

Installation Manual for Concardis PayEngine xt: Commerce 3

This manual describes the installation and usage of the Concardis PayEngine extension for xt:Commerce 3.

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1 Introduction

This manual explains the installation, configuration and usage of the payment module for xt:Commerce 3 and Concardis PayEngine.

Before beginning with the installation, please make sure that you are in possession of all necessary data:

- You receive your PSPID and password after conclusion of contract and opening of a demo account directly from Concardis PayEngine
- xt:Commerce 3 payment module from sellxed.com/shop
- Access data to your server and shop

In case you do not yet have a contract with Concardis PayEngine, you can gladly acquire it directly through us.

1.1 Procedure of the Installation

In this document you will find all information important for the installation of the module. It is important that you strictly follow the described steps. Only by doing so, a secure usage in compliance with all security regulations can be guaranteed.

1. Configuration of the administration interface of Concardis PayEngine.
2. Configuration of the [basic settings](#) of the [payment module](#)
3. Configuration of the **payment methods**
4. Carrying out a test purchase by means of the attached [test data](#) at the end of this document
5. If the test was successful, copy all data from your test account into the Concardis PayEngine live account.

Installation Service

Our payment plugins should have per default the correct settings for most of our customers' preferences. That means once you have entered the required credentials in the plugin configuration to connect your account to your website, the plugin should be fully operational. Should you be willing to receive detailed informations on a setting you do not know, you may contact our support team who will be able to assist you further.

Our support team is at your disposal during regular business hours at: <http://www.sellxed.com/support>. Furthermore, you have the option of ordering our installation service. We will make sure the plugin is installed correctly in your shop: <http://www.sellxed.com/shop/de/integration-und-installation.html>

.htaccess Directory Protection

In order to test the module, any kind of directory protection or IP blocking on your server must be deactivated. This is crucial; otherwise the payment feedback of Concardis PayEngine might not get through to the shop.

2 Configuration Concardis PayEngine - Back-End

For the configuration, log into the Concardis PayEngine back-end:

- Test Environment: <https://secure.payengine.de/ncol/test/backoffice>
- Live Environment: <https://secure.payengine.de/ncol/prod/backoffice>

The settings carried out on the following pages are a precondition for the [configuration of the main module](#).

The configuration of the settings is done under **Configuration > Technical Information**. In the following chapter the chapter titles correspond to the tabs in the back office of Concardis PayEngine. For some parts screenshots will be added for a more precise illustration. Should a specific setting not be mentioned then it has no importance for the configuration of the payment module and can be ignored by you as such.

2.1 Tab: Global Transaction Parameters

Under the tab Global Transaction Parameters you define the basic settings for the processing of transactions.

2.1.1 Default operation code and default data capture procedure

We recommend choosing **Sale** and **"Automatic data capture by our system at the end of the day"**. All incoming payments will be directly processed and debited. If you are using transaction management and deferred capturing we strongly advise to use these settings. In case you have saved different settings in the module, then the module's settings will overwrite those of the Concardis PayEngine.

2.1.2 Payment Retry

We recommend entering **10**.

2.1.3 Processing for Individual Transactions

We recommend the option **"Online but switch to offline when the online acquiring system is unavailable"**.

2.2 Tab: Global Security Parameters

Here you define the security parameters for the interaction between your shop and the gateway of Concardis PayEngine.

2.2.1 Hashing Method

The sellxed payment modules support all hashing methods. In order for the module to function, it is crucial that the settings saved with Concardis PayEngine correspond to those made in the back-end of your shop.

In order to guarantee a smooth processing of payments, we recommend the following hashing methods:

- Each parameter, followed by the pass phrase. It may be that this parameter is not visible in your shop. In this case it is transmitted automatically.
- Hash Algorithm = SHA 512
- Character Encoding = UTF-8

Figure 2.1: Configuration of the SHA-Hash.

These settings must be identical to the settings in the main module (cf. [Configuration of the main module](#)). Please note that the character encoding in our modules is set to UTF-8 per default and cannot be changed.

2.3 Tab: Payment Page

The checkbox under **Cancel Button** should be ticked. The field under Back Button Redirection can be left empty.

2.4 Tab: Data and Origin Verification

The tab Data and Origin Verification defines security elements concerning the transmission of data and the loading of the payment page.

2.4.1 Checks for e-commerce & Alias Gateway

The first box under "URL of the merchant page" can remain empty.

The box "SHA-IN pass phrase" is a security element of the payment verifying its authenticity. Therefore it is important that you use the same pass phrase in the back end and in the shop.

Customweb SHA-String Generator

Please note that only ASCII characters may be used for SHA pass phrases. Please use our [SHA pass phrase generator](#) so that you do not enter invalid characters.

2.4.2 Checks for Concardis PayEngine DirectLink and Concardis PayEngine Batch (Automatic)

DirectLink allows you to use the Hidden Authorisation (Alias Gateway) as well as the direct debiting of transactions within your shop. If you have activated DirectLink in your account and wish to use this feature, enter **the same** SHA-IN pass phrase in the box "SHA-IN pass phrase" as above.

Further information on the configuration of DirectLink can be found under [Configuration Hidden Authorisation](#).

2.5 Tab: Transaction Feedback

In the tab Transaction Feedback the response of Concardis PayEngine to the shop is controlled.

2.5.1 HTTP Redirection in the Browser

The parameters in the transaction feedback determine the processing in the shop after payment has been completed. However, the four fields for "HTTP Redirection in the Browser" can remain **empty** because they will be configured through the settings of our module.

2.5.2 Direct HTTP-Server-to-Server-Request

- The "Timing of the Request" must be set to **Online but switch to a deferred request when the online requests fail**. As "Request Method" you must select **"POST"**.
- **Un-tick** the option "I would like Concardis PayEngine to display a short text to the customer on the secure payment page if a redirection to my website is detected immediately after the payment process."
- In the section **General** make sure that the Option: "I would like Concardis PayEngine to display a "processing" message to the customer during payment processing." is **un-ticked** too.

URL on which the merchant wishes to receive a deferred HTTP request, should the status of a transaction change offline.

For the **Transaction Feedback** please enter the URL that is generated in the main module. More information can be found under the section [Transaction Feedback](#)

All orders have the status 'Pending'

Should you notice during the tests that orders are not registered in the shop and that no confirmation email is sent, this might be due to a failure of the transaction feedback. Make sure that your firewall is not blocking any request coming from Concardis PayEngine.

Direct HTTP server-to-server request

i Timing of the request

No request.
 Always deferred (not immediately after the payment).
 Always online (immediately after the payment to allow customisation of the response seen by the customer).
 Online but switch to a deferred request when the online requests fail.

i URL of the merchant's post-payment page

If the payment's status is "accepted", "on hold" or "uncertain".

SEE MANUAL FOR THIS URL // URL GEMÄSS MANUAL

If the payment's status is "cancelled by the client" or "too many rejections by the acquirer".

SEE MANUAL FOR THIS URL // URL GEMÄSS MANUAL

Request method

POST
 GET

Figure 2.1: Configuration of the feedback URL for the HTTP-Feedback.

Deferred Requests und Time Out

Concardis PayEngine sends the notification requests with a time out of 20 sec. Should your shop not respond to the HTTP Request within this time, a time out error will be sent. If you set the option to **Online but switch to a deferred request when the online requests fail** the request will be retrieved four times in ten minute intervals.

Please note that, depending on your Concardis PayEngine subscription, it is possible that the only option available is **Always online (immediately after the payment to allow customization of the response seen by the customer)**. In this case, always select this option.

2.5.3 Dynamic e-Commerce Parameters

With this option you control which parameters are sent in the response from Concardis PayEngine. In order for payments to effectively be evaluated in your shop, all necessary parameters must be sent. It is possible that you have other options available to select. Just make sure that you move every parameter from **available** to **selected** except for the following:

- PM
- CN
- SUBBRAND
- AAVADDRESS
- AAVCHECK
- AAVMAIL
- AAVNAME
- AAVPHONE
- AAVZIP

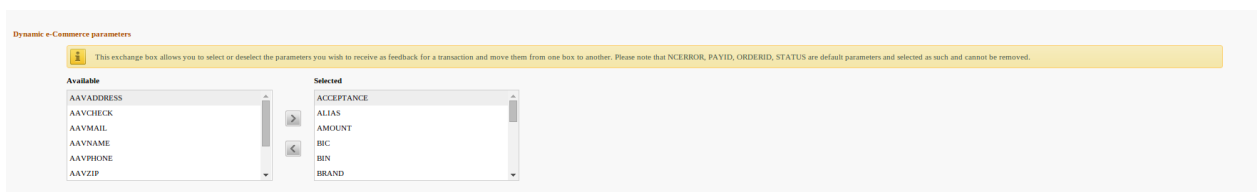


Figure 2.1: Configuration of the Dynamic E-Commerce Parameters. Your selection may look differently depending on your subscription with Concardis PayEngine.

2.5.4 Dynamic Parameters

With this option you control which parameters are sent in the response from Concardis PayEngine. In order for payments to effectively be evaluated in your shop, all parameters must be sent. It is possible that you have other options available to select. Just make sure that you move **every** parameters from **available** to **selected**.

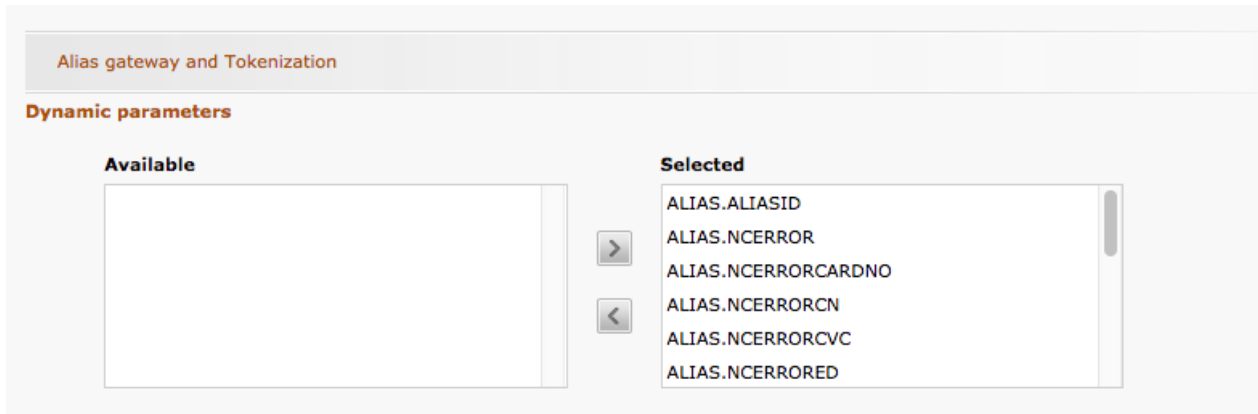


Figure 2.1: Configuration of the Dynamic Parameters. Your selection may look differently depending on your subscription with Concardis PayEngine.

2.5.5 Security for Request Parameters

The box "SHA-OUT pass phrase" is an additional safety mechanism for payments. Here too must the entered pass phrase be identical to the one in your shop. However, please make sure that your SHA-OUT pass phrase differs from the SHA-IN pass phrase. .

Customweb SHA-String Generator

Please note that only ASCII characters may be used for SHA pass phrases. Please use our [SHA pass phrase generator](#) so that you do not enter invalid characters.

2.5.6 HTTP Request for Status Changes

You have the option to be informed about status changes by Concardis PayEngine directly. This feature is especially useful when a payment has an uncertain status because the acquirer system could not be reached. The payment status will be updated automatically. Furthermore this feature allows you to capture payments inside Concardis PayEngine and have synchronize them with your shop

In order to use this feature you will have to select the option **For each offline status change (payment, cancellation, etc.)**. Afterwards just copy the URL into the field that is displayed in the Setup of your Main configuration (cf. [Transaction Feedback](#)). Enter the URL shown there into the field 'URL on which the merchant wishes to receive a deferred HTTP request, should the status of a transaction change offline.'

HTTP request for status changes

i Timing of the request

No request.

Only at the time of the order authorisation request.

For each offline status change (payment, cancellation, etc.).

URL on which the merchant wishes to receive a deferred HTTP request, should the status of a transaction change offline.

Figure 2.1: Enter the URL from the Setup of the Main Configuration.

2.5.7 Dynamic Parameters

Move all parameters from **available** to **selected**.

2.6 (Dynamic-)Template

You can now find the option template via **Configuration > Template**. The Dynamic Template enables you to design the payment mask for the credit card data so it matches your web shop. Should the field for the dynamic template not be visible, please contact Concardis PayEngine. It may be that you have to activate additional options in your account.

For the usage of the dynamic template, please save the following settings:

- Enable JavaScript on template: **'No'**
- Our modules do not allow "usage of static template". So click 'No'
- Allow usage of dynamic template: **'Yes'**
- In case you are using the dynamic template, enter the host name, i.e. `https://Your-Shop.com` in the lower box. The upper one must remain empty.

Template

i Enable JavaScript check on template

Yes

No

Allow usage of static template

Yes

No

Trusted static template name

i You may enter several template names, separated by ";" (e.g. template1.htm; template2.php)

Allow usage of dynamic template

Yes

No

Trusted dynamic template URL

i You may enter several template URL, separated by ";" (e.g. https://www.domain.com/tmp/template1.htm; https://www.domain.com/template2.php)

Trusted website hostname hosting the dynamic template

i You may enter several website hostnames, separated by ";" (e.g. https://www.domain.com; https://www.otherdomain.com)

Figure 2.1: Configuration of the Dynamic Template.

Dynamic Template

Please note that you require an SSL certificate for the usage of the dynamic template. Otherwise the CSS-Resources will not be reloaded in certain browsers which might lead to layout issues.

The activation of the dynamic template in the shop is explained [here](#).

2.7 Hidden Authorisation, Ajax Authorization (FlexCheckout - Hosted Tokenization Page), External Checkout & Alias Manager

2.7.1 Preconditions

For the usage of the Hidden Authorization, Ajax Authorization (FlexCheckout), Alias Manager or External Checkout during the payment processing, certain adjustments are necessary in the back-end of Concardis PayEngine. Please check first if the options are activated in your account under **Account > Your Options**.

Other options

Available options Premium Default options

ID	Option	Activation	Monthly fee	Transaction/Unit cost	Status	
AFTP	AFTP Module	0 CHF	0 CHF	0 CHF	Active	<i>i</i> Deactivate
D3D	D3D (Direct Link 3D)	0 CHF	0 CHF	0 CHF	Active	<i>i</i> Deactivate
ELVDE	ELV (Direct Debits Germany)	0 CHF	0 CHF	0 CHF	Active	<i>i</i> Deactivate Configuration
FAQQ	Foreign acquirers	0 CHF	0 CHF	0 CHF	Active	<i>i</i> Deactivate
INV	Invoice appearance	0 CHF	0 CHF	0 CHF	Active	<i>i</i> Deactivate
NPMA2	Foreign payment methods (fees per payment method activated) - CH	0 CHF	0 CHF	0 CHF	Active	<i>i</i> Deactivate
OPC	One Page Checkout	0 EUR	0 EUR	0 EUR	Active	<i>i</i> Deactivate
RECO1	Reconciliation Module	0 CHF	0 CHF	0 CHF	Active	<i>i</i> Deactivate
RECX	Alias Manager	0 CHF	0 CHF	0 CHF	Active	<i>i</i> Deactivate Configuration
SCH	Scheduled Payments	0 CHF	0 CHF	0 CHF	Available	<i>i</i> Activate
SUB	Subscription manager	0 CHF	0 CHF	0 CHF	Active	<i>i</i> Deactivate
USR4	User Manager up to 20 users	0 CHF	0 CHF	0 CHF	Active	<i>i</i> Deactivate Configuration
USR5	User Manager up to 50 users	0 CHF	0 CHF	0 CHF	Available	<i>i</i> Activate
USR6	User Manager up to 100 users	0 CHF	0 CHF	0 CHF	Available	<i>i</i> Activate
USR7	User Manager up to 200 users	0 CHF	0 CHF	0 CHF	Available	<i>i</i> Activate

(1) CAP1 : Includes transaction fee for 3-D Secure transactions

Figure 2.1: Make sure to activate the OPC and DPR options.

If an option is not available please contact Concardis PayEngine.

Options and their Meanings:

- For the usage of the Hidden Authorization you require the option **OnePageCheckout (OPC)**.
- For the usage of the Ajax Authorization (FlexCheckout) you require the option **OnePageCheckout (OPC)** and **DirectLink (DPR)**.
- If you additionally want to use the Alias Manager, you also need the option **Alias Manager (RECX)**.

In case these options are not be available, please contact Concardis PayEngine directly.

2.7.2 Setting Up an API-User

If you want to use the features of the transaction management or the hidden authorization (Alias Gateway) you will need to set up an API user as described herafter:

Go to **Configuration > User Administration** and click on 'New User'. Choose a **User ID** and insert a user name of your choice and your e-mail address. Select **Administrator without user manager** as a profile. It is furthermore important that you select the option **Special user for API (no access to the administration)**. If you do not see this option, you will need to let Concardis PayEngine activate the option DirectLink for your account.

Password of the API-User

The User ID and the API-user password may only contain letters and numbers. Special characters aren't permitted.

Note down the access data. They will have to be inserted in the respective place in the [configuration of the main module](#).

2.7.3 Usage of External Checkouts

For the usage of external checkouts there are additional options required. External checkouts, such as MasterPass are payment methods, which offer the possibility to transfer addresses automatically.

The usage of the external checkouts asks for the option Direct Link and for the activation of payment method in your account.

For the performance of the payment method, you have to make sure that under Technical Information > Transactionfeedback in the section Direct Link all parameters selected are shifted

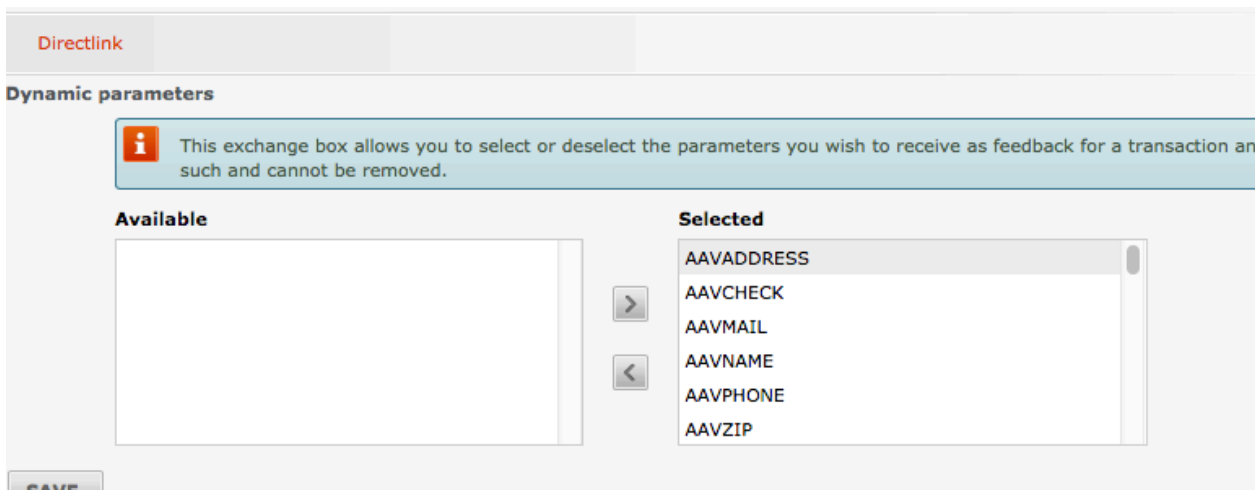


Figure 2.1: Response Parameter for Direct Link.

3 Module Installation in the xt:Commerce 3 Shop

At this time you should already be in possession of the module. Should this not be the case, you can download the necessary files in your customer account in the [sellxed shop](#) (Menu "My Downloads Downloads"). In order to download the module in your shop, please carry out the following steps:

1. Create a back-up of your shop.
2. Extract the content of the ZIP file that you have downloaded in your customer account.
3. Copy the **entire content** of the folder "files" into the main directory of the server of your shop respectively to the folder where the plugins are copied normally. In order to do so, use your usual ftp program. Make sure that the folders aren't replaced but merely merged.
4. If you haven't yet done so, log back into your shop.

The configuration consists of two steps. The first step is the configuration of the main module with all the basic settings (cf. [Configuration of the Main Module](#)). During the second step you can then carry out individual configurations for each [payment method](#). This allows for full flexibility and perfect adaptation to your processes.

Create back-ups!

Please create a back-up of the main directory of your shop. In case of problems you will then always be able to return your shop to its original state.

We furthermore recommend testing the integration on a test system. Complications may arise with third party modules installed by you. In case of questions, our support is gladly at your disposal.

3.1 Configuration of the Main Module

You will find the settings for the module under "**Modules > XT-Modules > Concardis PayEngine Base Module**". Install the module and click on "Open Method Configuration". A new window should open up. Enter the individual options such as described above in the configuration of the administration interface of Concardis PayEngine. Should one of the options not be clear to you, you can find further information by moving the cursor to the question mark. The most central settings are explained in more detail in this manual.

3.1.1 Create Pending Orders

You have the possibility of creating pending orders. In this case a temporary order will be created with the status "pending payment". This allows you to reserve the item in your shop and to transmit the identical order number as in the shop to Concardis PayEngine. In the case when a customer cancels his or her purchase, the order remains in your shop - except if you activate the

option "Remove cancelled orders". This makes sure that cancelled orders are deleted regularly. If you do not wish to create pending orders, simply keep the default setting of xt:Commerce. However, this also means that the reference number (payment ID) with Concardis PayEngine doesn't correspond to the order number in the shop. You are, however, free to use both options.

3.1.2 Database Encoding

If you haven't selected UTF-8 as a default for your database, this might lead to encoding problems with parameters with special characters. In this case you must select the option that data is UTF-8 encoded before being sent to Concardis PayEngine.

3.2 Defining the URL for the Transaction Feedback

To ensure correct payment processing in your shop, at least one Feedback URL has to be provided in the Concardis PayEngine configuration. The URL to be entered can be found in your xt:Commerce 3 Shop under the menu item **Concardis PayEngine Base Module > open Main Configuration** specifically under **Setup**

3.3 Configuration of the Payment Module

After having successfully configured the main module, you can find the settings for the individual payment methods in your shop under **Modules > Payment Options**. Each payment method is listed individually. Install the payment methods you wish to offer to your customers. You can carry out individual settings for each payment method and thereby optimally adapt the payment methods to your existing processes. The most central options are described in more detail further below.

By clicking on "Open Method Configuration" a new window will open up for the settings. Most of the settings are self-explanatory. You can get further information by moving the cursor over the question mark.

3.3.1 Selecting the Authorisation Method

You can choose between two options of authorising credit card payments. By selecting one of the two under the option 'Authorisation Methods', you define how you want to process the individual payment methods.

Further information on the various authorisation methods can be found on our [sellxed website](#).

Payment Processing

Please pay attention to the fact that you require the activation of further options with Concardis PayEngine in order to use some of the authorisation methods.

It may be that certain authorisation methods are not available for every payment method.

3.3.2 Direct Debiting of Orders

The option "Capture" allows you to specify if you wish to debit payments directly or if you first wish to authorise them and then debit the payment at a later point.

Depending on your acquiring contract, a reservation is only guaranteed for a specific amount of time. Should you fail to debit the payment within that period, the authorisation may therefore no longer be guaranteed. Further information on this process can be found below.

Different settings between Concardis PayEngine back-end and module

It may be that settings saved in the payment modules overwrite settings saved in Concardis PayEngine.

3.3.3 Uncertain Status Status

You can specifically label orders for which no 3D-Secure verification nor any other security mechanism was carried out. This allows you to manually control the order before shipment.

3.3.4 Setting the Order Status

You can specify for each order what status they should receive based on the booking status. This concerns the initial status of the order.

3.4 Shop ID

In the case of a multi-store set up (cf. [chapter: Multi-Store](#)), the parameter Shop ID identifies the shop's request and, therefore, redirects the feedback of Concardis PayEngine based on the shop ID.

3.5 Order Prefix

With the option order prefix you can define your own order scheme for the transmission to Concardis PayEngine. This option helps you identify to which shop a transaction the back-end of Concardis PayEngine is related to. The tag "{id}" will automatically be replaced by the consecutive order number.

3.6 Selecting the Authorisation Method

You can choose between two options of authorizing credit card payments. By selecting one of the two under the option 'Authorisation Methods', you define how you want to process the individual payment methods.

Further information on the various authorisation methods can be found on our [sellxed website](#).

Payment Processing

Please pay attention to the fact that you require the activation of further options with Concardis PayEngine in order to use some of the authorisation methods.

It may be that certain authorization methods are not available for every payment method.

Alongside the introduction of PCI 3 there are additional certification requirements in case you are using the authorization method Hidden or AJAX. Please contact Concardis PayEngine for further information or switch to another authorization method.

3.7 Direct Capturing of Transactions

The option "Capture" allows you to specify if you wish to debit payments directly or if you first wish to authorise them and the debit the payment at a later point.

Depending on your acquiring contract, a reservation is only guaranteed for a specific amount of time. Should you fail to debit the payment within that period, the authorisation may therefore no longer be guaranteed. Further information on this process can be found below.

Different settings between Concardis PayEngine and the module

It may be that settings saved in the payment modules overwrite settings saved in Concardis PayEngine.

3.8 Uncertain Status Status

You can specifically label orders for which no 3D-Secure verification nor any other security mechanism was carried out. This allows you to manually control the order before shipment.

3.9 Optional: Validation

Note: It can be that this option is not visible in your module. In this case just ignore this section.

With the option 'Validation' you can define the moment when the payment method should be made visible to the customer during the checkout process. This setting is relevant for modules where the usage depends on the customer's compliance with specific preconditions. For

example, if a solvency check has to be carried out or if the payment method is only available in certain countries. You have the choice between these options:

- **Validation before the selection of the payment method:** A validation verification is carried out before the customer selects the payment method. If he or she does not fulfill the requirements, the payment method is not displayed
- **Validation after selection of the payment method:** The verification of the compliance occurs after the selection of the payment method and before the confirmation of the order
- **During the authorisation:** The validation verification is carried out by Concardis PayEngine during the authorisation process. The payment method is displayed in any case

3.10 Multi-Shop Set-Up

The payment module is designed for the usage of one Concardis PayEngine contract for several shops. It must be differentiated, however, between the case of an integrated multi-shop functionality and independent shops:

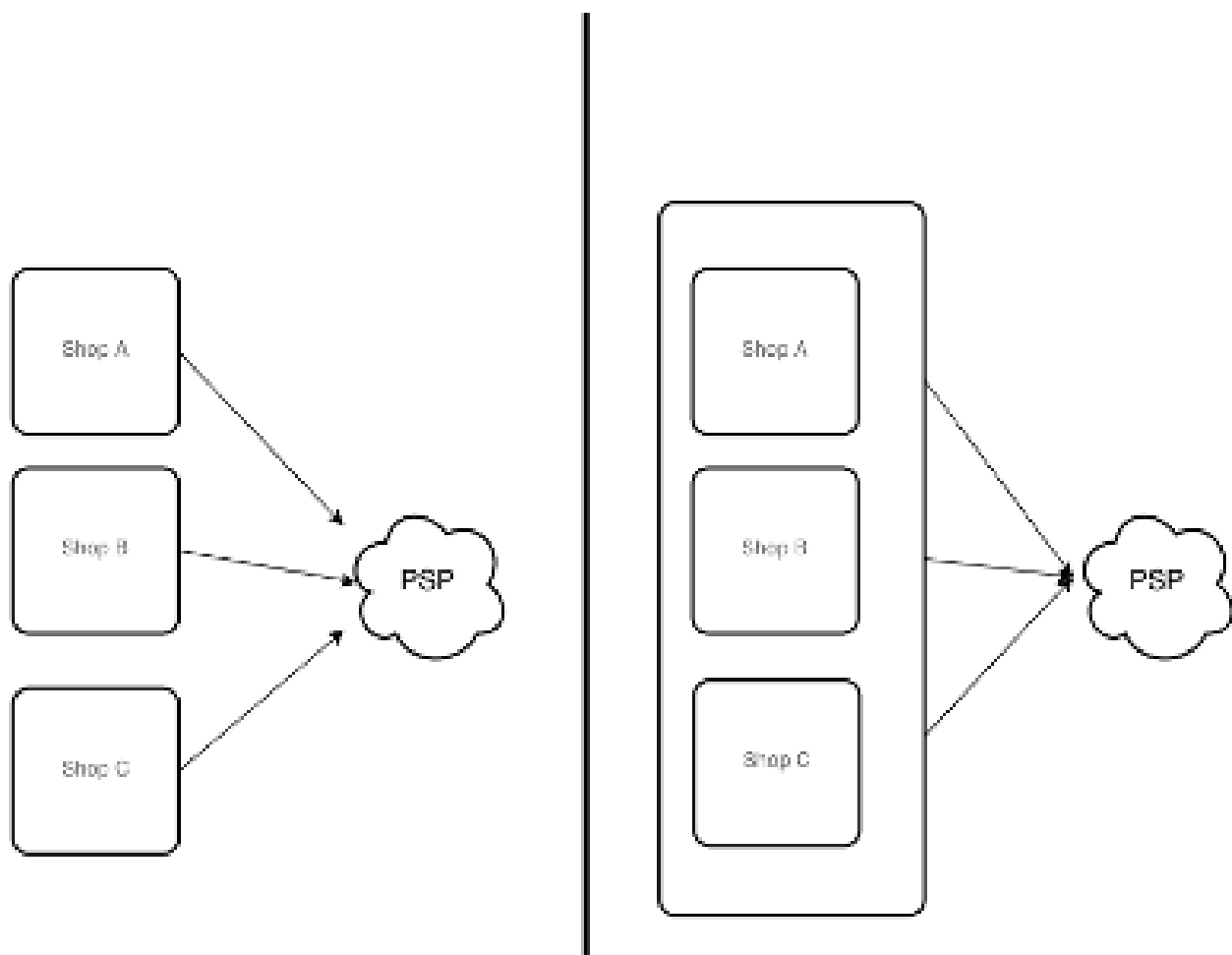


Figure 3.1: Multi-shop set-up

Licensing

In the case of independent shops, you require a payment module license for each shop. For scale prices, please contact us directly.

3.10.1 Usage of several independent xt:Commerce 3 shops

In case you wish to connect several independent shops to one contract with one contract with Concardis PayEngine, you require a sellxed payment module for each shop as well as the corresponding multi-shop module which you will find directly by the payment module.

1. Extract the multi-shop module and open the file "router.php"
2. Enter a shop ID of your choice in the box "Shop ID" within the main configuration of the module (e.g. shop_a and shop_b)
3. Enter the following line into the corresponding place within the file router.php of the multi-shop module (for each shop shop_a and shop_b):
`$redirect['shop_a'] = 'https://www.your-shop.com/payenginecw_notification.php';`
4. Enter the URL below (instead of the URL mentioned above) under the point "Feedbacks" in the back-end of Concardis PayEngine: **`http[s]://yourshop.com/router.php`**
5. Copy the file router.php into the main directory of your shop

4 Settings / Configuration of Payment Methods

4.1 General Information About the Payment Methods

All sellxed payment modules are delivered with the most common payment methods. In case a desired payment method is not included per default, please contact us directly.

In order to be able to use a payment method, it must be activated in your account with Concardis PayEngine as well as in your shop. Information about the configuration of the payment methods can be found further above.

Below you can find important information for specific payment methods that deviate from the standard process.

4.2 Information on Payment Status

For each payment method you can define an initial payment status (status for authorized payments etc.). You hereby define the payment status for each state depending on the processing type of the order (captured, authorized, etc.). It's the initial status which the order assumes. Depending on the mutation carried out by you, the status can change.

Important info regarding Order Status

Never set the status to **Pending Concardis PayEngine** or any similar pending status which is implemented by the module.

4.2.1 Order status "pending" / imminent payment (or similar)

Orders with the status 'pending Concardis PayEngine' are pending orders. Orders are set to that status if a customer is redirected in order to pay but hasn't returned successfully or the feedback hasn't reached your shop yet (Customer closed window on the payment page and didn't complete payment). Depending on the payment method these orders will automatically be transformed into cancelled orders and the inventory will be cleared (so long as the Cronjob is activated). How long this takes depends on the characteristics of the payment method and cannot be configured.

If you have a lot of pending orders it usually means that the notifications from your webserver to Concardis PayEngine are being blocked. In this case check the settings of your firewall and ask the Hoster to activate the IPs and User Agents of Concardis PayEngine.

4.2.2 Order status "cancelled"

Orders with the status "cancelled" have either been set to that status automatically due to a timeout, as described above, or have been cancelled directly by the customer.

4.3 Usage Hidden Authorisation / Alias Gateway

You have the possibility of processing credit cards without redirection to the payment page of Concardis PayEngine.

In order to be able to use this feature, you must first carry out the steps listed under [Hidden Authorisation / Alias Gateway](#) and create an API-User.

You can then activate the authorisation method 'Hidden Authorisation' for the payment methods of your choice. This procedure requires you as a merchant to fulfill the PCI-SAQ-A-EP. At no time is any credit card data saved on your server. Contact your Acquirer for more information about the SAQ and the requirements.

4.4 Credit Card

For the integration you have the choice between the pre-selection in the shop; i.e. the customer chooses the card type already in the shop; or a generic integration in which case the customer only sees the option 'credit card' as a payment method and then chooses the card type on the payment page Concardis PayEngine.

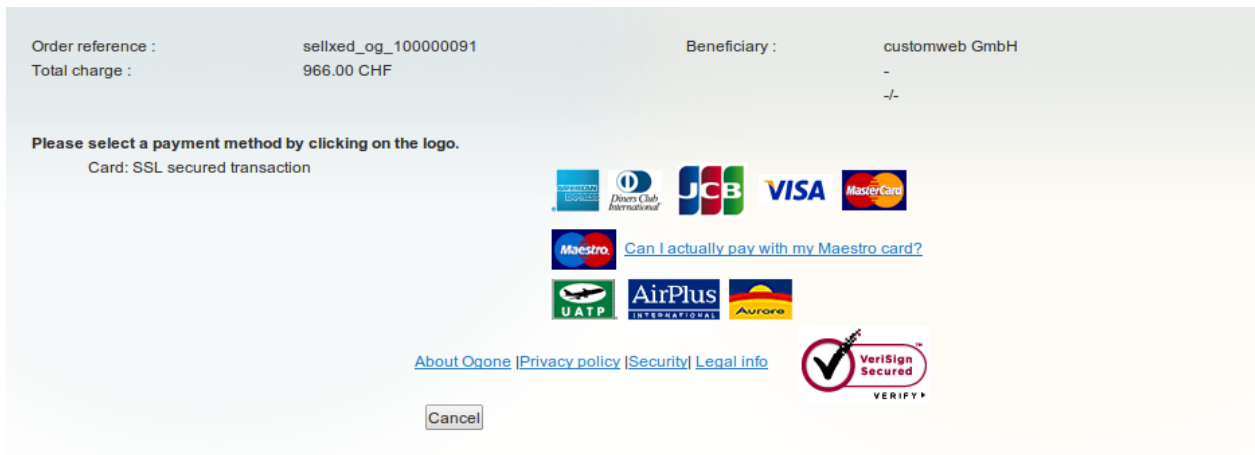


Figure 4.1: No pre-selection of the card type - the type will then be chosen on the payment page.

Pre-Selection of the Payment Method

We recommend choosing the option pre-selection. This allows you to configure individual settings for each payment method and add payment fees to the various methods.

4.5 PayPal

You can process PayPal directly via Concardis PayEngine. In order to do so, however, some adjustments to your PayPal account are required. Please carry out the following steps:

1. Activate the payment module in your shop
2. Make sure that the payment method is activated in your Concardis PayEngine account
3. The API adjustments must be carried out in your PayPal account. The various steps are explained in the "PayPal Express Checkout Integration Guide". This document can be found in your PSP account under: Support > Integration and User Guides > Technical Guides > Concardis PayEngine PayPal Express Checkout Integration Guide .

4.6 MasterPass Integration: What to keep in mind

If you integrate MasterPass as a payment method in your shop, you have two integration options: External and Standard Checkout. When using External Checkout, the customer does not have to provide address data during checkout. The customer only needs a MasterPass account and the data will be transmitted by MasterPass. In order to use this option as a merchant, you have to activate this payment method with Concardis PayEngine.

Please keep in mind, that using additional functions such as address transmission through MasterPass, may require the activation of the respective options through Concardis PayEngine aktiviert.

In order to use MasterPass in compliance with the MasterCard guidelines, please read the following information carefully before using this payment method.

4.6.1 Integration Possibilities for MasterPass

MasterPass can be integrated as a normal payment method with redirection to Concardis PayEngine or as an external checkout.

4.6.1.1 MasterPass as a Payment Method

If you like to integrate MasterPass as a normal payment method, activate the payment method as usual (see [Configuration of the payment method](#)). In this scenario the customer will first be redirected to MasterPass and then to the wallet of the issuer.

4.6.1.2 MasterPass as External Checkout

If you integrate MasterPass as an external Checkout, you can minimize the steps towards the payment radically. The address transfer and the creation of the account is processed via MasterPass. If you activate the external checkout, there appears a button in the basket with which you can jump after the login directly to the last step of the order confirmation. The creation of the account happens in the background.

For the activation of the external checkout go to **Concardis PayEngine Base Module > open Main Configuration** . There you'll find all settings for the external checkout:

Scope der Konfiguration:
Standardkonfiguration
[Shops verwalten](#)

PSP

Über

Externer Checkout

MasterPass

Active *	<input checked="" type="checkbox"/> Active ▲ Markieren Sie dieses Feld um den externen Checkout zu aktivieren.	[STORE VIEW]
Sort Order *	<input type="text" value="0"/> ▲ Legen Sie die Reihenfolge fest, in der externe Checkouts angezeigt werden sollen.	[STORE VIEW]
Minimal Order Total *	<input type="text"/> ▲ Define a minimal order total for this checkout to be available.	[STORE VIEW]
Maximal Order Total *	<input type="text"/> ▲ Define a maximal order total for this checkout to be available.	[STORE VIEW]

Figure 4.1: Activation of the external checkout.

MasterPass as external checkout is not for all cases available. If this point in the manual doesn't appear, please make sure to contact us.

4.6.2 Checkout: MasterPass Learn More Button

When using MasterPass as a payment method for standard checkout, it is mandatory to link to the MasterPass Learn More Page. In order to do this, navigate to [Payment Method Configuration](#). Paste the link for the Learn More Page into the field 'Description' for the respective languages. The field 'Learn More' will now be displayed when choosing a payment method.

We have already collected the most important links for you. You only have to copy and paste the links into the description field:

- German: [Mehr Erfahren](https://www.mastercard.com/mc_us/wallet/learnmore/de/DE/)
- French: [apprendre plus](https://www.mastercard.com/mc_us/wallet/learnmore/fr/FR/)
- English: [Learn More](https://www.mastercard.com/mc_us/wallet/learnmore/en/DE/)
- Spanish: [aprender más](https://www.mastercard.com/mc_us/wallet/learnmore/en/ES/)
- Italian: [saperne di più](https://www.mastercard.com/mc_us/wallet/learnmore/it/IT/)
- Dutch: [Leer Meer](https://www.mastercard.com/mc_us/wallet/learnmore/nl/NL/)

Aktiviert	<input type="text" value="Aktiviert"/>	[STORE VIEW]
	▲ Diese Zahlungsmethode aktivieren	
Titel	<input type="text" value="MasterPass"/>	[STORE VIEW]
	▲ Name der Zahlungsmethode	
Beschreibung	<pre>Mehr Erfahren</pre>	[STORE VIEW]
	▲ Beschreibung der Zahlungsmethode	

Figure 4.1: Example for entering a description (Magento). These settings are to be found in the payment method configuration for MasterPass.

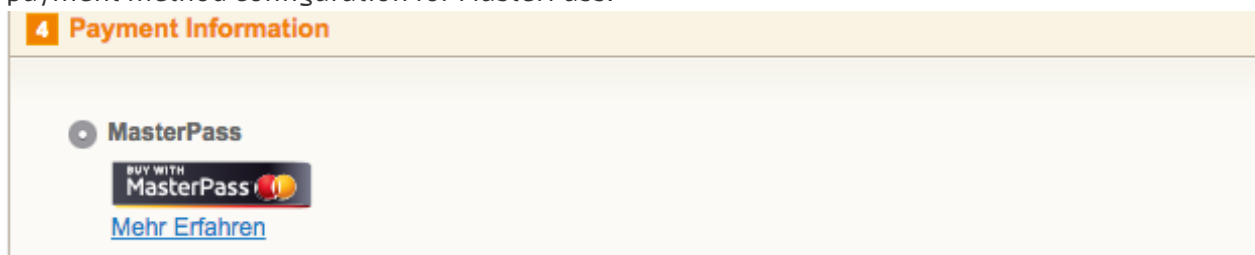


Figure 4.1: The Learn More Page link should appear in the frontend.

Links for additional languages can be found in this document: [https://developer.mastercard.com/...](https://developer.mastercard.com/)

4.6.3 Additional information

General and additional information on using the MasterPass trademark and logo in your webshop are available in the official MasterPass Merchant Branding Requirement Document, which you can access here: [https://developer.mastercard.com/...](https://developer.mastercard.com/)

4.6.4 Code Adjustments for the MasterPass Integration (xt:commerce SP 2.1)

In order for the button "Pay with MasterPass" to appear in the shopping cart when using external checkout with address transmission, the following adjustments in the code have to be made. If you prefer to simply use MasterPass as a regular payment method without address transmission, no changes are necessary.

The files containing the necessary code adjustments can be found in the zip files in /changes/*.txt. Please paste the codes contained in these files into the location described below.

4.6.4.1 Adjusting shopping_cart.php

Please copy the code snippet from the file /changes/shopping_cart.php.txt in front of the following code:

```
$smarty->assign('language', $_SESSION['language']); (ca. line 140)
```

4.6.4.2 Adjusting templates/[current-active-template]/module/shopping_cart.html

Please copy the code found in /changes/shopping_cart.html.txt in front of the **tag-{/if}**:

4.6.5 Further information

MasterPass with External Checkout cannot be used in combination with vouchers. If the customer wants to redeem a voucher, she has to go through standard checkout.

4.7 Usage of the Ajax Authorization (FlexCheckout)

You have the possibility of processing credit cards without redirection to the payment page of Concardis PayEngine.

In order to be able to use this feature, you must first carry out the steps listed under [Hidden Authorisation, FlexCheckout \(Hosted Tokenization Page\), External Checkout und Alias Manager](#) and create an API-User.

You can then activate the authorisation method 'Ajax Authorization (FlexCheckout)' for the payment methods of your choice. At no time is any credit card data saved on your server.

5 The Module in Action

Below you will find an overview over the most important features in the daily usage of the Concardis PayEngine module.

Sprache:	german
Zahlungsweise:	XXXXXXXXXXXXXXXXXXXX
Kreditkartentyp:	Mastercard (28_23)
Kreditkarteninhaber:	
Kreditkartennummer:	
Sicherheitscode (CVV):	
Kreditkarte läuft ab am:	

Figure 5.1: Transaction Information

5.1 Useful Transaction Information on the Order

You can find an overview over all the most important information of a transaction in all orders that have been processed with the sellxed module. Among others, this information allows for the definite attribution of the orders to their corresponding transaction, seen in the back-end of Concardis PayEngine.

Transaktionsnummer

Transaktions ID	12
Transaktionsnummer	9_12
Bestell ID	9
Erstellt am	2013-11-26 18:03:28
Erneuert am	2013-11-26 18:03:59
Kunden ID	1
Zahlungsid	25691316
Zahlungs-Klasse	XXXXXXXXXX
Autorisierungsbetrag	125
Währung	EUR
Zahlungsmethode	Visa
Zahlungsid	25691316
Verbuchter Betrag	125
Transaktion autorisiert	Ja
Transaktion ist unsicher ⓘ	Nein
Transaktion verbucht	Ja
Transaktion bezahlt	Ja
Akzeptanz	test123
Kartennummer	XXXXXXXXXXXX0003
Kartenablaufdatum	06/16
Händler Referenz	9_12

Figure 5.1: Transaction Information

5.2 Trigger Payments in the xt:Commerce 3 back-end

With the xt:Commerce 3 payment module, orders can be triggered directly from within the shop, so called Mail Order / Telephone Order (MOTO).

1. Go to the customer overview and activate a customer. By clicking on "Create Order" a new window opens up for the creation of the order
2. Click on "Edit" and select the item and the options

3. In the field payment method you can select the preferred payment method and click on "Submit Order"
4. Depending on the authorisation method that you have saved for the selected payment method, you will either be redirected to the Payment Page of Concardis PayEngine or the mask for the credit card will appear such as in the image below. Enter the credit card data of the customer

5.2.1 Refunding Orders

In order to refund orders, open the transaction information (cf. above). There you will find information on the transaction. Further below you will find an input field in which you can enter the amount you wish to refund. By clicking on "refund", the refund request will be transmitted to Concardis PayEngine. You no longer need to log into the back-end of Concardis PayEngine.

Zurück

Teilgutschrift

Name	SKU	Typ	MwSt.	Menge	Total (exkl. MwSt.)	
Testartikel	ABC123	product	8 %	1	20.54	2
Selbstabholung (Selbstabholung der Ware in unserer Geschäftsstelle.)	shipping	shipping	0 %	1	0.00	0
Total gutgeschriebener Betrag:						

Transaktion für weitere Rückvergütungen schliessen

Figure 5.1: refund button

5.3 Capturing / Cancelling of Orders

Please note

The transaction management between your shop and Concardis PayEngine is not synchronised. If you capture payments with Concardis PayEngine, the status in the shop will not be updated and a second capturing in the shop is not possible.

5.3.1 Capturing / Cancelling of Orders

In order to capture orders, open the transaction information (cf. above). There you will find information on the transaction. Further below you will find an input field in which you can enter the amount you wish to capture. By clicking on "capture", the capture will be transmitted to Concardis PayEngine. You no longer need to log into the back-end of Concardis PayEngine.

By clicking on "Cancel Transaction" you cancel the transaction and the reserved amount is immediately released on the card of your customer.

Transaktion verbuchen

Betrag vergüten ⓘ

Transaktion schliessen ⓘ

Ja, Transaktion schliessen

Verbuchen

Transaktion abbrechen

Transaktion abbrechen

Figure 5.1: capture oder cancel button.

5.4 Usage of the Alias Managers / Token Solution

With the Alias Manager, your customers can securely save their credit cards with Concardis PayEngine for later purchases. You can enable this by activating the option "Alias Manager" in the configuration of the [Payment Method](#). The customer can then choose from his or her saved credit cards without having to re-enter all the details.

ZAHLUNGSWEISE

Bitte wählen Sie die gewünschte Zahlungsweise aus.

Visa

Karten Nr: 9451 1231 0000 0111 Ablaufdatum: 12/2015 CVV: 123

Use previous stored credit
card:

xxxx xxxx xxxx 0111 ▼

Figure 5.1: Alias Manager

Please pay attention!

The usage of the Alias Managers requires the activation of the correct option with Concardis PayEngine. To do so, please contact the support directly.

5.5 Dynamic Template

We provide a standard skin for the usage of the dynamic template for all sellxed modules. You can activate the option by setting the option "Dynamic Template" to "Use Shop Template" in the main module. Please make sure that all settings specified under [Template](#) have been carried out in the back-end of Concardis PayEngine.

The Dynamic Template allows you to load the Payment Page of Concardis PayEngine in the layout of your shop. The customer, therefore, does not notice that he or she has been forwarded to the website of Concardis PayEngine. The template dynamically adjusts to your shop template. This, furthermore, allows you to easily integrate Mobile Skins (cf. Screenshots).

The Dynamic Template requires an SSL Certificate

In order for the Dynamic Template to work correctly with all browsers, you require an SSL certificate in your shop.

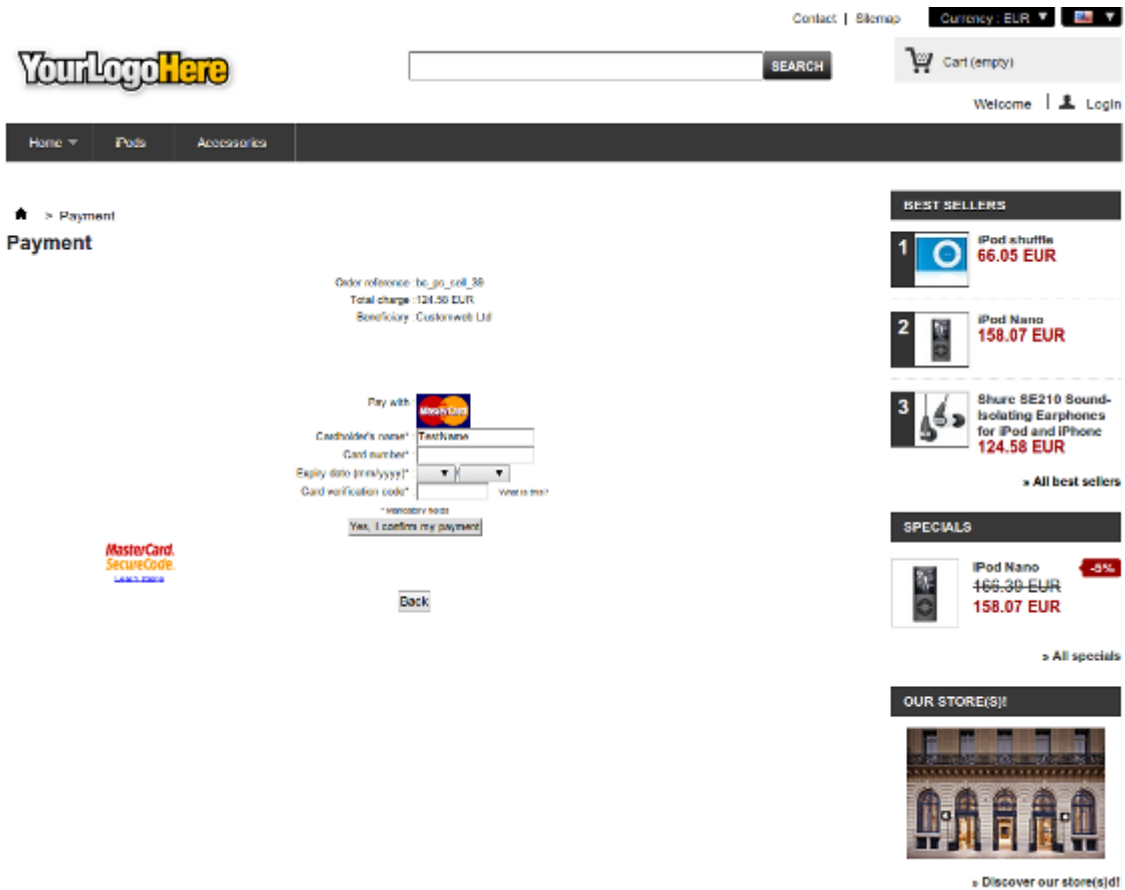


Figure 5.1: Example: The skin adapts to the layout of your shop.

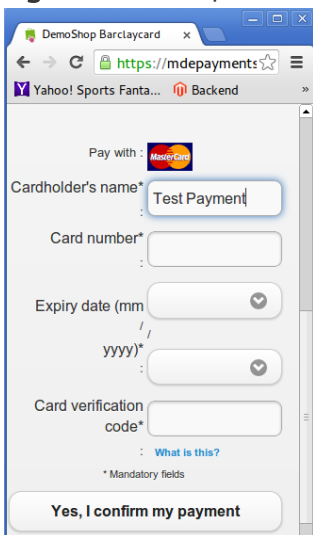


Figure 5.1: Example: Dynamic Template with mobile skin

5.6 Set-up a cron job to activate the timed operations

To activate the timed operations of the plugin (e.g. update service, deleting pending orders, etc.), please activate in a regular request to the file `payenginecw_cron.php`. The regular call triggers the appropriate actions.

Here we suggest you use a Cron Engine like for example [EasyCron](#). That way you can This allows you to open the file (URL) with an external service.

6 Testing

Before switching from test to live mode it is important that you test the module extensively. You can find all relevant test credit card data under: <http://www.sellxed.com/de/testen>.

Testing

Do not forget to switch the operating mode from test to live after having successfully tested the module.

6.1 Test Data

In the following section you can find the test data for the various payment methods:

Credit Card

Card number	3750 0000 000 0007	American Express
Expiry Date	12/2018	
CVC	1234	
Card number	5399 9999 9999 9999	Mastercard
Expiry Date	12/2018	
CVC	123	
Card number	4111 1111 1111 1111	VISA (Without 3-D Secure Check)
Expiry Date	12/2018	
CVC	123	
Card number	4000 0000 0000 0002	VISA (With 3-D Secure Check)
Expiry Date	12/2018	
CVC	123	

American Express

Card number	3750 0000 000 0007	American Express
Expiry Date	12/2018	
CVC	1234	

MasterCard

Card number	5399 9999 9999 9999	Mastercard
Expiry Date	12/2018	
CVC	123	

Visa

Card number	4000 0000 0000 0002	VISA (With 3-D Secure Check)
Expiry Date	12/2018	
CVC	123	
Card number	4111 1111 1111 1111	VISA (Without 3-D Secure Check)
Expiry Date	12/2018	

CVC

123

7 Updates and Upgrades

You have direct and unlimited access to updates and upgrades during the duration of your support contract. In order to receive constant information about available updates we ask you to subscribe to our RSS feed that we publish for your module. More information regarding the subscription of this RSS feed can be found under: http://www.sellxed.com/en/updates_upgrades

7.1 Update Checklist

We ask you to strictly comply with the checklist below when doing an update:

1. Always do a back up for your database and your files in your shop
2. Use always a test system to test the update process.
3. Wait until all the files are copied to the shop, clear the cache if there is one in your shop and then visit the configuration page of the main module so that the update process will be initialized.

Do not do updates directly in the live environment

Please test the update procedure first in your test shop. Our support team is able and willing to help you if you experience problems with the update process. However, if you decide to perform the update directly in your live shop there is the possibility of a downtime of the shop of more than two days depending on the availability of our support if you do not want to book our [complementary support](#).

Depending on the version it could be that the database has to be migrated. We recommend you therefore, to perform the updates in times when the shop is not visited too frequently by your customers

7.2 Update Instructions

Please always read the update instructions (as shown on the screenshot below). They can be found on the plugin page in the shop under the section change log on the lower end of the page. If there are no special remarks, you can proceed by just overwriting the files in your system

Changelog

Version 1.2.108 - BUGFIX

Wed, 16 Jul 2014 09:45:09 +0200

Optimize the transaction data in the database to use less space.

Version 1.2.107 - BUGFIX

Tue, 15 Jul 2014 14:10:19 +0200

- Handling of database transactions improved.
- Refactoring of interfaces
- Make sure that capturing and refunding can be done per line item.

Update instructions

No reinstallation required

1. Backup files and database.
2. Upload files and overwrite existing files.
3. Make sure that the database migration is executed.

If you are unsure, please contact us for more information about the migration.

Version 1.2.106 - BUGFIX

Wed, 25 Jun 2014 08:25:03 +0200

Set the order status during order initialization.

Figure 7.1: Changelog update instructions.

8 Errors and their Solutions

You can find detailed information under <http://www.sellxed.com/en/fag>. Should you not be able to solve your problem with the provided information, please contact us directly under: <http://www.sellxed.com/en/support>

8.1 Orders are not stored correctly, cart remains full

In case the shopping cart is not emptied after the customer returns from a successful payment, please check the following::

- Make sure that you configured the backend of Concardis PayEngine every settings exactly as outlined above
- Check that under Configuration > Sessions all the options are set to **False**.

8.2 The Referrer URL appears in my Analytics Tool

When a customer and the notification are redirected via Header Redirection, the Concardis PayEngine Referrer URL might appear in your Analytics Tool thus hiding the original traffic source. However, most Analytic Tools are able to minimize this problem.

In case you are using Google Analytics as reporting tool, this step by step guide may help you to exclude the URLs: [under bullet point 4](#).