EPages 5 ST Xpay Cartridge

User Guide





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1 Overview

The SecureTrading payment cartridge integrates Epages 5 with the SecureTrading authorisation system.

The payment cartridge allows real time payment authorisations to be sent from an Epages 5 store to the SecureTrading network of payment gateways.

The cartridge utilises existing encryption software developed by SecureTrading using 2048-bit public/private key cryptography.

The current version of the SecureTrading Epages cartridge is an Xpay based setup to be installed on either a Windows or Linux system running Epages 5 patch level 1.

On reaching the secure gateways the transaction is sent to the bank to be authorised. The results are sent back and decrypted using the Xpay client.

Each transaction is recorded on the transaction database on the SecureTrading system and a summary of the transaction result is also saved within the Epages 5 back office under the heading "stxpay Transactions". Merchant view screens are available to view the transactions that have been sent for authorisation on the SecureTrading system. For more details on the merchant view screens, please contact SecureTrading technical support.

The email address is: support@securetrading.com

1.1 Requirements to run cartridge

- Secure web server, e.g. SSL.
- Epages 5, patch level 1, with SSL enabled.
- SecureTrading Xpay client software. Available from support team on request. (support@securetrading.com)
- SecureTrading Test/Live client certificates (Required for the Xpay client software)
- Epages 5 licence key.
- SecureTrading Account.

Please contact our sales team for information regarding a SecureTrading account using the contact details below.

Email address for our sales team is: sales@securetrading.com

Telephone number: 01248 672000

Please note a SecureTrading Account is required to accept valid authorisation requests. Please refer to the documentation on the web site for more information on testing the Xpay Client. This URL can be found within the Additional documentation section of this document.

- An Internet Merchant Account with a bank. This is required to process the authorisation requests and to settle the authorisations.
- At least 10 MB of hard disk space to run the Xpay client and the SecureTrading Cartridge.

1.2 Other useful guides

- Epages 5 Merchant BackOffice Guide Supplied by Epages
- Epages 5 Site Administrator Guide Supplied by Epages
- SecureTrading Merchant Guides:

URL: http://www.securetrading.com/index.cfm?alias=downloads



2 Installation of the SecureTrading Xpay Client

If you do not have the Xpay client software then you will need to contact our support team using support@securetrading.com and request a copy of the Xpay client software along with a test Xpay certificate.

You can install the cartridge before you install the Xpay client as the cartridge is not reliant upon Xpay being installed but Xpay will be required when you are ready to test with the SecureTrading system.

The installation and setup guide will be supplied along with the Xpay client once requested.

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3 Installation of the Epages 5 Cartridge

Please note that to install the cartridge you must log on to the server with either administrator or root privileges.

Before performing the installation as a safety precaution perform a database backup, as instructed in the Epages 5 documentation.

For advanced customisation please see the Customisation section.

3.1 Windows Installation

Uncompress the cartridge using a file compression program such as Winzip, 7 Zip or the compression tools built in with windows.

Winzip can be obtained from the URL: http://www.winzip.com

Please unzip the cartridge to the Epages 5 directory as shown in the example below.

Example: c:\epages5\Cartridges\

The uncompressed zip file should produce a directory structure as shown below.

If this zip file does not produce a similar directory structure you may need to change the directory structure manually.

Example: c:\epages5\Cartridges\SecureTrading and c:\epages5\Cartridges\SecureTrading\xml Which contain all the xml files.

In the Cartridge directory you will need to run the following command.

Example: perl Makefile.PL

Once the above command has run successfully, you need to run the following command including the store name you wish to install the cartridge to.

Example: nmake install STORE=Store

3.2 Linux Installation

Uncompress the Cartridge using a file compression program such as the built in zip and unzip utilities included with Linux.

Please unzip the cartridge to the Epages 5 directory as shown in the example below (the example expects that you have installed Epages to /usr/local/).

Example: /usr/local/epages5/Cartridges

The uncompressed zip file should produce a directory structure as shown below.

If this zip file does not produce a similar directory structure you may need to change the directory structure manually.

Example: /usr/local/epages5/Cartridges/SecureTrading

and /usr/local/epages5/Cartridges/SecureTrading/xml Which contain all the xml files.

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In the Cartridge directory you will need to run the following command.

Example: perl Makefile.PL

Once the above command has run successfully, you need to run the following command including the store name you wish to install the cartridge to.

Example: make install STORE=Store

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4 Configuration of the store administration

Now that the cartridge has been installed you need to configure the back office settings. Once you have logged in to the store administration you will need to click on the settings link as shown below.



4.1.1 Shipping and Payment

Once you have the settings screen interface you need to click on shipping and payment.



Clicking this link will display an interface which will allow you to add the SecureTrading payment method, allowing you to accept payment though your SecureTrading account.

4.1.2 Adding the SecureTrading payment method

You now need to add the SecureTrading payment method to the list of payment methods available within the store.

Firstly click on the tab payment methods, then from the drop down list within the calculation model column select SecureTrading ST Xpay.

Within the payment method column enter the name you would like to call this payment method, an example of this would be: "Credit Card via SecureTrading" or "Payment via SecureTrading".

Once you have entered these details you can click save which will add the SecureTrading payment method to the list within the store but it will not be visible to the storefront until the visible option is ticked.

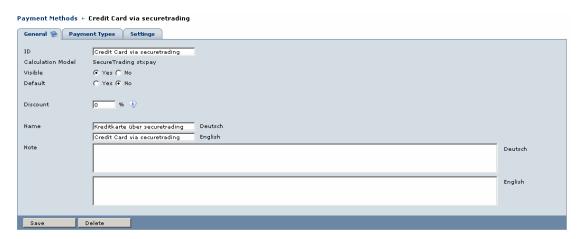
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Once you have the payment method added and it is shown within the list of payment methods you need to click on the SecureTrading payment method. If you called it "Credit Card via SecureTrading," click on that link which will take you to the SecureTrading general settings.

Below is an image of the interface that will be displayed.



As you can see from the image above, there are a few options which you will need to set.

The options that you may be interested in are the visible setting, which are set once all the settings are completed.

Setting the visible option will make the payment method available for the customers.

There is also a default option which means that all the customers will not be given a choice of their payment method and the storefront will always set the payment method to SecureTrading.

The discount is not required but has been included in case you did require reducing the total price for payment though this payment method.

The last setting for this page is the name; this setting is for entering the text that you would like to be displayed to the customer when they are selecting the payment method within the shop front.

Now that all the general settings have been completed you can click on the tab "Payment Types" shown in the image above.

This will allow you to enter the payment types that you would like to have available for this payment method.

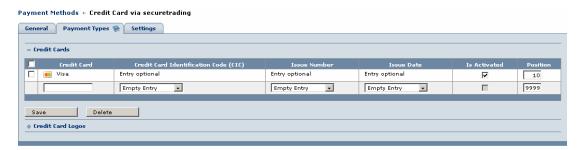
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4.1.2.1 Adding payment types to the cartridge

When adding the payment types to this list you need to make sure that you only add the same payment types that you have had activated on your SecureTrading account. To check which payment types you have available you will need to contact the SecureTrading support department.

Below is an example of the interface you will be shown once you have clicked on the "Payment Types" tab.

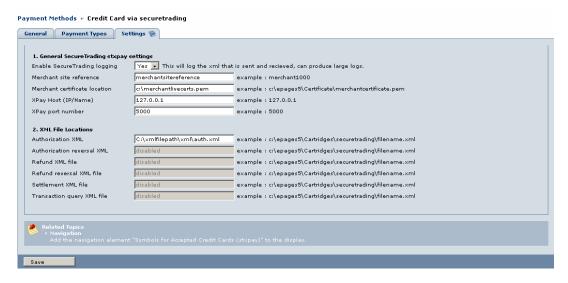


Using the payment types interface you will be able to add credit card types and have them hidden or visible to the store front.

4.1.2.2 Payment cartridge settings

Before you can use the SecureTrading payment cartridge you must set all of the required settings within the "Settings" tab within this section.

When you click on the settings tab you will be shown the interface as shown below.



As you can see from the interface above there are a few settings that need to be set and there are a few settings that have been disabled, the disabled settings are not currently available for this version of the SecureTrading cartridge.

The first option that you see is if you would like to enable or disable the SecureTrading logging, if this option is enabled then when a payment is processed the cartridge will log all of the XML that is sent to SecureTrading and the XML response that is returned by SecureTrading.

IMPORTANT:



- If the cartridge logging is enabled you will need to configure the log4perl file and specify the log file to log to, please consult the Epages 5 documentation for information on this file.
- When the cartridge logging is enabled and the XML request is logged only the first and last four numbers from the credit card are logged, this is for security reasons.

The next option is your merchant sitereference, if you have been given a merchant sitereference from the SecureTrading support team then you will need to enter this within this box otherwise you will need to contact the SecureTrading support team to arrange for a merchant sitereference to be assigned to you.

You will now need to set the IP address and the port number for the server that you are running the Xpay client on.

If you are running the Xpay client on the same machine as the website then you may be able to leave the IP address as 127.0.0.1 as default but otherwise you will need to enter the IP address of the server running the Xpay client.

The other Xpay setting is the port number that you have set for Xpay to start on, the default port number is 5000 but if you have changed this port then you will need to specify the modified port number within the Xpay port number box.

Lastly you need to specify where you have saved the XML files, when you unzipped the cartridge there is a directory called xml that will have also been extracted, this location will need to be entered within the Authorisation XML box.

Example of the authorisation XML location:

- Windows c:\epages5\Cartridges\SecureTrading\stxpay\xml\auth.xml
- Linux /usr/local/epages5/Cartridges/SecureTrading/stxpay/xml/auth.xml

Now that you have entered all of the options you need to click on the save button which will save all of the options to the system TLEs.

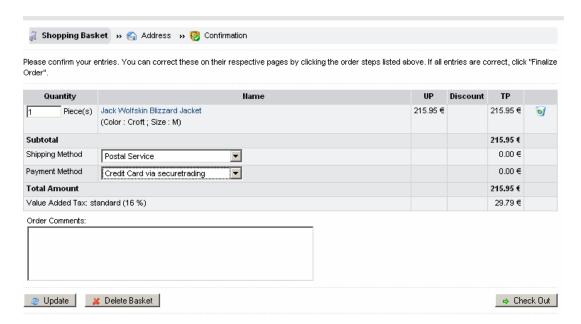


5 Customer Storefront

This section details the process a customer will go though to have an order processed using the SecureTrading payment method once it is selected from the list.

As long as all required settings have been set within the back office, the customer will be able to select the "Credit Card via SecureTrading" or "Payment via SecureTrading" payment method.

5.1 Selecting the payment method



The example above allows the customer to select their desired payment method whether via post, telephone or over the Internet.

If you only want to allow your customers to pay using the SecureTrading payment method then you will need to set the default setting to 'yes' within the general settings of the SecureTrading payment cartridge.

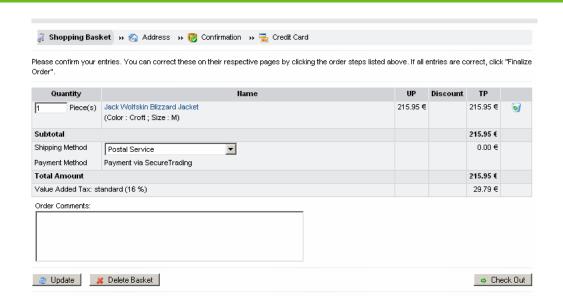
5.2 Updating the payment method

Once the customer has selected the payment method they will then click on 'update' (this will update their basket details and set their payment method to SecureTrading). Once this is done they will not be able to change their payment method for the session.

Once the payment method has been updated then the customer will click on 'checkout' which will allow them to enter their payment address details.

Below is an example of the interface once they have selected the SecureTrading payment method.

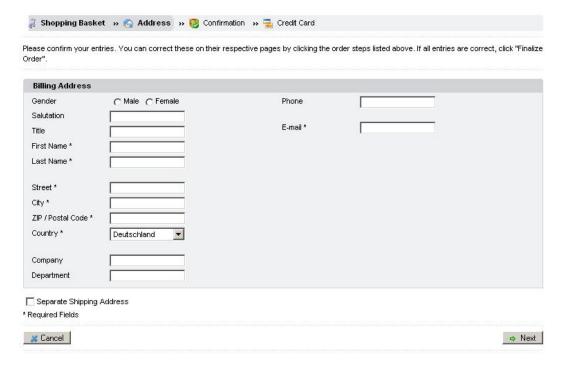




5.3 Payment address details

This interface allows the customer to enter their address details, this can be a separate delivery address than the payment address but some fields for the payment address may be required for Epages.

Below is an example of the payment address interface.



When processing a transaction there are two important fields within the address, these are the street and the zip/post code fields.

These two fields are important for the security checks that are performed when processing the transaction (as long as your SecureTrading account has this option activated, to check ask about AVS and CVV2 checks).

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For more information about these checks please read the address verification and security code guide found on the SecureTrading website.

URL: http://www.securetrading.com/index.cfm?alias=dl-genset

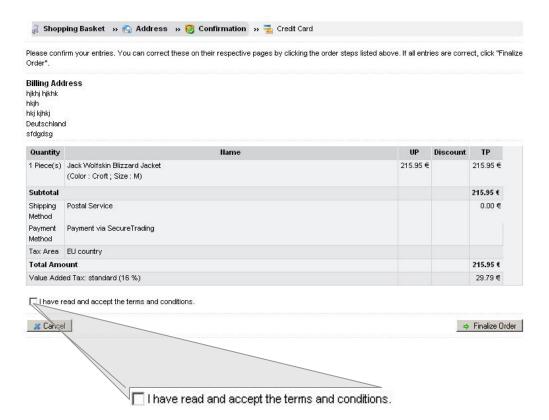
The customer will be required to fill in any optional fields and all required fields (required fields are flagged with a * next to the field name).

Once the customer has entered these details they will then click on the next button as shown in the example interface above.

5.4 Order confirmation

The way in which the SecureTrading cartridge has been designed is to have the customer confirm the order once they have checked the order summary then enter their credit card details to make payment.

Below is an example of the order confirmation interface for the customer to check the order, tick the box to confirm the order and click 'finalize' which will take the customer to the credit card entry form.

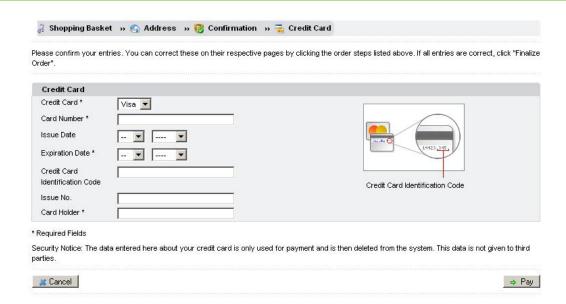


5.5 Credit Card entry

Once the order has been confirmed the customer will have the credit card interface displayed. Below is an example of the credit card entry interface.

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From the example interface above you can see that some fields are required, you can change required fields as explained within the section "Customisation".

Once all the required details are entered the customer can then click the "Pay" button which will firstly check that all required fields have been entered.

If any required fields have not been entered then the customer will receive an error message listing the required fields that are missing.

Even though you are able to change the required fields the SecureTrading cartridge has been fixed to expect the credit card type and the credit card number so even if these fields are not set as required (as detailed in the section Customisation) the cartridge will force the customer to enter these two fields until they can continue.

If no required field errors are displayed then the cartridge will attempt to process the transaction using the credit card details and the payment address details.

5.5.1 Results from processing a transaction

When processing an authorisation request there are three possible results, a transaction error, a declined transaction and an authorised transaction.

5.5.1.1 Error Transaction

If there is an error when processing the transaction then an error page will be displayed to the customer allowing them to go back to the credit card entry page to try again.

At this point no order will be created within the merchant's back office.

5.5.1.2 Declined Transaction

If a declined result is received then a declined page will be displayed to the customer with a link allowing them to go back to the credit card entry form to try an alternative credit card number. At this point no order will be created within the merchant's back office.

Below is an example interface of a declined page.

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Payment Declined.



Your payment has been declined, you may want to try again or make payment using an alternative credit card.



The result from the bank is: **DECLINED**The transaction reference is: **182-9-80262**

No order was initiated in the shop.

If you believe this to be an error with the site, please contact the site quoting order no: Click here to go back to enter a credit card number.

If an authorised result is received from SecureTrading then a confirmation page will be displayed to the customer along with a summary of their order, the SecureTrading transaction reference and the authorisation code that was given by the bank.

At this point the order will be completed and saved to the merchant back office along with the SecureTrading transaction details. Details about the SecureTrading transactions can be found in the "Epages Back Office Orders" section.

As you can see from the example interface above, even with a declined transaction the customer will be given a SecureTrading transaction reference and the authorisation code from the bank. For a declined transaction the bank response is usually "DECLINED".

This declined transaction will not be saved to the merchant's back office so if you would like to check all authorised and declined transaction that have been processed though your SecureTrading account you will need to logon to the SecureTrading merchant services area, please see section "SecureTrading Merchant Services" for more information.

At this point the customer will just close the window because no order has been completed, or they can click on the link to go back and enter an alternative credit card number.

5.5.1.3 Authorised Transaction

If an authorised result is received then a confirmation page will be displayed to the customer along with the SecureTrading transaction details, which includes the SecureTrading transaction reference and the authorisation code given from the bank.

The customer will also see a summary of the order that they can print out as reference.

Below is an example of the interface that the customer will see for an authorised transaction.



Confirmation securetradi

Thank you. We have received your order. Your order represents an offer to us to purchase the products listed below which is accepted by us when we send e-mail confirmation to you that we've accepted your order or dispatched the product to you. Your transaction has been authorized by the bank, please keep a record of transaction details below. Your Order Number is: **1010**

Your securetrading transaction reference is: 182-9-80263

Bank Authorization Code: AUTH CODE:TEST

The Date/Time of the transaction is: Mar 17, 2006 11:20:38 AM

Print Order Confirmation

What would you like to do now?

- → Home
- → Search for Products
- → Manage My Account
- → Sign Out

Billing Address Details:

Quantity	Name	UP	Discount	TP
1 Piece(s)	Jack Wolfskin Blizzard Jacket (Color : Croft ; Size : S)	215.95 €		215.95 €
Subtotal				215.95 €
Shipping Method Payment Method	Postal Service Payment via SecureTrading			0.00 €
Tax Area	EU country			
Total Amo	unt			215.95 €
Value Add	ed Tax: standard (16 %)			29.79 €

Now that the transaction has been authorised, the order will be completed and added to the back office so the merchant will be able to find all authorised orders. The order will also include the SecureTrading transaction details.



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6 Epages Back Office Orders

This section explains the details saved within the Epages back office that are relevant to orders being processed though the SecureTrading ST Xpay cartridge.

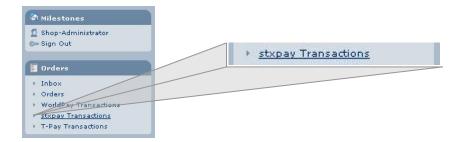
6.1 Transaction

When a customer places an order and the payment details that they entered are authorised the order will have been saved within the back office and also on the SecureTrading system which can be accessed using SecureTrading merchant services.

To check the authorised transactions and their order details you will need to login to the Epages store back office and then click on "Orders"



Once you have clicked this link you will be given the orders interface from which you will be able to click on the ST Xpay Transaction link to display a summary of some of the orders and allow you to search for a transaction reference.



Example summary interface of authorised SecureTrading transactions:

| Ceneral | Cen

As you can see from the example interface above, the transaction list shows the transaction date and time, the order number, the SecureTrading transaction reference, the amount for the order, the amount that was authorised for the payment, the security response and the status of the order. Any authorised payment will be set to "Paid" automatically by the cartridge but this can be overridden within the back office.

One important field is the security response that has been returned which shows information about checks that are performed on the credit card's security code, postcode and the address.

You can find an explanation of the meanings of the numbers within the option "AVS Code" shown within the above summary interface.

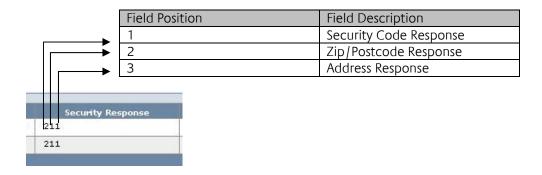
Example security response:





The above image shows an example of a security response returned by the bank.

6.1.1 AVS/Security Code Field Position



6.1.2 AVS/Security Code check responses

Response Value	Response Text	Response Description
0	Not Supported	The issuing bank does not support online checks.
1	Not Checked	The issuing bank did not perform a security check.
2	Matched	The issuing bank matched the supplied field data.
4	Not Matched	The given field data did not match the issuing banks data.
8	Partial Match	The issuing bank only matched part of the field data
		supplied.

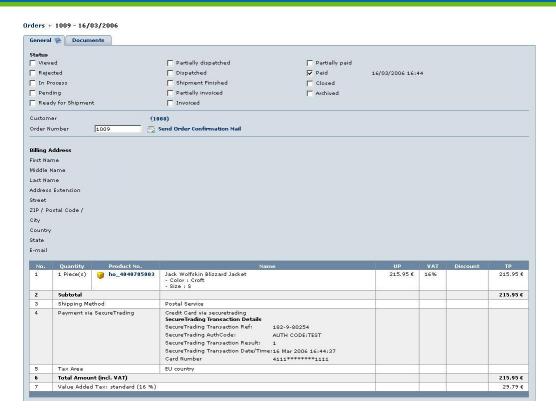
6.2 Transaction Details

To view all of the order details you will need to click on the 'order no.' link which will display all of the order details including the SecureTrading transaction details.

Example interface of the order details:

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From the example interface above you can see that all of the order details are displayed but the cartridge has set the order to 'paid' along with the date and time of the transaction. The cartridge has also added the SecureTrading transaction details to this order; these include the transaction reference, the authorisation code given from the bank, the result of the transaction, the date and time of the transaction and the first and last four numbers of the payment type for reference if any customer enquires about an order.

If at any point a customer has paid for an order and you would like to refund any monies to them you will need to use the SecureTrading merchant services and update the Epages order details manually.

6.3 Searching for transactions

If you need to search for an order using the SecureTrading transaction reference then you can enter this reference within the search box along with a date from and date to, to search for.

Example transaction search interface.



Once you have entered the transaction reference and the date range from and to, you will need to click on the search button as shown below which will display the relevant order if the transaction reference is found within the Epages database.



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If on the other hand the customer only has their order reference and not the transaction reference then you can still search for the order.

To search for the order using the order reference you will need to click on the Orders link which will display the default Epages order interface which will allow you to search.

If you search using this interface and you select an order which was processed using SecureTrading then you will still see the SecureTrading transaction details within the order details.

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7 Customisation

7.1 Storefront customisation

One of the main customisation options that you will need is how to customise the required fields for the credit card entry form.

Before you install the SecureTrading cartridge you will need to set the fields that you would like to be required for the credit card entry form.

The file that you will need to check is shown below.

Filename: FormsLineItemPaymentstxpay.xml

This file can be found within Database XML directory from the SecureTrading cartridge directory.

Example location:

- Windows
 c:\epages5\Cartridges\SecureTrading\stxpay\Database\XML\FormsLineItemPaym
 entstxpay.xml
- Linux /usr/local/epages5/Cartridges/SecureTrading/stxpay/Database/XML/FormsLine ItemPaymentstxpay.xml

Using the file above you can change the value of the field "Mandatory" to 0 to make the field optional or set the value of this field to 1 which will make this a required field.



8 SecureTrading Merchant Services

To perform any changes to the transaction including refunding or reversing any transaction you will need to logon to SecureTrading merchant services to perform these actions.

For more information about the SecureTrading merchant services please see the documentation on our website located at the URL shown below.

URL: http://www.securetrading.com/index.cfm?alias=dl-myst

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9 Additional documentation

More documentation can be found on the SecureTrading website at:

http://www.securetrading.com

In particular you may find the following related documents useful:

- General SecureTrading guides
 URL: http://www.securetrading.com/index.cfm?alias=dl-genset
- Xpay user guide and API guide URL: http://www.securetrading.com/index.cfm?alias=dl-stxpay
- Security and Fraud control URL: http://www.securetrading.com/index.cfm?alias=bestprac

10 Switch/Maestro Changes

With Maestro debit cards replacing Switch cards, Switch cards will now be processed as Maestro debit cards on the SecureTrading payment system and you are required to submit "Maestro" in place of "Switch" for the card type when processing an authorisation.

A secondary change that MasterCard is enforcing is that all Maestro debit cards must use MasterCard SecureCode, current SecureTrading merchants will continue to be able to process Switch/Maestro cards as normal authorisations (Type: AUTH) but will be required to update their transaction processing so that all Maestro debit cards are processed using MasterCard SecureCode (Type: ST3DAUTH).

IMPORTANT: By processing Maestro debit cards after July 1st as normal authorisations, you may incur a fine from MasterCard.

Please contact SecureTrading support for more information.