name value pairs (NVP). The following are the required fields (parameters) in the request and response between the cart and the payment gateway:

Parameters Posted by SmithCart to the Payment Gateway

- MerchantID
- Password
- Mode = "TEST" or “LIVE”
- Trans_Type = "SALE"
- Credit_Card_Number
- Expiration_Date
- CVV2_Code
- Amount
- Billing_Name
- Address
- City
- State
- Zip

- Country

Response Parameters SmithCart expects back from the Payment Gateway

- AuthCode
- Status
- TransID
- Notes
- Amount

The cart expects the transaction response parameters from the payment gateway to be returned as an ampersand ("&") delimited string. The gateway response parameters provide information about the status of a transaction whether it was accepted or declined as well as other information about the transaction.

The cart receives and parses the transaction response from the payment gateway and displays the results to the customer.

The custom gateway/web service option in the cart uses the standard WebRequest Class <http://msdn.microsoft.com/en-us/library/system.net.webrequest.aspx> in dot net to communicate with your payment gateway. The integration and communication between the cart and the payment gateway is very similar to the Authorize.Net AIM payment gateway integration here http://www.authorize.net/support/AIM_guide.pdf

25. Custom Hosted Payment Gateway Web Service

The Hosted Custom Payment Gateway Web Service option allows you to plug-in any hosted payment gateway provider you desire. To configure the “Custom Hosted Web Service” do the following:

1. Go to the Store Admin Menu and click the “Payment Setup” button



Payment Setup

2. Click the “Payment Gateways” button on the top menu
3. Select the “Custom Hosted Web Service” from the gateway dropdown list

Payment Gateway Setup

Payment Gateway:	Custom Hosted Payment Gateway	*
Merchant ID:	tester	
Password:	password	
URL:	https://secure.mypaymentform.com/payonl	

When the “Custom Hosted Web Service” gateway option is selected in the payment gateway setup screen the following required fields are displayed:

Merchant ID - Merchant ID is a unique id that identifies you with the gateway provider and is used for authentication. Merchant ID should be a required field for the gateway.

Password - This is the gateway password and should be a required field. Used for security authentication.

URL – Enter the URL of the hosted payment gateway you want SmithCart to transfer to when the user checks out in SmithCart and clicks the submit button to make payment.

For example: <https://secure.mypaymentform.com/payonline.aspx>

Redirect and Post

The SmithCart custom hosted web service gateway option will perform a “Response.Redirect” to the URL that you have configured in the “URL” field and pass the payment parameters as hidden fields in the form post.

SmithCart will communicate with the custom hosted payment gateway using a standard https “Request – Response” form post with hidden name value pairs (NVP) fields.

The following are the required fields (parameters) in the request and response between SmithCart and the payment gateway:

Parameters Posted by SmithCart to the Payment Gateway

- merchant_id
- password
- test_mode - "1" for test mode. "0" for live.
- trans_type - "creditcard"
- return_url - The url that the customer will be redirected to after they process a payment.
- first_name
- last_name
- address1
- address2
- city
- state
- country
- postalcode
- email
- telephone
- company_name
- order_id – SmithCart Order ID
- ship_amount
- tax_amount
- order_total
- product: {id},{name},{quantity},{amount} in json format

Example:

```
{product=[{sku:1234, name:ProductABC, quantity:1, amount:100.00}, {sku:2222, name:ProductXYZ, quantity:1, amount:200.00}]}
```

Transaction Response

The Hosted Payment Gateway should redirect buyers back to SmithCart after a successful payment.

The Hosted Payment Gateway gets the URL to redirect the buyer to in one of two ways:

1. By using the "redirect_url" parameter passed by SmithCart in the original post redirect
2. By allowing merchants to configure a URL in there gateway virtual terminal where buyers will be redirected to after a successful payment.

SmithCart will accept response parameters posted from the gateway as form variables.

Response Parameters SmithCart expects back from the Hosted Payment Gateway

- status - "00000" or "Approved" indicates payment success. Any other value indicates decline.
- payment_type (CreditCard, ACHChecking, ACHSavings)
- auth_code - Authorization code returned from the processor
- trans_id - Transaction ID returned from the processor
- notes - In the case of a declined transaction returns the reason for the decline.
- amount - Amount of the transaction authorized

26. Show PayPal Checkout Option

The show PayPal checkout option allows you to give your customers the option to checkout using PayPal standard in addition to the gateway option that you configured above under gateway settings. If you have configured PayPal standard under the gateway settings above you should NOT check the show PayPal checkout option checkbox. If you have configured PayPal Websites Payments Pro or PayPal Payflow Pro under the gateway settings above you should ONLY check this box if you want to give your customer the additional option at checkout to pay using PayPal standard.

Smith Cart Settings

When “Show PayPal Checkout Option” is checked two additional fields called “Merchant” and “Merchant Logo URL” will be displayed. See the following screen shot:

Show Paypal Checkout Option:

Merchant:

Merchant Logo URL:

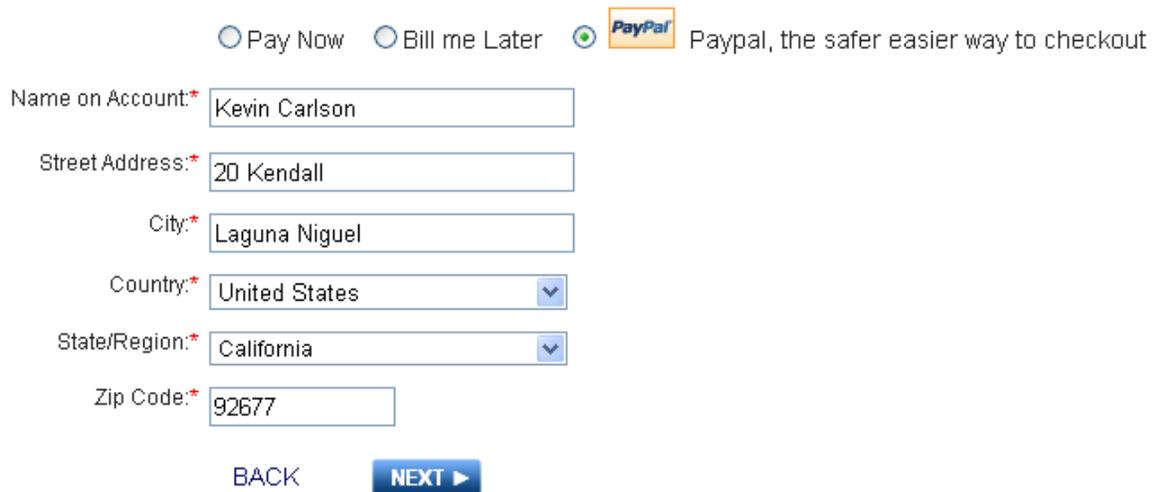
Merchant (Required) – Enter your PayPal email address you created when you signed up with PayPal.

Merchant Logo URL (Optional) – Enter the path to your company logo. Your company logo will show up on the PayPal checkout screen as the user checks out on PayPal.

User Checkout

When “Show PayPal Checkout Option” is checked the user is presented with the option to pay on your website using the payment gateway you configured from the gateway dropdown or checking out on the PayPal website using PayPal Website Payments Standard.

See the following screen of the cart checkout for an example:



The screenshot shows a checkout form with the following elements:

- Payment options: Pay Now, Bill me Later,  Paypal, the safer easier way to checkout
- Name on Account: *
- Street Address: *
- City: *
- Country: * (dropdown)
- State/Region: * (dropdown)
- Zip Code: *
- Navigation: [BACK](#) and a blue [NEXT ►](#) button.

When the user clicks the PayPal radio button the cart hide the credit card fields because the user will be entering their credit card information on the PayPal site.

When the user clicks the “Next” button they will be taken to a confirmation page.

[Welcome](#)
 [Shipping](#)
 [Payment Method](#)
 [Confirmation](#)

Shipping Information
Kevin Carlson 20 Kendall Laguna Niguel CA 92677 United States Telephone: 5555555555 Shipping Method: Free

Billing Information
Kevin Carlson 20 Kendall Laguna Niguel CA 92677 United States Payment Type: PayPal Checkout

Order Details:

ProductName	Quantity	UnitPrice
VeriFone Vx 570	1	\$399.00

Sub Total : \$399.00
Shipping Fee : \$0.00
Sales Tax 6.76% : \$26.97
Total : \$425.97

[BACK](#)



When the user clicks the “PayPal Checkout” button they are transferred to the PayPal website to complete their payment:

Review your payment



Description	Unit Price	Quantity	Amount
Dave Product	\$12.00	1	\$12.00
+ Add special instructions to merchant			Item total: \$12.00
			Total: \$12.00 USD
Enter gift certificate, reward, or discount			

Payment Method: ATM Debit XXXX-XXXX-XXXX-9519 \$12.00 USD
[Change](#)

Ship to: Dave Smith
20 Kendall
Laguna Niguel, CA 92677
United States
[Change](#)

Contact Information: dave@ocwebtech.com

[Pay Now](#)