# StoreFront

## Configuring Payment Gateways

This addendum to the Online Help contains the latest information on setting up payment gateway services for use in Apogee StoreFront. Always check that you have the latest version of this document which can be downloaded using this link.

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For more information about ECO3 products, visit www.ECO3.com or contact us at the following address:
ECO3 BV
Septestraat 27
B-2640 Mortsel, Belgium
Tel: (+)32 3 444 2111

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# Payment Gateway Methods

The security of online payments is ensured by payment gateway services integrated in StoreFront. The supported gateway services depend on your location and include Ingenico and PayPal. These systems handle all payment aspects and do not require that credit card data is stored on the StoreFront web servers.

Payment gateways involve external companies that handle the online payment transaction as well as the follow-up (payment to the print service provider, reimbursements, fraud, etc.). StoreFront can interface with several of such payment service providers.

## Direct and Deferred Billing

Two different payment gateway methods are supported in StoreFront:

- Direct billing - The customer's card is charged when the purchase is made. StoreCenter indicates that the order is *paid* or the payment *failed*.
- Deferred billing - Payment depends on the type of card used:
  - Debit card - The card is charged when the purchase is made.
  - Credit card - The customer's card is checked when the purchase is made. This 'authorization of the transaction' is a check that the card is valid and payment is feasible. StoreCenter will indicate for the order that *online payment is required*. The card is billed when the order status is changed to 'Shipped'. StoreCenter will then briefly indicate that the payment is *being captured*. Once payment has been processed, its status is updated to *paid* or *failed*.

The choice between direct and deferred billing is determined by:

- The competition - If direct competitors offer deferred billing, you may be forced to do the same.
- The delivery time - The longer delivery takes the more customers will insist on deferred payment.
- The expiration time of pending payment request - Deferred payment requests do not remain available forever. Check with your Payment Gateway how long these authorized requests are kept and make sure to capture the payment by changing the Order state in StoreCenter to 'Shipped' before the expiration time of the payment request.
- The use of an approval workflow - If all the incoming orders in a private store require prior approval, it makes sense to use deferred payment using just credit cards. This assures users are not charged for an order that subsequently might be rejected.

## Refunds

Refunds are not processed through the StoreFront system. This needs to be done through the payment gateway back-office.

## Surcharge

A Surcharge is linked to a specific Price List and Payment Method. The surcharge will be added to ALL orders when the Store is setup with that specific price list. This is not depending on the selected card within the Payment Method.

# Recommended Procedure

This section provides more information on setting up accounts with the payment service providers supported by StoreFront, configuring these accounts and making the connection with StoreFront.

To add an online payment gateway to StoreFront, we recommend the following procedure:

### 1. Run a trial (optional)

You can test online payments and the way they are handled in StoreFront for free. This allows you to make test purchases without the need to use a real credit card and money. There are two options:

- Set up a trial payment gateway account in StoreFront without creating a payment gateway account. You can use ECO3 test credentials to do this. This is the fastest way to make some test purchases on your StoreFront and become familiar with online payments.
- Request a test account from the payments service provider and configure that account and StoreFront to handle online payments. This takes more time but once everything is set up and working, all the settings can be reused for the production account. Signing up for a trial payment gateway account can be done from the payments service provider's website.

### 2. Order a merchant account

When you are ready to add online payments, you should contact the payment gateway service provider for signing up for the required merchant account.

### 3. Configure the merchant account

Once you have a merchant account, its settings need to be configured.

### 4. Configure online payments in StoreCenter

The next step is configuring the payment gateway settings in StoreFront.

### 5. Test online payments

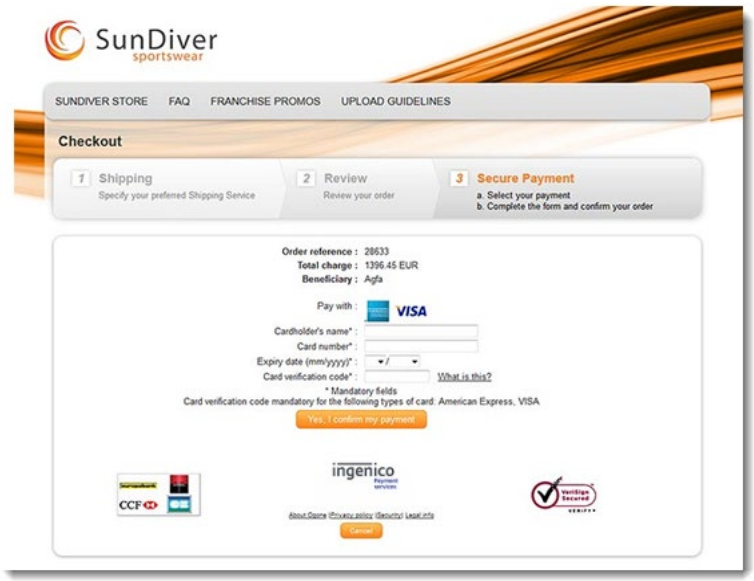
All your stores that use online payment are now ready to start accepting orders. Do a few trial purchases to check that everything works as expected.

The following sections describe these steps for each payments service provider in more detail:

- Ingenico
- PayPal Express Checkout
- PayPal Payments Pro PayFlow Edition
- Mercado Pago
- Stripe
- Bambora

# Ingenico

Note: Payment gateways are external services which are beyond the control of ECO3. Always refer to the *Online Help Addendum* on Apogee Network for the latest information on configuring a particular payment gateway.




Ingenico (a Worldline brand) is an international company that specializes in payment services. It supports over 40 international and local online payment methods, including:

- Credit cards, including Visa, MasterCard and American Express
- Debit cards supporting such online bank transfers using iDeal, Giropay, Maestro, etc.
- e-wallets like PayPal

The Ingenico service can be used in the following countries:

- Europe – Austria, Belgium, Denmark, Finland, France, Germany, Iceland, Ireland, Italy, Luxembourg, Norway, Poland, Portugal, Russia, Spain, Sweden, Switzerland, the Netherlands, United Kingdom
- North America – Canada, USA
- South America – Brazil, Chile
- Asia – India (+ generic account in other countries)
- Africa & Middle East – Egypt, South Africa, United Arab Emirates (+ generic account in other countries)
- Oceania– Australia, New Zealand
- Japan

A full list of all supported payment methods per country is available on the Ingenico website.

## Setting up a Trial

There are two ways that we suggest to do your trial:

- Create your own test merchant account which you can transfer into a production account when you are satisfied with the trials. See the various steps in *Setting up Your Merchant Account*.

  Note: At the time of writing, such a test account is free.

- Use a test merchant account that ECO3 has set up for you. You can only use this account for testing, and you will need to create your own merchant account to go into production. This is explained in *Trial Using the ECO3 Test Credentials*.

## Required Account Type

Ingenico offers various account types. STOREFRONT requires an account type with the following two options enabled:

- DirectLink
  - Dynamic Template Mechanism

These options are important. Without them, the communication between the Ingenico and STOREFRONT systems will not work. In the set-up steps, we explain where you need to specify these settings in the Ingenico configuration.

## Setting up Your Merchant Account

Before using the Ingenico payment gateway in production, it is recommended to run some trials with your own test merchant account, so that you can experience how online payments are handled and become familiar with the procedures. This test merchant account can be transferred to a production account when you have completed your tests. At this stage you will also need to choose an acquirer (see *The contract with the acquiring bank*).

Follow these steps:

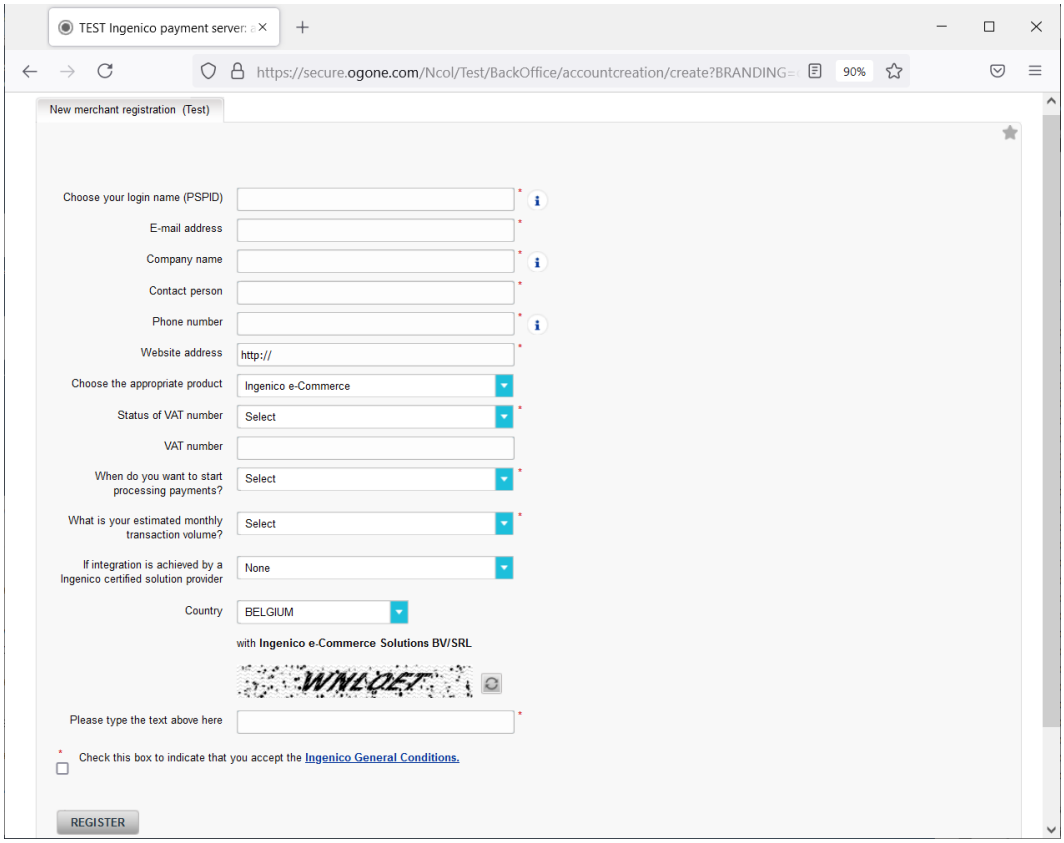
- Step 1: Register for a Test Merchant Account
- Step 2: Configure the Test Merchant Account
- Step 3: Add Payment Methods to your account
- Step 4: Ingenico Technical Setting
- Step 5: Activate Your Test Account
- Step 6: Add API User for DirectLink
- Step 7: Configuring Ingenico in StoreCenter
- Step 8: Testing online payments on a STOREFRONT

## Step 1: Register for a Test Merchant Account

- Go to the Ingenico website at the following URL:
  - https://secure.ogone.com/Ncol/Test/BackOffice/accountcreation/create?BRANDING=ogone&ISP=OBE

The New merchant registration page is displayed where you complete your account details.

- Complete the details for the test account and use the following settings:
  - Appropriate product: Ogone e-Commerce
  - Integration by an Ogone certified solution provider: None




**NOTE:** Although this is a test account, you should use your real details. If you use fictitious details, your registration may not be accepted. The test account can be transferred for use in production later.

- Click the Register button.

  The next page is a summary of your account, including a link to log onto the back office.

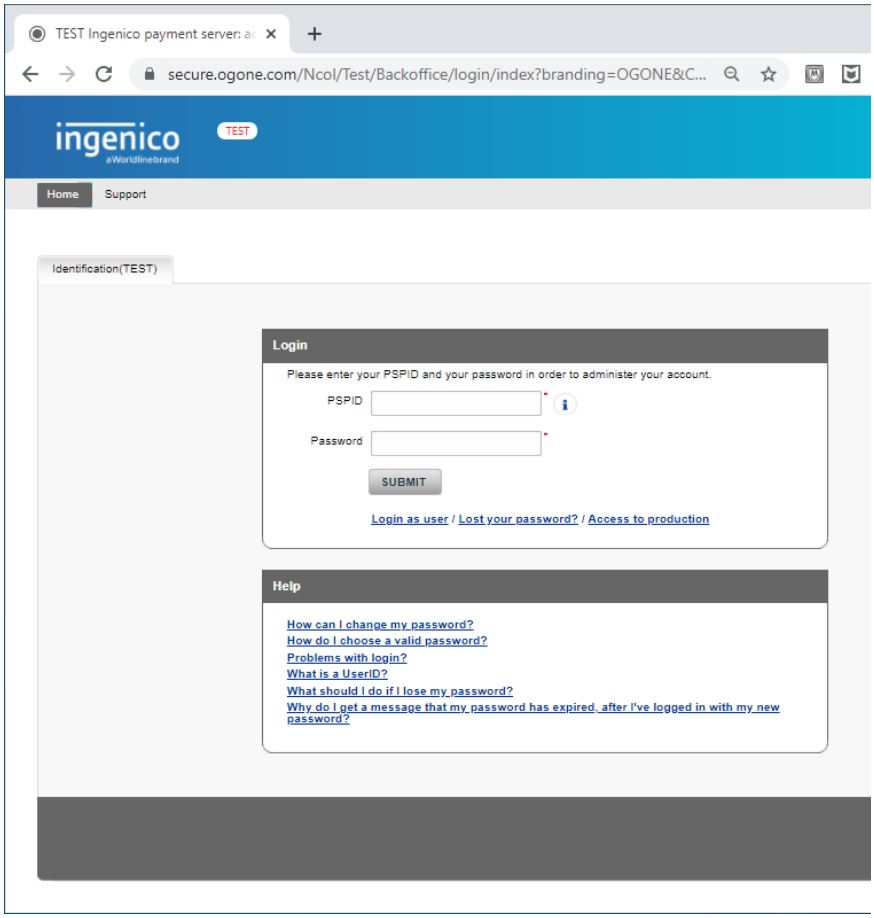
  In the meantime, you will receive an e-mail from Ingenico to confirm that your test account has been created, and with instructions on how to continue.

  You must wait until you receive a second e-mail from Ingenico with your password to log on to your test account and configure the account.

- Click the **Access to the back-office** link in the e-mail or on the account summary page.

  These links take you the following URL:

  - *https://secure.ogone.com/Ncol/Test/BackOffice*




- Enter your chosen PSPID login name (i.e. the login name you entered when registering) and the initial password you received in the second e-mail from Ingenico.
- Click the Submit button.

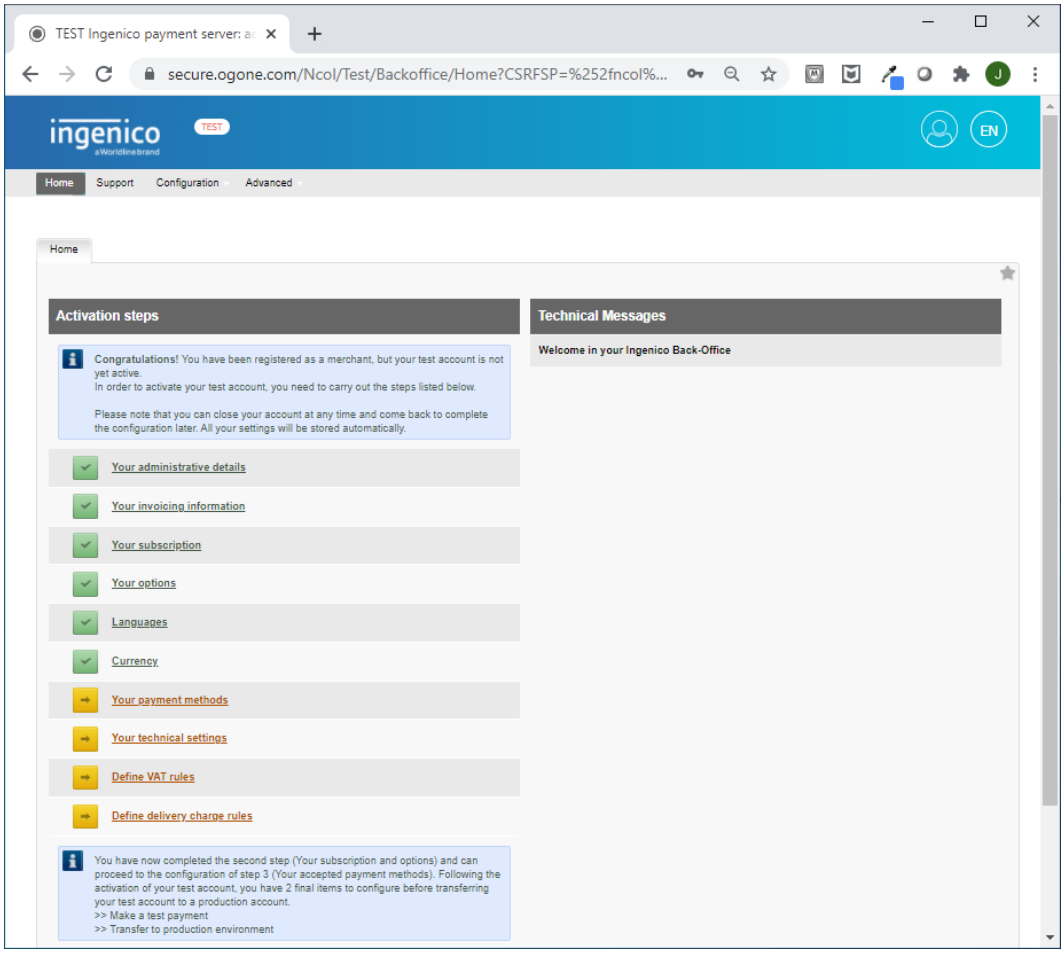
  The **Change password** tab is displayed and you must first enter and confirm a new password.
- Click the Submit button to confirm the new password.

  You will receive a third e-mail from Ingenico to confirm your new password.

## Step 2: Configure the Test Merchant Account

You can perform this step when you have received a third e-mail from Ingenico with your chosen password to log on to your test account.

- Go to the back office:
  - *https://secure.ogone.com/Ncol/Test/BackOffice*
- Log in with your chosen PSPID login name and password.
- Click the **Home** tab to see an overview of the steps required to configure and activate your merchant account.




You'll see that you still have to complete several steps. The first five steps are general account settings:

- Your invoicing information: not required for a test account
    - Your subscription: not required for a test account

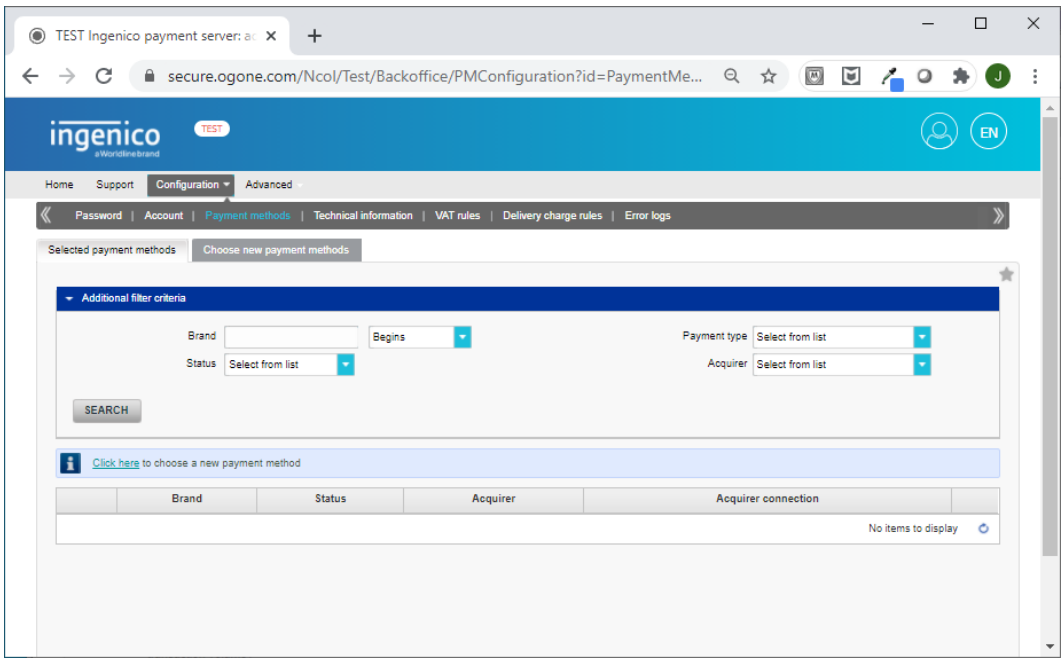
Clicking any of these configuration steps opens a sub-tab of the Configuration tab where you can edit these settings. This may be necessary if you want to upgrade your account later to a production account.

- Make sure you save the settings on each of these **Configuration** tabs.

**NOTE:** Once these configuration settings have been specified, you can still edit them by choosing Home > Configuration > Account.

## Step 3: Add Payment Methods to your account

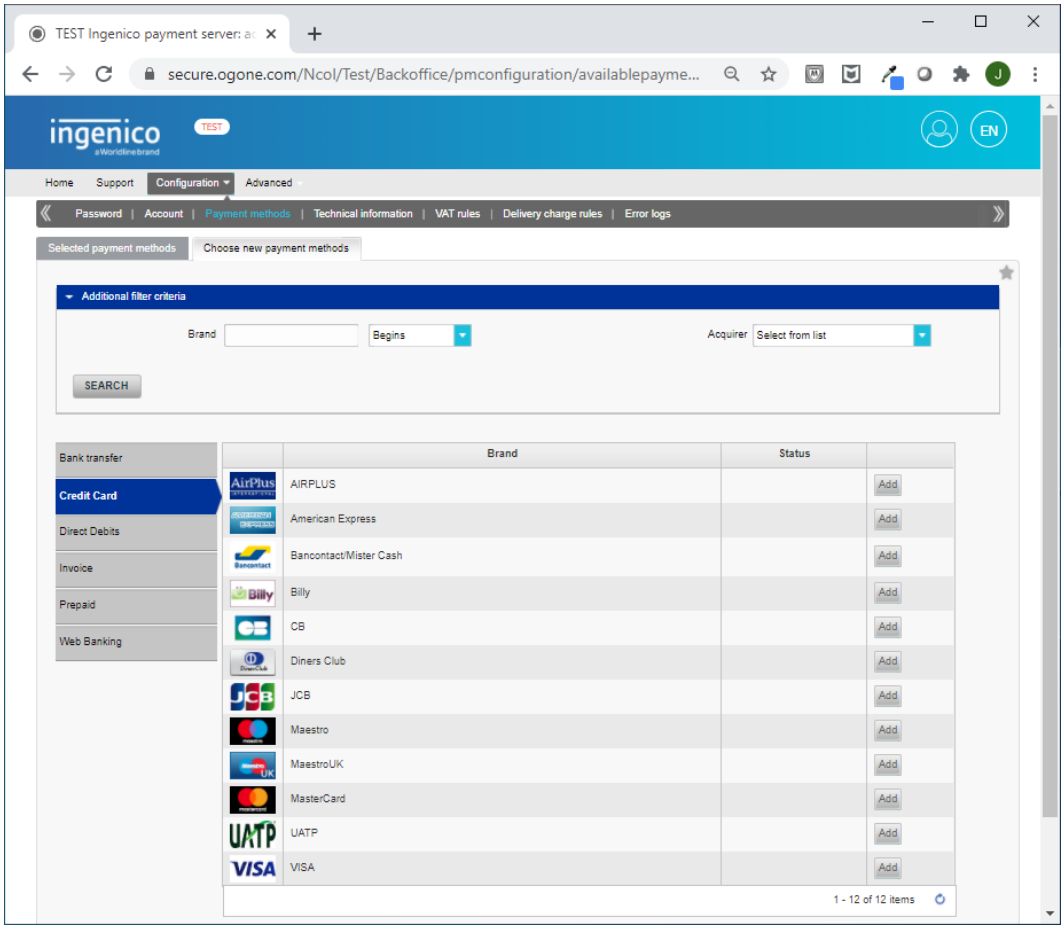
Clicking the **Your payment methods** step opens the Payment Methods page where you specify the payment methods that you want to use. Payments can be made via credit card, direct debit, web banking, etc.




- Click the **Choose new payment methods** tab to open a list of the available payment methods.

  The links on the left are the different payment method categories, and include: Bank transfer, Credit card, Direct Debits, Invoice, Web Banking, etc.

- To add a credit card payment method for example, click the **Credit Card** button on the left and then an **Add** button to add a credit card, e.g. American Express.



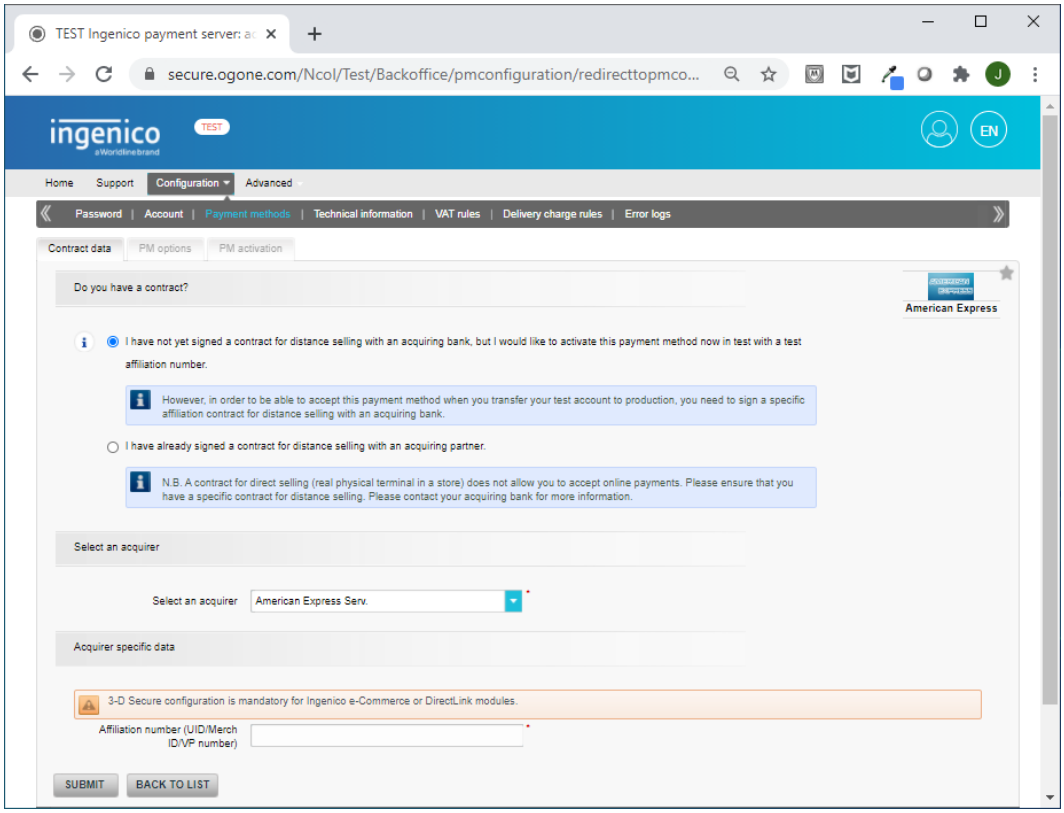

A new page is displayed with the following tabs:

### Contract data

Select “I have not yet signed a contract for distance selling with an acquiring bank, but I would like to activate this payment method now in test with a test affiliation number”.

- Select an acquirer: Test AMEX acquirer
- Affiliation number: Enter a dummy number

  TID reference is generated after submitting the form.



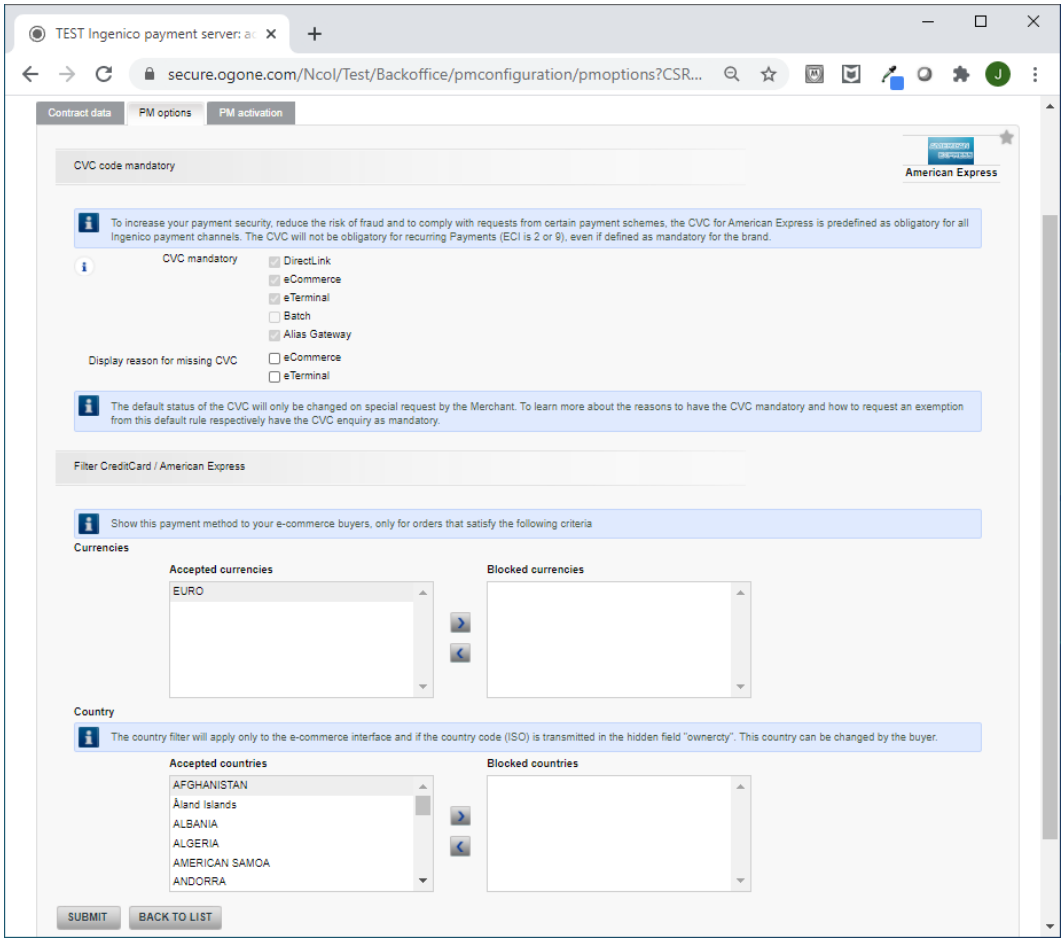

### PM (payment) options

Enable CVC code is enabled by default for:

- Direct link
- eCommerce
- eTerminal
- Alias gateway

Complete form:

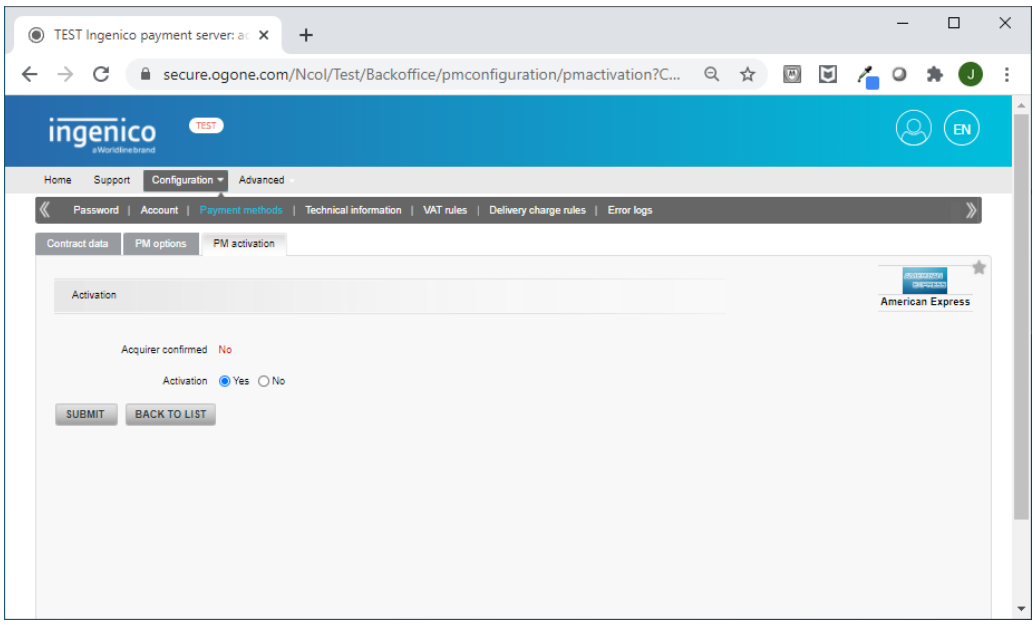
- Accepted currencies
- Accepted countries




## PM (payment) activation

Choose:

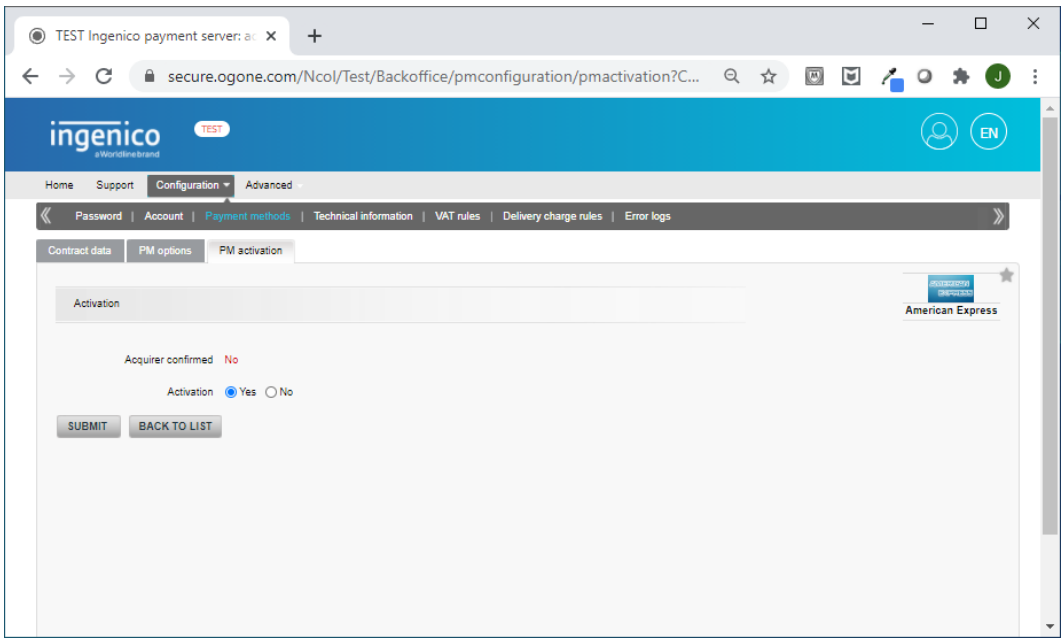
- Activation: Yes
- Click **Submit**.



The page now indicates “Acquirer confirmed: Yes”. For the test account, the acquirer is Test-AMEX. When you go into production, you need to sign a contract for distance selling with an acquiring bank. See *The contract with the acquiring bank*.

- Click **Back to List**.

  The new payment method is added to the list in the **Selected payment methods** tab. You also receive an e-mail from **activation_test@ogone.com** to confirm that a payment method has been added.



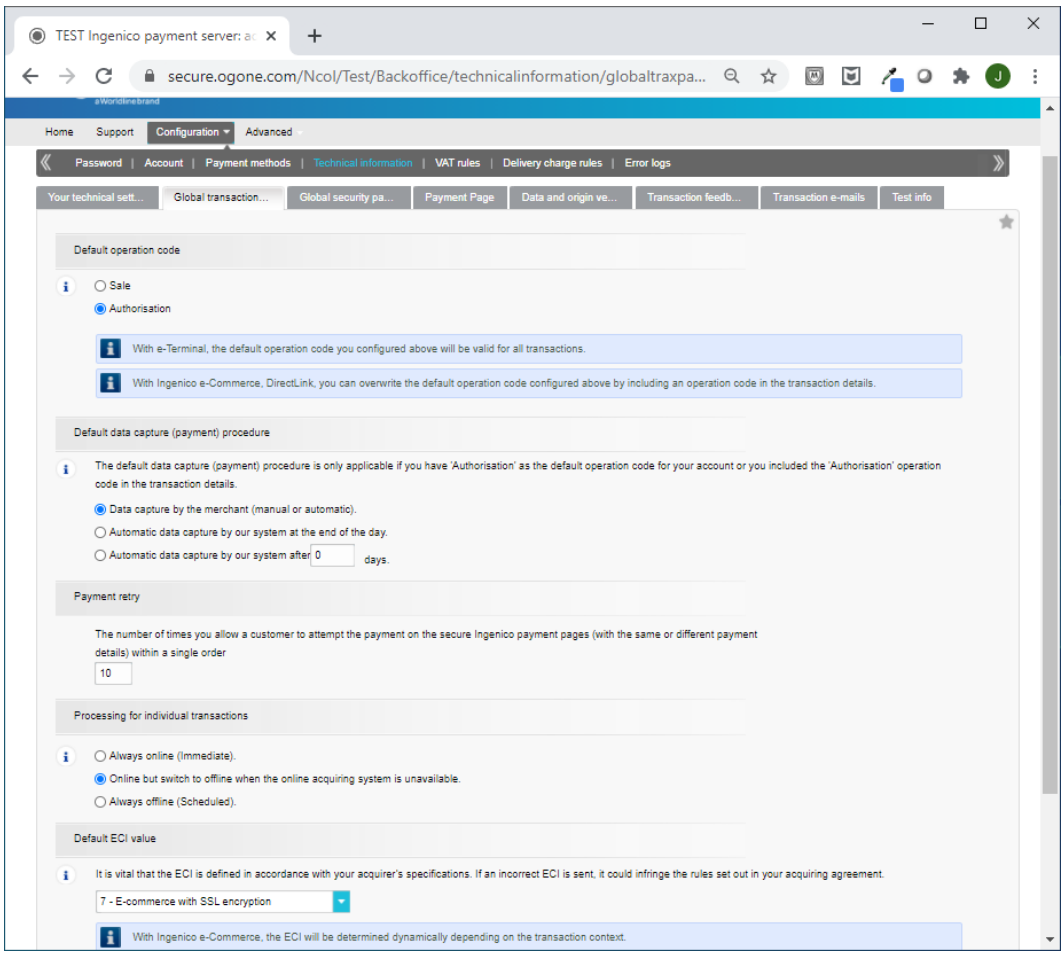

- Repeat the previous steps to add more payment methods.

## Step 4: Ingenico Technical Settings

Clicking the **Your technical settings** step opens the Technical Settings page with a number of tabs where you need to specify settings so the Ingenico servers communicate correctly with StoreFront, your e-commerce platform.

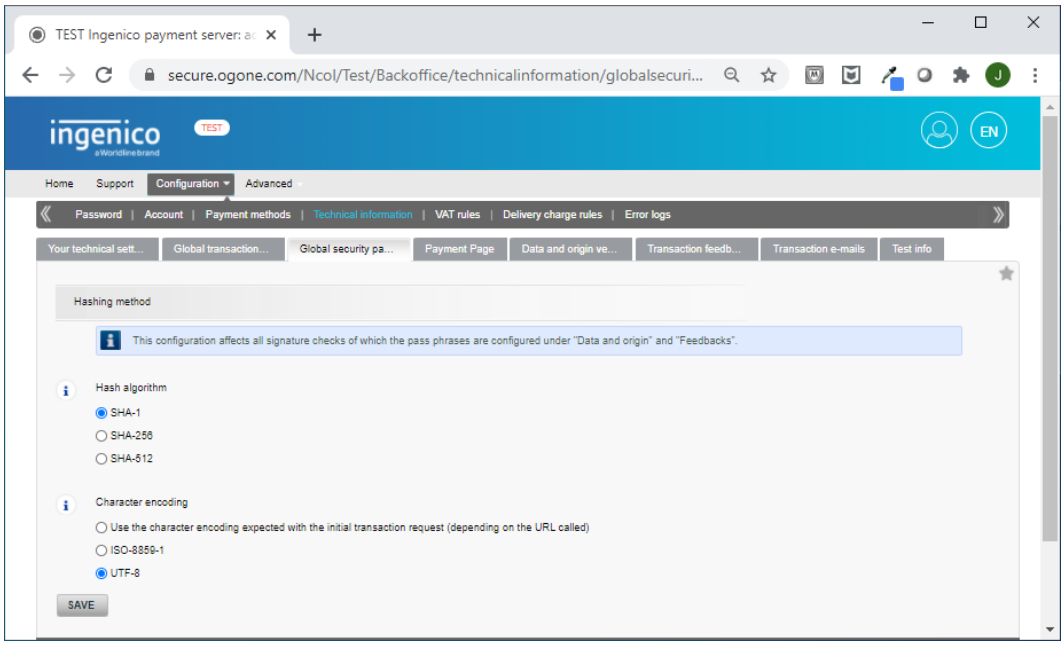
Use the settings as indicated in the following screen captures:

### Global transactions tab

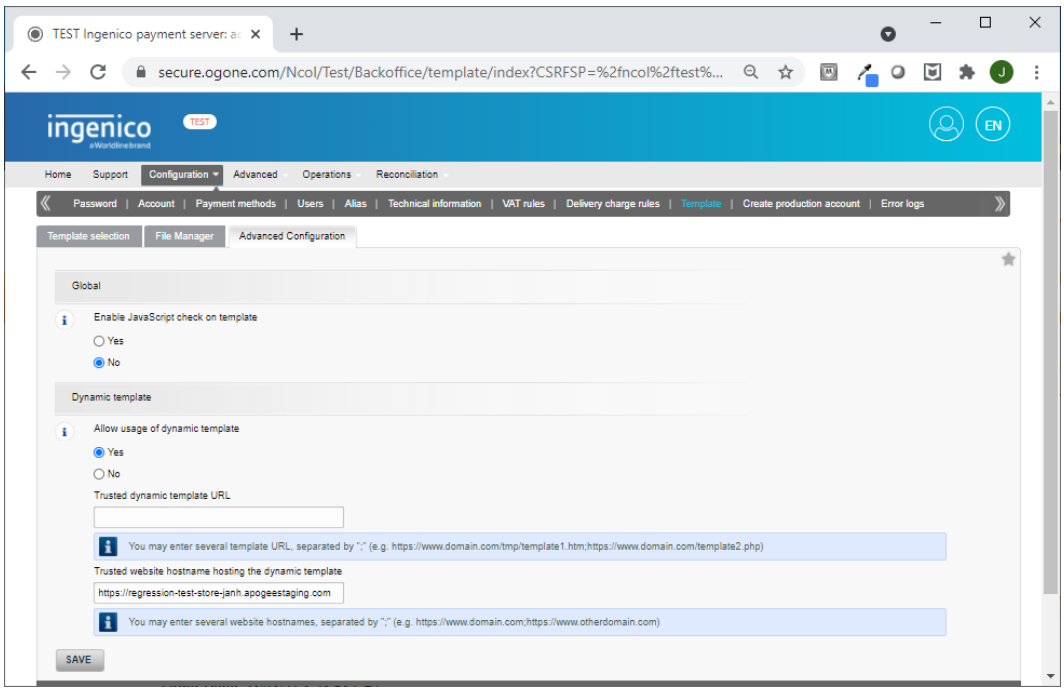



Note: You will remedy the error by completing the *Data and origin tab*.

## Global security tab




Navigate to Configuration > Template > Advanced configuration.




Make sure the option **Allow usage of dynamic template** is enabled. There is no need to provide a URL for the dynamic template. This is done automatically during each transaction.

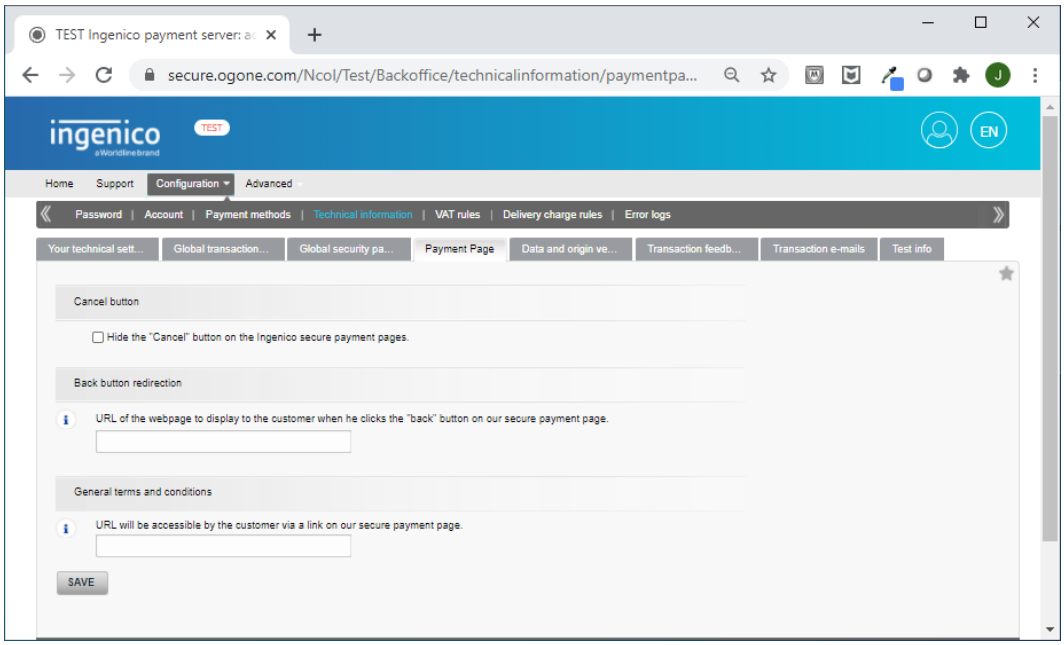
To embed the Ingenico payment gateway window in the StoreFront web page, enter the URL of your store or multiple stores in the **Trusted website hostname hosting the dynamic template** box, separated by a semi-colon, as follows:

```
https://shop1.apogeestorefront.com;https://shop2.apogeestorefront.com
```

If this is not set, the payment window appears in a separate browser window: orders can be paid but the user interface is less streamlined and may confuse shoppers.

When saving these settings, an error message may appear. This can be ignored as the server will store the settings for the dynamic template.

## Payment page tab




Do not change any of the settings on this tab.

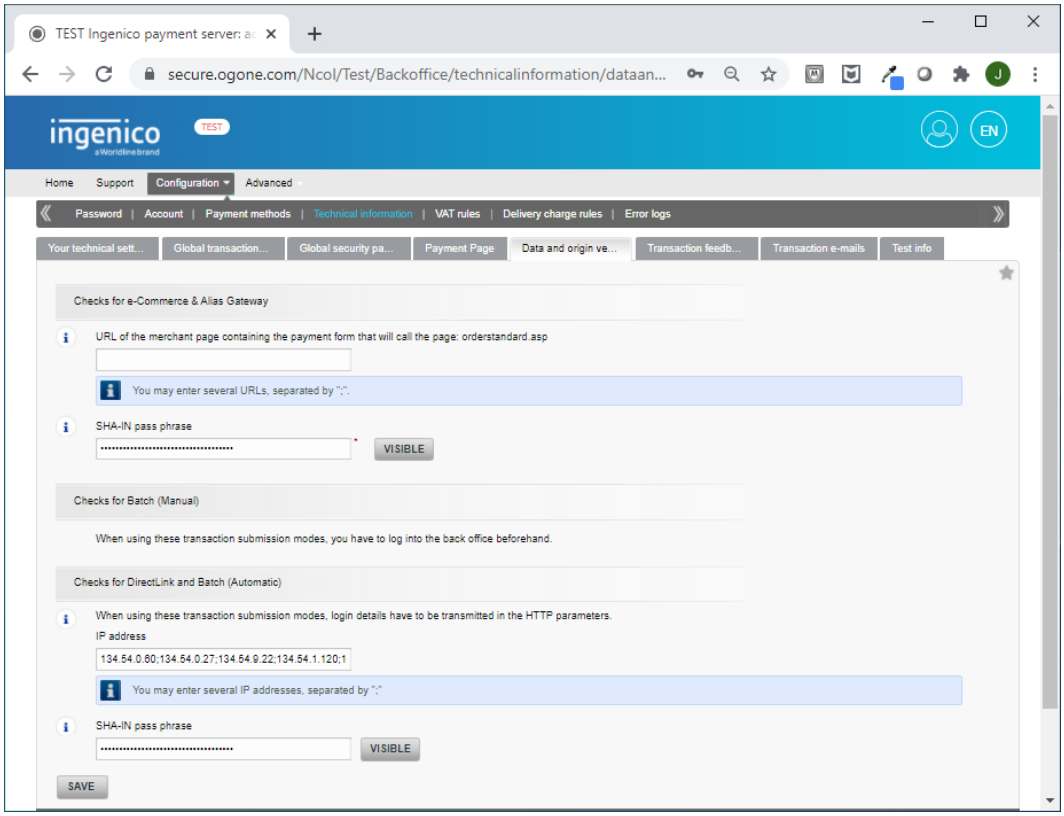
## Data and origin tab

Two pass phrases need to be defined. Pass phrases are long, secure passwords.

We recommend to use two different phrases and make sure they are secure. Each pass phrase has to have a minimum of 16 characters, containing at least 4 different characters, at least one letter (a-z) and at least one number (0-9) or symbol (&,@,#,!, ...).

Do not reuse pass phrases that you use for other applications and do not use the pass phrases from the trial account. Create your own unique 2 pass phrases.

Later these two pass phrases need to be entered in the Ingenico configuration in StoreCenter.




Enter SHA-IN pass phrases for:

- Check for e-Commerce
- Check for Ogone DirectLink

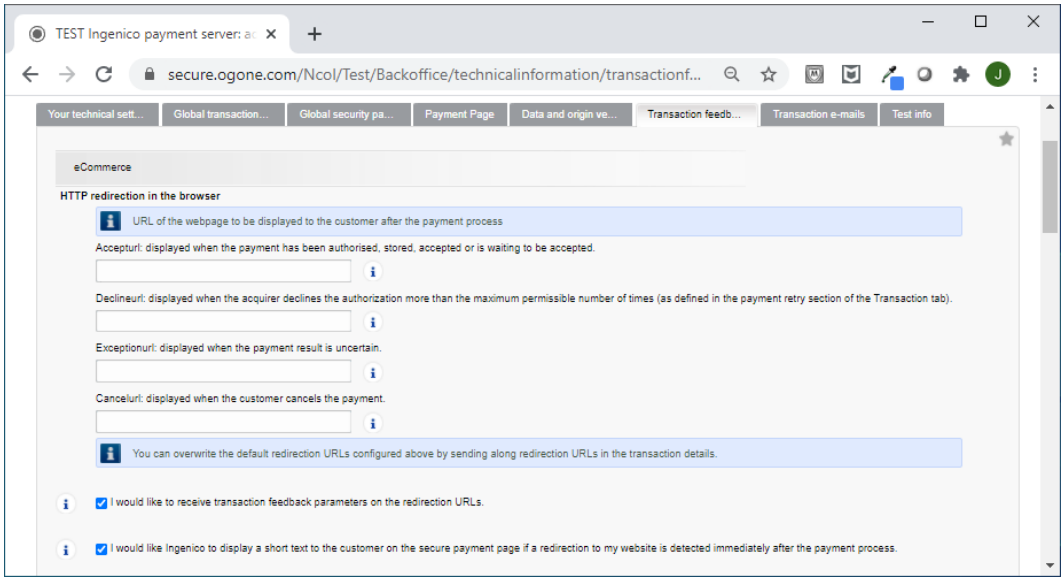
The list of IP addresses that needs to be filled in is:

```
134.54.0.60;134.54.0.27;134.54.9.22;134.54.1.120;134.54.1.121;
134.54.0.8;134.54.0.9;134.54.1.2
```

## Transaction feedback tab

This is a very long page with the following sections:

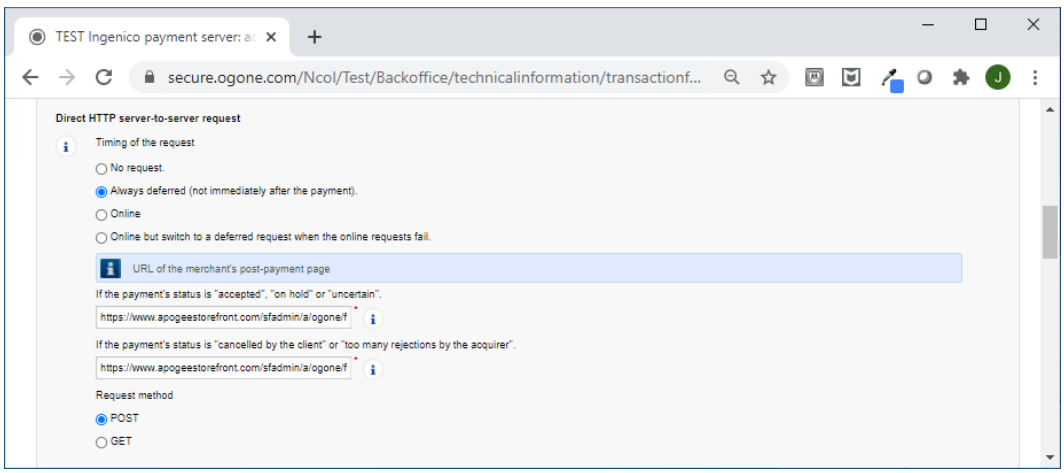
### HTTP redirection in the browser




Select the check boxes *I would like to receive transaction feedback parameters on the redirection URLs* and *I would like Ogone to display a short text*.

The URL redirection fields can be left empty as redirection is handled automatically.

### Direct HTTP server-to-server request



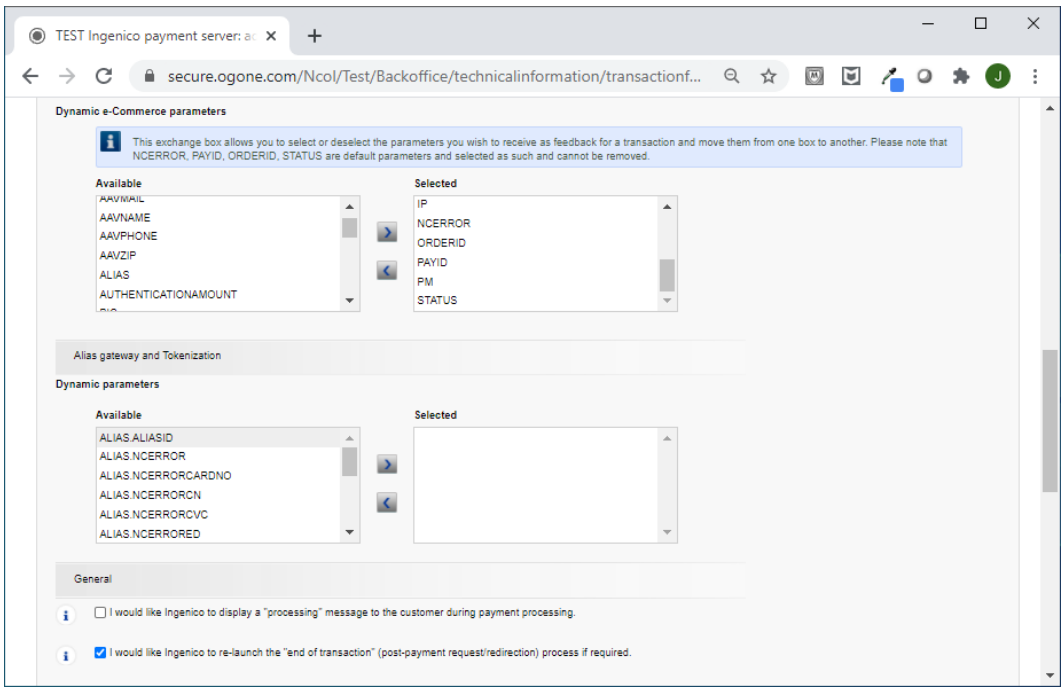

The URL that accepts the feedback is:

```
https://www.apogeestorefront.com/sfadmin/a/ogone/feedback
```

Enter this URL twice.

Make sure to choose the 'POST' request method.

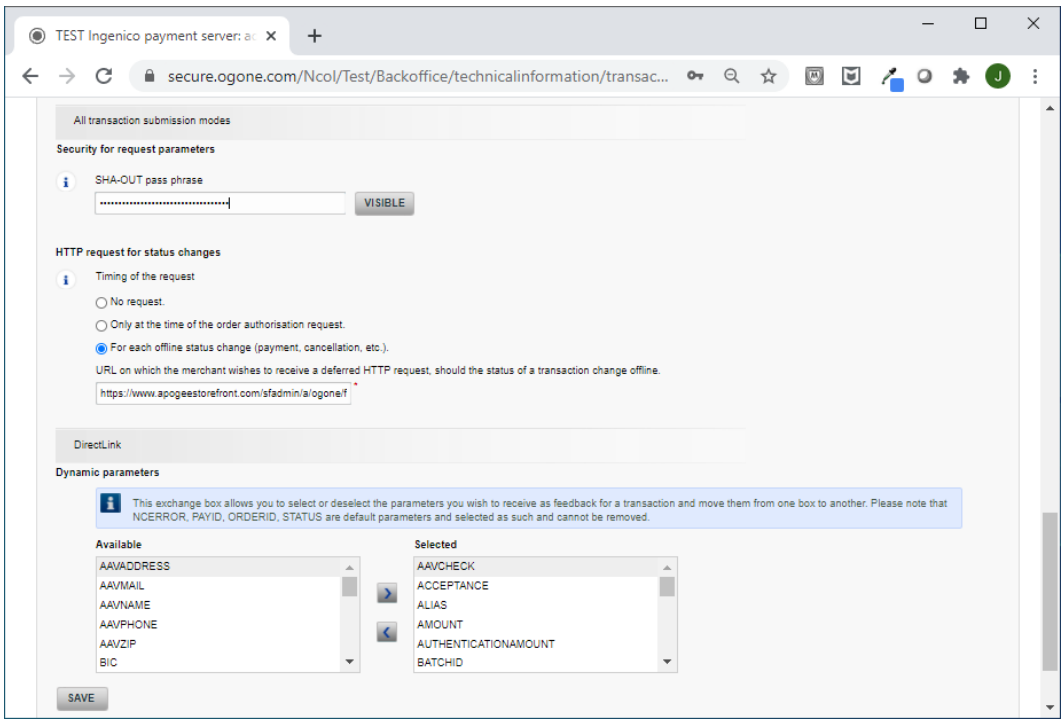
### Dynamic e-Commerce Parameters




Here is a list of the required parameters for the right column. Make sure you select exactly the following parameters, not more and not less.

- ACCEPTANCE
- AMOUNT
- BRAND
- CARDNO
- CN
- COMPLUS
- CURRENCY
- ED
- IP
- NCERROR
- ORDERID
- PAYID
- PM
- STATUS
- TRXDATE

### Security for request parameters




The SHA-OUT pass phrase (secure password) will be used to secure the transaction feedback of the payment. It will afterwards also need to be entered in the StoreCenter settings.

For security reasons, do NOT use the same pass phrase as used for the SHA-IN pass phrase in the 'Data and origin verification' tab.

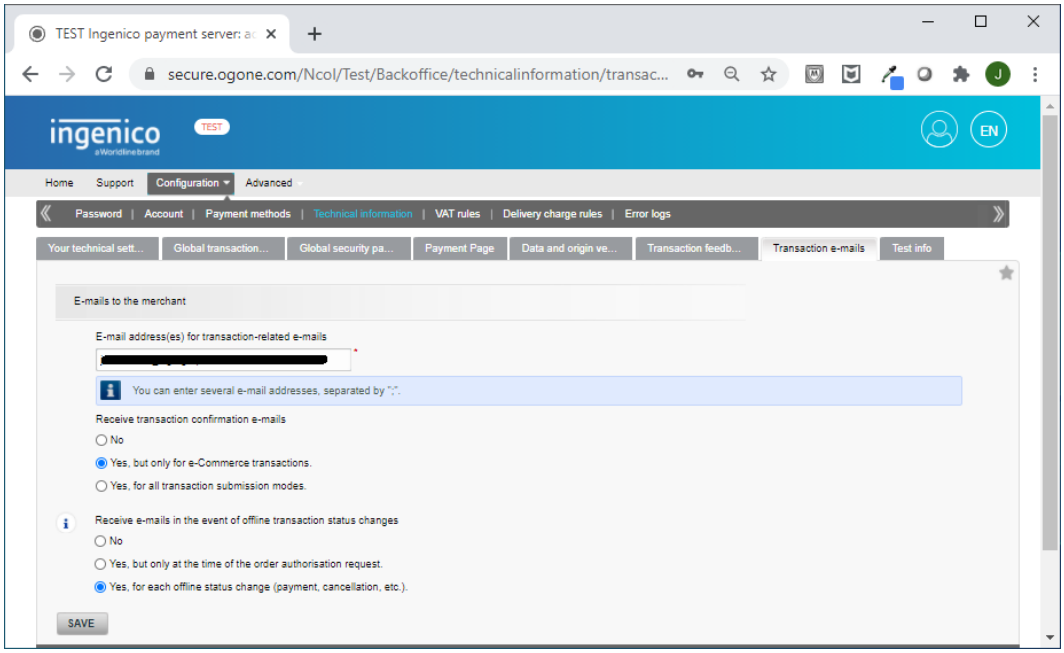
The pass phrase has to have a minimum of 16 characters, contain at least 4 different characters, at least one letter (a-z) and at least one number (0-9) or symbol (&,@,#,!, ...).

The URL that accepts the feedback is once again:

```
https://www.apogeestorefront.com/sfadmin/a/ogone/feedback
```

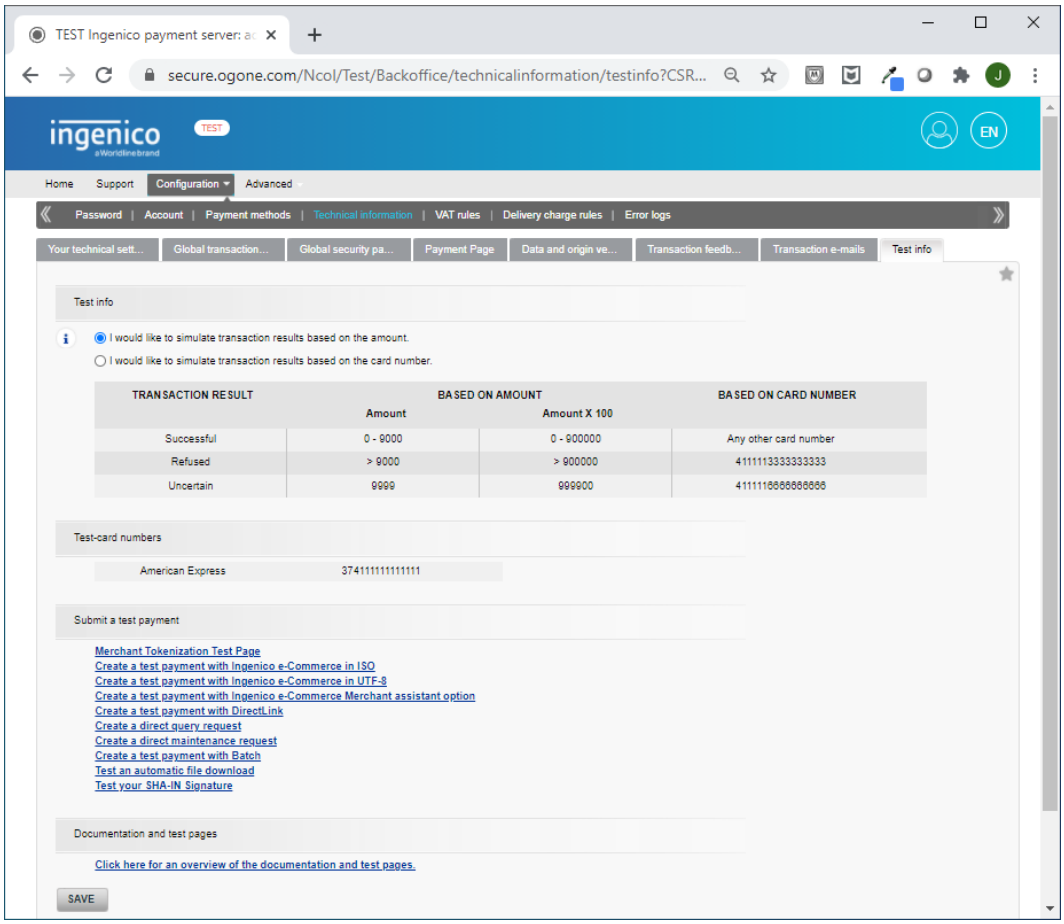
It is important that the **HTTP requests for status changes**' setting is set to **For each offline status change (payment, cancellation, etc.)**. If you forget to do this, the Ingenico system will not report back to StoreFront that payments are captured.

### Transaction e-mail tab




Enter the e-mail address for receiving notifications in the **E-mails to merchant** field.

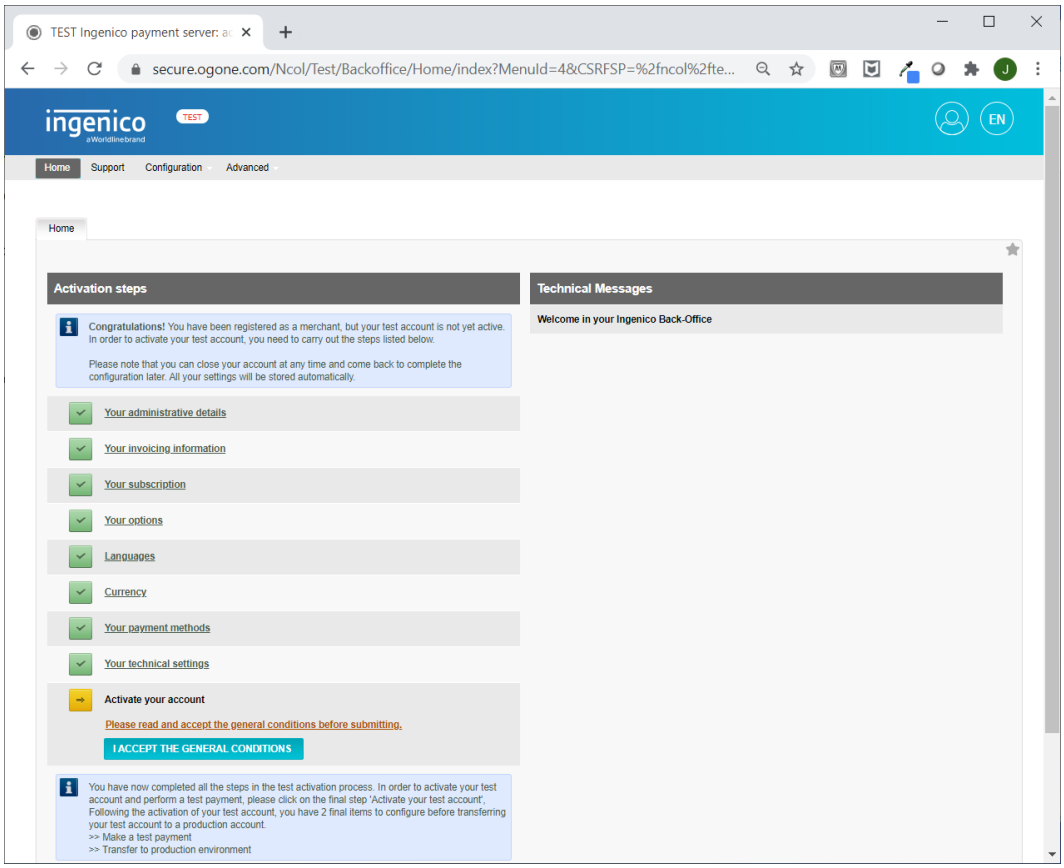
### Test info tab




This tab displays a summary of your credit card test numbers and transactions. The transactions panel is initially empty.

## Step 5: Activate Your Test Account

Once you have performed the activation steps, you can activate your account by clicking the yellow **Activate your account** button on the Home tab.

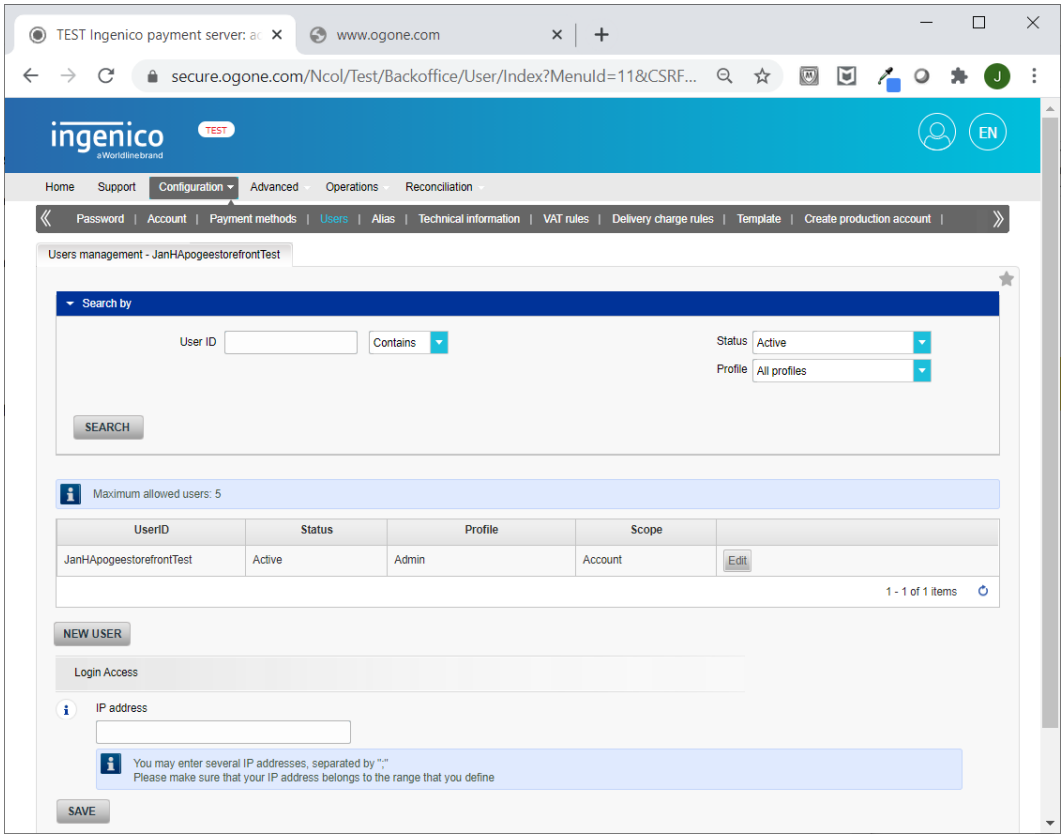



## Step 6: Add API User for DirectLink

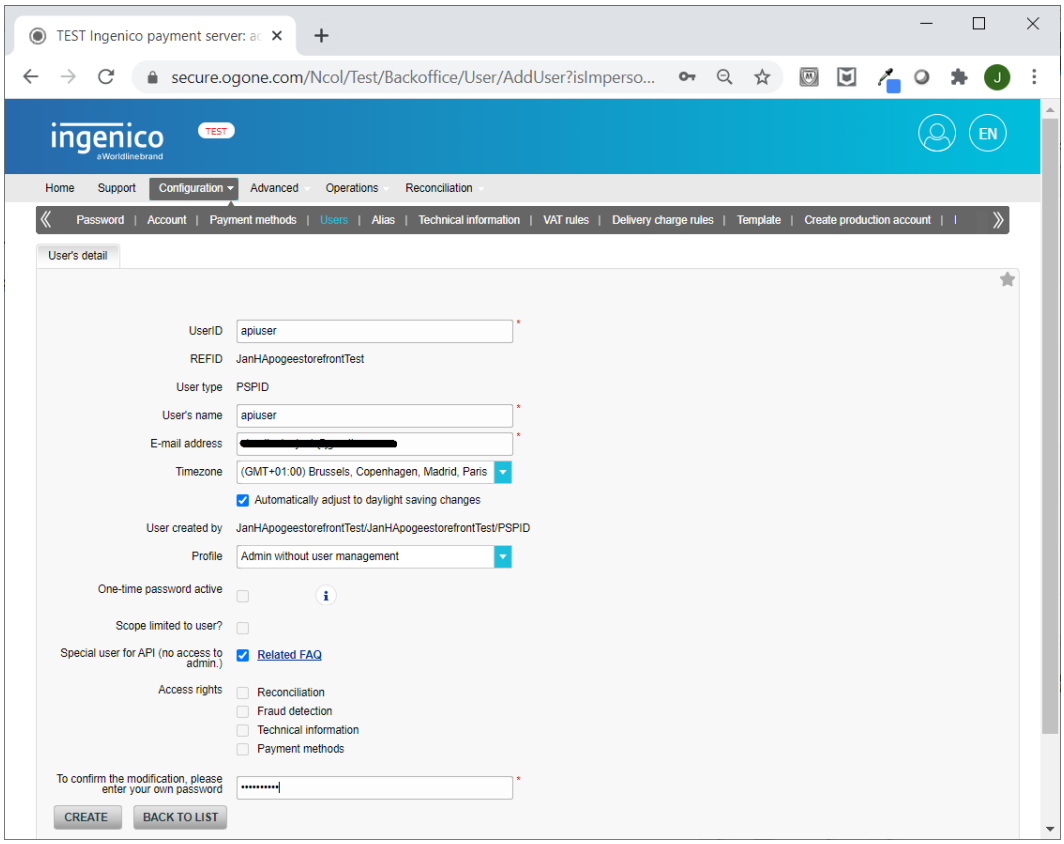
The StoreFront and Ingenico servers exchange information using a special API user account with an associated password. This is referred to as DirectLink.

- You add users in **Configuration > Users**. This menu option will remain grayed out as long as the account is not activated.

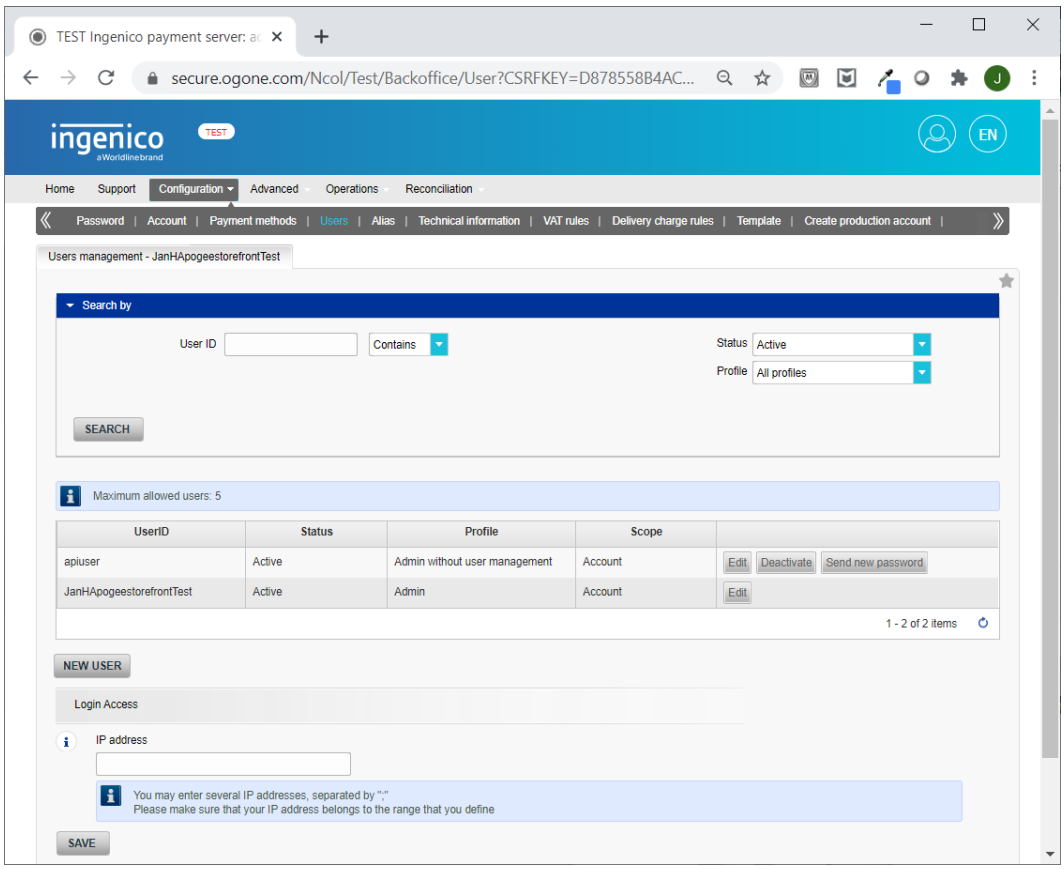
You initially have one user with the Admin profile.




- Click the New User button to add the API user account:



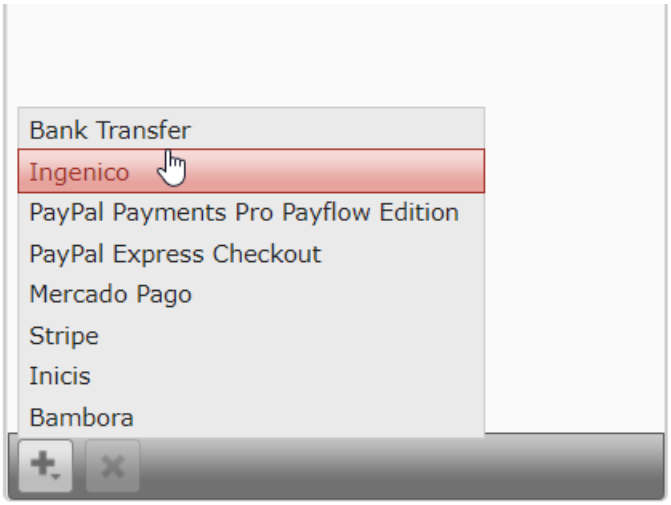
- UserID and User's name: `apiuser`.
- Set the Profile to **Admin without user management**.
- Select the **Special user for API (no access to admin)** check box.
- Click the Create button and set the password for the API user account.
- This is the password you need to enter in *Step 7: Configuring Ingenico in StoreCenter*.
- Submit the new password and go back to the list of users.
- The API user is added to the list.




## Step 7: Configuring Ingenico in StoreCenter

To finalize the configuration of the Payment Gateway, the Ingenico settings in StoreFront must be configured.

- On the menu bar, choose **Advanced > Payment Methods and Tax**.
- Click the **Add** button and choose the Ingenico payment method in the list.




## Account Details

Use the following settings:

- PSPID - Fill in the PSPID of your merchant account. See *Step 1: Register for a Test Merchant Account.*
- Account Type - This always should be set to 'Production' once testing is finalized.
- Time of Payment - You can choose when the actual payment transaction will happen: direct or deferred. See *Payment Gateway Methods.*

**E-Commerce security settings**

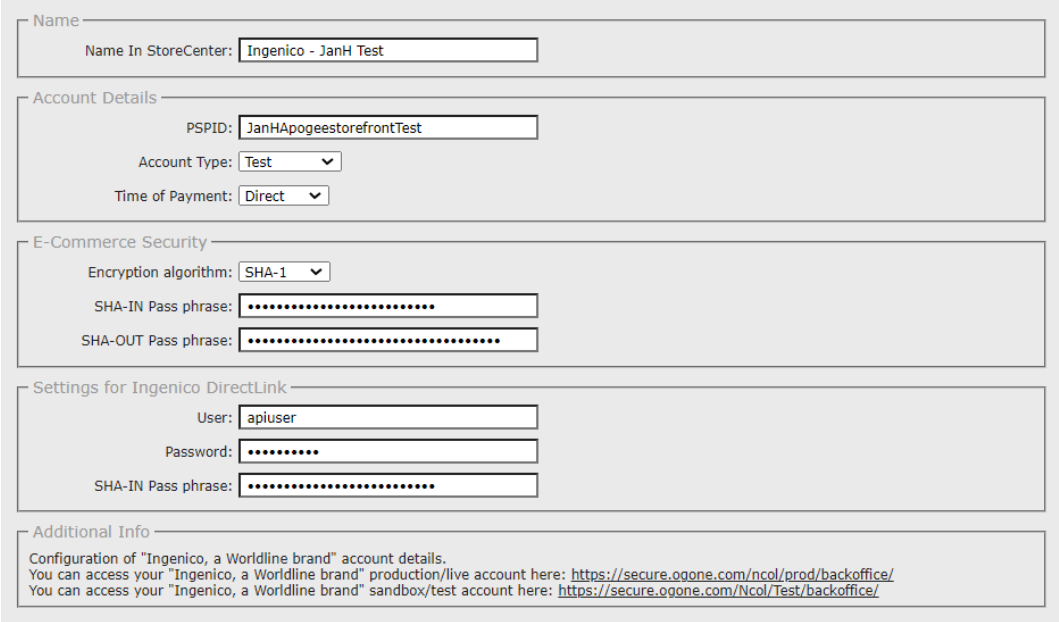
Use the following settings:

- Encryption algorithm – SHA-1, SHA-256 and SHA-512: select the Hash algorithm that corresponds with your set-up.
- SHA-IN Pass phrase – The first pass phrase entered in the Checks for e-Commerce section of the Data and origin tab. See *Data and origin tab*.
- SHA-OUT Pass phrase – The pass phrase that you entered in the Ogone setup. See *Transaction feedback tab.*

## Ogone DirectLink settings

Use the following settings:

- User - The UserID of the API user that is created in the Ogone setup. See *Step 6: Add API User for DirectLink*
- Password - The password of the API user.
- SHA-IN Pass phrase - The second pass phrase entered in the Checks for Ogone DirectLink section of the Data and origin tab. See *Data and origin tab*.




## Step 8: Testing online payments on a StoreFront

Once the above settings are configured, you can make test purchases in any of your stores that have this payment gateway specified as payment method. See *General Tab* for more information on selecting a payment method for a store.

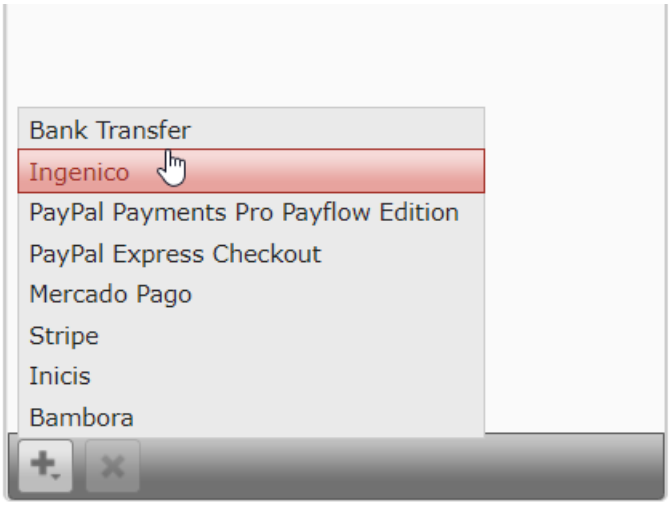
During the checkout procedure, the following dummy settings can be used:

- Card holder's name: any name you want to use
- Card number: **4111111111111111** (a '4' and 15 times '1')
- Expiry date: any date after the date of purchase (simply select next year)
- Card verification code: any 3 digits

## Trial Using the ECO3 Test Credentials

If you prefer to do an initial trial without creating your own merchant account, you can use the following ECO3 test credentials for a merchant.

- On the StoreCenter menu bar, choose **Advanced > Payment Methods and Tax**.
- Click the **Add** button and choose the Ingenico payment method in the list.




- Enter the following settings:

### Account Details

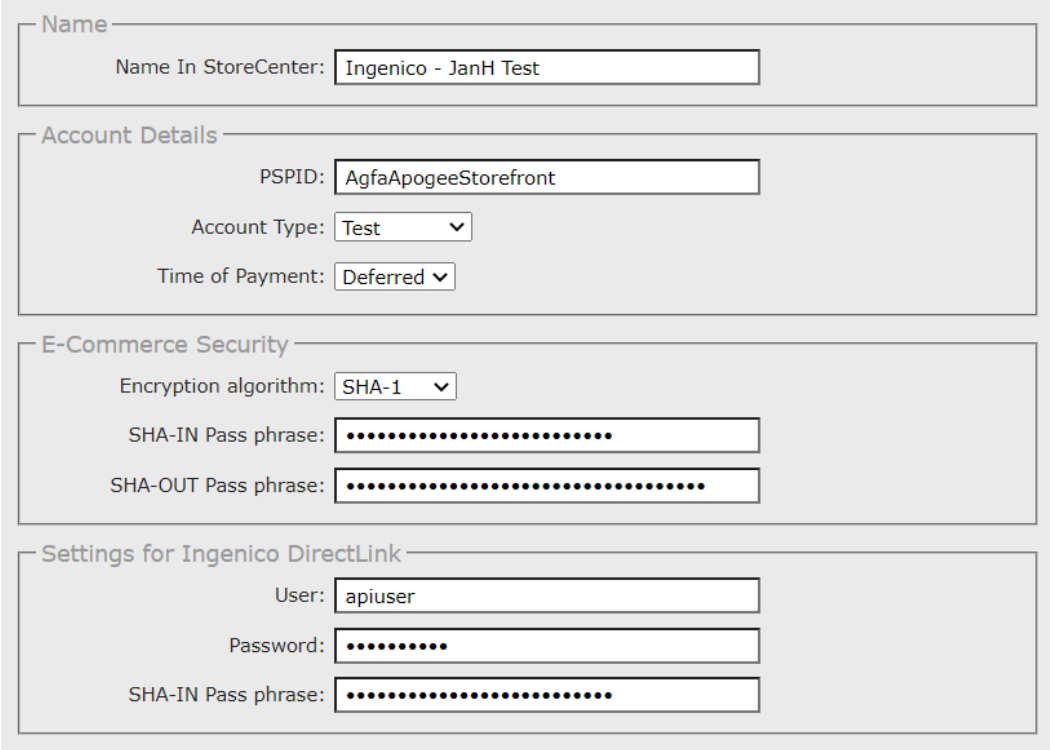
- PSPID: `AgfaApogeeStorefront`
- Account Type: Test
- Time of Payment: both 'Direct' and 'Deferred' can be used. The difference between both methods is discussed in *Payment Gateway Methods.*

### E-Commerce security

- e-Commerce SHA-IN: `458sc6olkhqqplamFJ96pqonzWm27`
- e-Commerce SHA-OUT: `OUTsmclsoalsm846331OXMSLA55wwp28`

### Settings for Ingenico DirectLink

- User: `apiuser`
- Password: `>P9J+R4nYp`
- SHA-IN: `aabtd78PKSMCsc57963aplciazocl694EG29`




When you've completed this set-up in StoreCenter, you can go directly to *Step 8: Testing online payments on a STOREFRONT* and make a test purchase on one of your STOREFRONT webshops.

## Troubleshooting Ingenico Payments

When a setting is overlooked or you entered data with typos, the connection may not work properly.

If the STOREFRONT job list does not display a green credit card icon to indicate that a payment is captured, there are two possible causes:

- The payment has not been captured yet. If a customer paid for an order, it can take up to 60 minutes before the capture request is properly processed and reported from the acquiring bank to Ingenico and then to STOREFRONT. At peak moments it may even take a bit longer.
- If payments are never captured, check the configuration settings in *Step 5: Activate Your Test Account.*

## Possible errors on the payment page

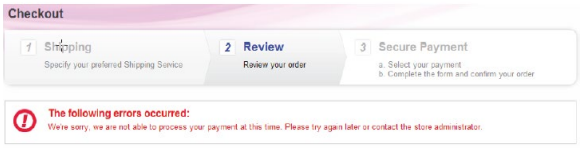
Here is a list of error messages appearing on the Ingenico payment page which originate from typos in the Ogone Payment Gateway configuration. In that case, you can solve these typos in the STOREFRONT StoreCenter.

| Error Message | Solution |
|---|---|
| ERROR, Merchant not active | Check the PSPID of the Ingenico Payment Gateway which likely is not correct. |

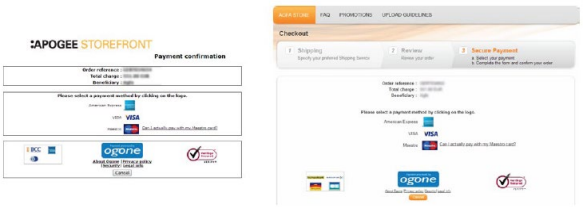
| | |
|---|---|
| unknown order/1/s/ | Check the e-commerce SHA-IN Pass phrase which likely is not correct. |

## Errors on the StoreFront

If your e-commerce SHA-OUT Pass phrase is not correctly, the customer will be able to pay for the order but after the redirection to your shop, an error will be displayed.




If the option to use a dynamic template is not activated, the final payment confirmation page will not be displayed properly and lacks the overall styling of the store. Below is an example of an incorrect setup to the left, with the proper user interface to the right. See *Global security tab*.




## Errors in StoreCenter

### "Processing Payments Failed!"

This is a general error when there is a problem with the connection to the Ingenico server. Possible causes are:

- A typo in the DirectLink section of the Ingenico configuration.
- A temporary connection problem to the Ingenico server. Please try again later.

### "Payment failed: please review the configuration of the payment gateway."

This may happen when marking the last order item as available if "Time of Payment" of Ingenico is set to Deferred. At that moment, we will try to capture the payment with Ingenico. Possible causes are:

- A typo in the DirectLink section of the Ingenico configuration
- When repeatable attempts are made to capture a payment with the wrong credentials, the `apiuser` will be de-activated at the Ingenico side. Solution: log on to the Ogone back-office and activate the `apiuser` account again.

## Contacting Ingenico

To use the Ingenico payment gateway in production, you need two contracts:

- A contract with Ingenico, who acts as the payment gateway
- A contract with an acquiring bank who handles the money transfer for each purchase

You should contact Ingenico if you have problems configuring your test account. Send an e-mail to: *sales@ogone.com*.

If necessary, your ECO3 representative or dealer can help with this but the contracts themselves are between the print service provider and Ingenico/acquiring bank without any direct involvement of ECO3.

## Data needed by Ingenico

Ingenico needs the following data in order to create a contract:

- General information
  - Company name
  - VAT number
  - Website URL
- Contract contact person
  - Name
  - Function/title
  - E-mail address
  - Phone number
- Technical contact
  - Name
  - Function/title
  - E-mail address
  - Phone number
- Billing information
  - Name
  - Function/title
  - E-mail address
  - Phone number

  - Billing address

- Pay invoices via Direct Debit
  - Bank name
  - Bank account number

## The contract with the acquiring bank

The print service provider can use either:

- EMS (European Merchant Services) - a major player in the European market offering support for multiple currencies, cards and security services. More information is available at: `https://emspay.eu/`
- An acquiring bank of one's own choice: see the list on the Ingenico website at: `https://ingenico.com/en/partners`

# PayPal Express Checkout

With PayPal Express Checkout you can add PayPal functionality to your StoreFront and receive payments from many countries and in multiple currencies.

By default, PayPal Express Checkout allows shoppers to pay with a credit card without creating their own PayPal account to pay you. This feature is referred to as *Guest Checkout*. All major credit cards are supported (Visa, MasterCard, American Express, etc.) and regional credit cards depending on your country.

The StoreFront system communicates with PayPal Express Checkout using the ECO3 PayPal API (Application Programming Instruction), and only a few settings in StoreCenter are required to make this connection. In fact, most of the information in this section refers to setting up a PayPal Business Account. We recommend that you also read the relevant documentation that PayPal provides: *https://www.paypal.com/us/smarthelp/home*

To understand the instructions that follow, you should understand the difference between Personal and Business PayPal account types. Although a Personal account can be used to buy and sell on a small scale, you need to create a Business account to set up a payment gateway and organize transactions through online StoreFront webshops. More information can be found at Paypal: *https://www.paypal.com/us/cshelp/article/what-is-the-difference-between-personal-and-business-accounts%E2%80%AF-help318*

You may want to test your set-up using fake accounts, credit card numbers and transactions. PayPal has a Developer's site and Sandbox for this purpose. We recommend that you start with the Sandbox as described in the following sections.

**NOTE:** The screenshots and steps in the following instructions are for users with a US PayPal account and may be different for users who set up their account with an address outside the US.

## Set-up and Testing

Follow these steps:

- Step 1: Sign up for a PayPal Business Account
- Step 2: Create a merchant test account in the Developer Sandbox (optional)
- Step 3: Access your Business Account Profile
- Step 4: Set up Guest Checkout and Other Currencies
- Step 5: Communication between PayPal Express Checkout and StoreCenter
- Step 6: Testing the Payment Gateway with Guest Checkout
- Step 7: Check the processing of payment gateway orders

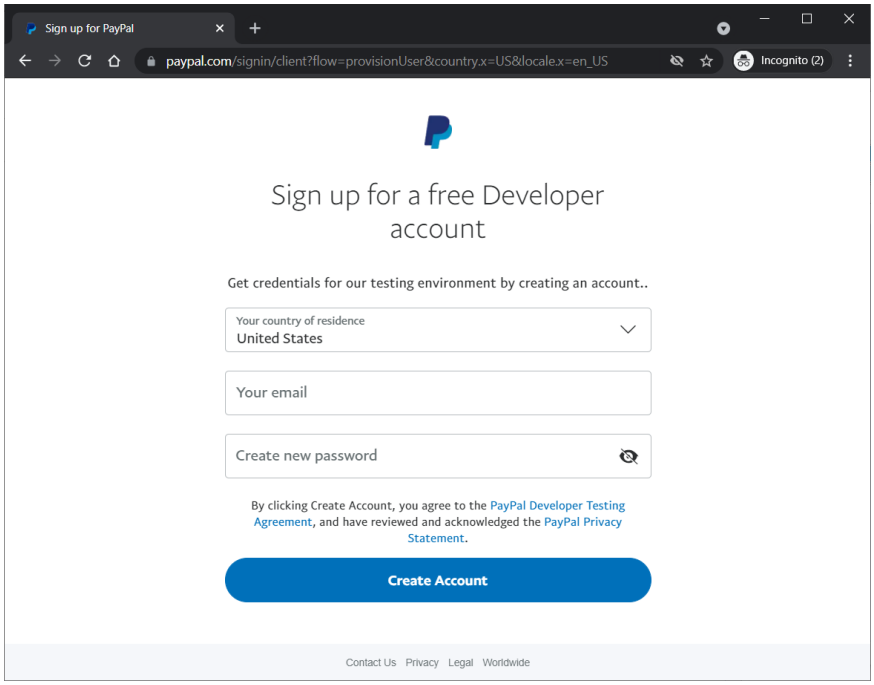
## Step 1: Sign up for a PayPal Business Account

This procedure describes how you can sign up for a PayPal Business Account via the PayPal Developer website. You can also create such an account on the main PayPal website (*www.paypal.com*), and the steps are similar to starting from the developer site. Users who are based outside the US can only create their PayPal Business Account via the main PayPal website (*www.paypal.com*) where they need to choose the country.

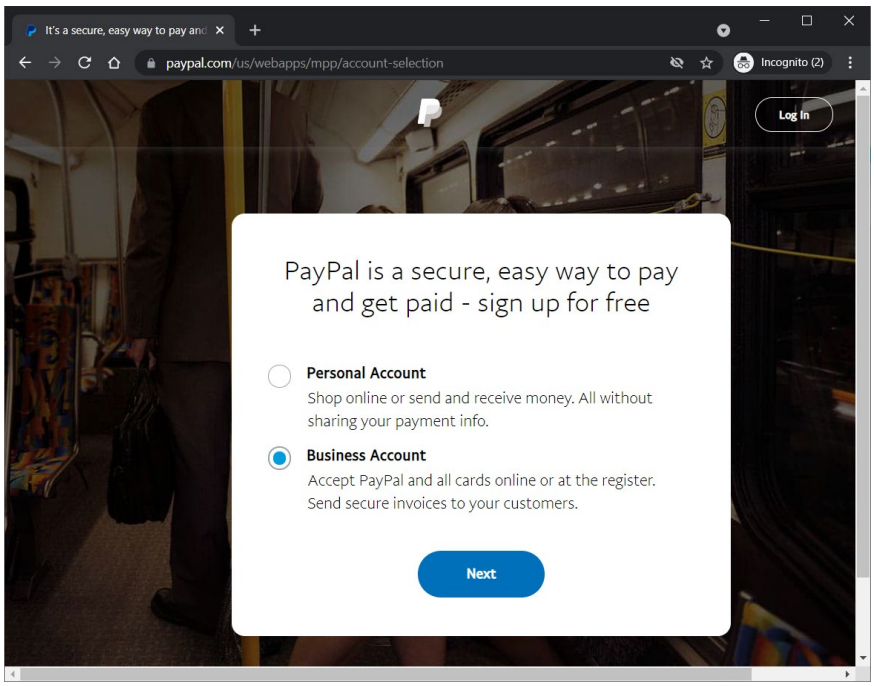
**NOTE:** You need to create a Business Account in order to work in the Sandbox on the developer website and to set up the live version of PayPal Express Checkout. This is not possible with a Personal account.

- Go to https://developer.paypal.com/.
- Select Log in to Dashboard button in the upper right corner.
- Click the Sign Up button and complete the form.

  You must provide a valid e-mail address to which you have access because you will receive e-mails from PayPal to confirm and activate your account.




Select Business account, and complete further the wizard.



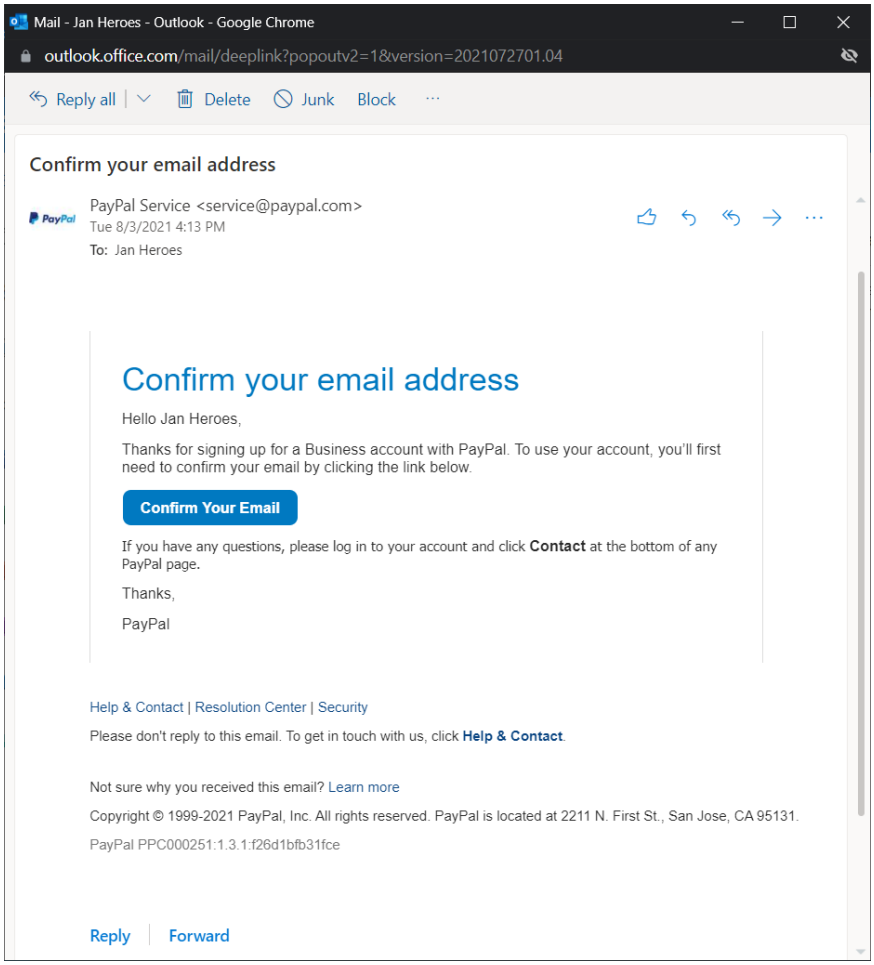

**NOTE:** This form is on the main PayPal site. You are redirected to the developer site when your account has been created.

- Click Agree and Continue.

  You are now redirected back to the PayPal Developer website and you are now also logged in.

  In the meantime, you will receive an e-mail from PayPal to confirm your e-mail. You must complete this new account procedure before continuing to work on the PayPal Developer website.

- Follow the instructions in the **Confirm your e-mail** message that you receive from PayPal to activate your Business Account.




You will receive a second e-mail **Set up your account**, as a confirmation and indicating that you now have access to the PayPal developer's website. (Only if you are signing up via the Developer website.)

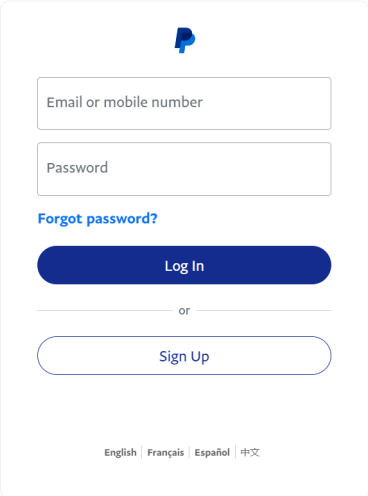
You are now ready to create a sandbox account.

## Step 2: Create a merchant test account in the Developer Sandbox (optional)

You can create a merchant test account in the Developer Sandbox, and then use this account to receive fake payments. A merchant is a StoreFront owner who sets up a payment gateway to receive payments for the products he is selling.

**NOTE:** You can skip this step if you do not want to test the gateway integration in the PayPal Developer Sandbox, and prefer to use your real Business Account.

- Go to *https://developer.paypal.com/* to log in with your PayPal credentials, or click the **Go to Our Developer Site** link in the e-mail you received (US Account holder only).



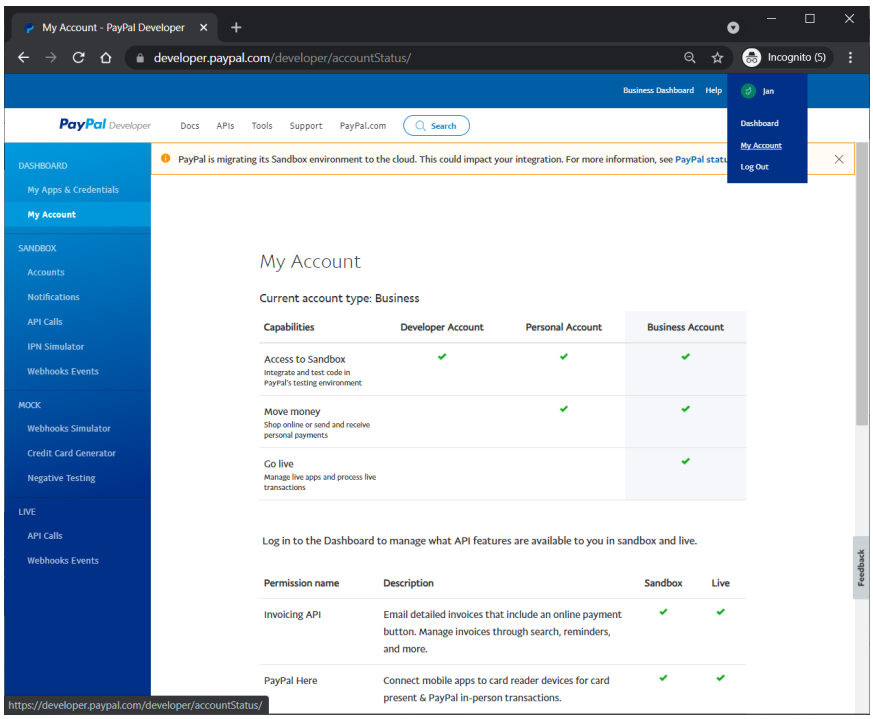

Perform *Step 1: Sign up for a PayPal Business Account* first to sign up if you don't have an account.

- Click the **Log in** button.

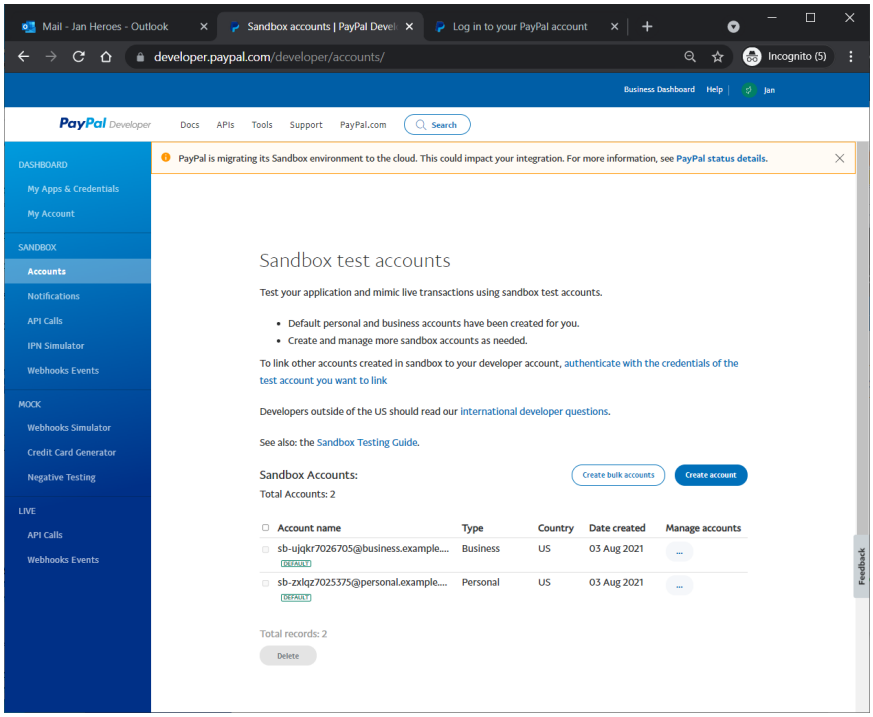
A small Login window is displayed where you must enter the e-mail address of your Business Account and your PayPal password.

**NOTE:** This small window may remain in the background in certain browsers.

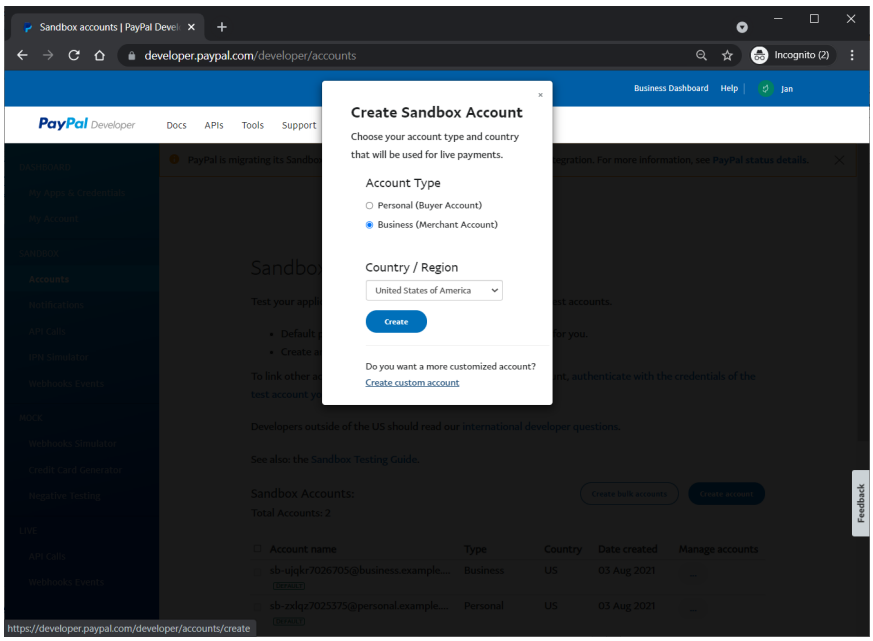
You are now logged in to the PayPal Developer website.




- Click **Sandbox > Accounts** in the navigation panel on the left.



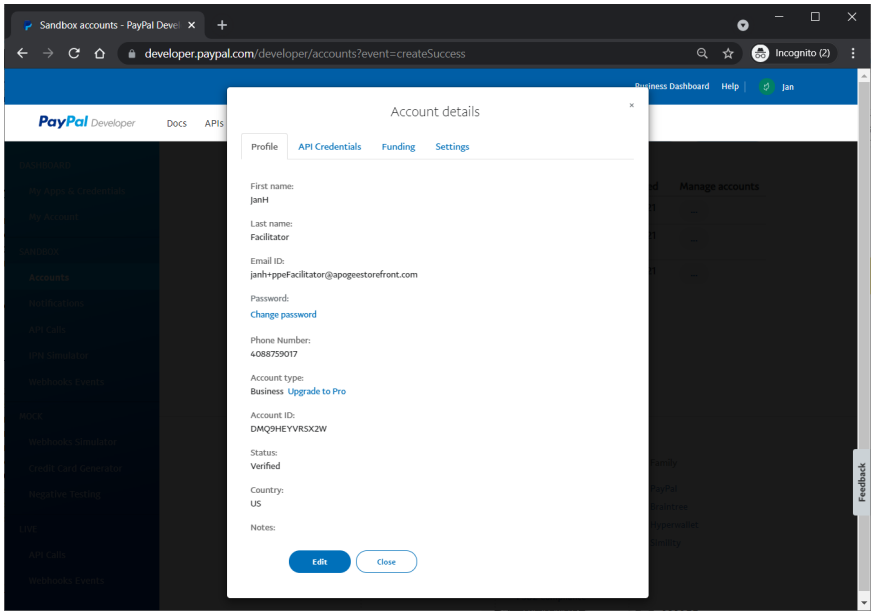

The Sandbox test accounts page is displayed. Two test accounts have already been created and are displayed by default. Select the **Create Account** button.




- my.name-facilitator@mycompany.com

  This is the merchant account that you will use for your testing. For non-US Account holders, a random US address and phone number is used.

  You can change the password in the Profile tab of the Account Details page. Enter the new password and click **Save**.

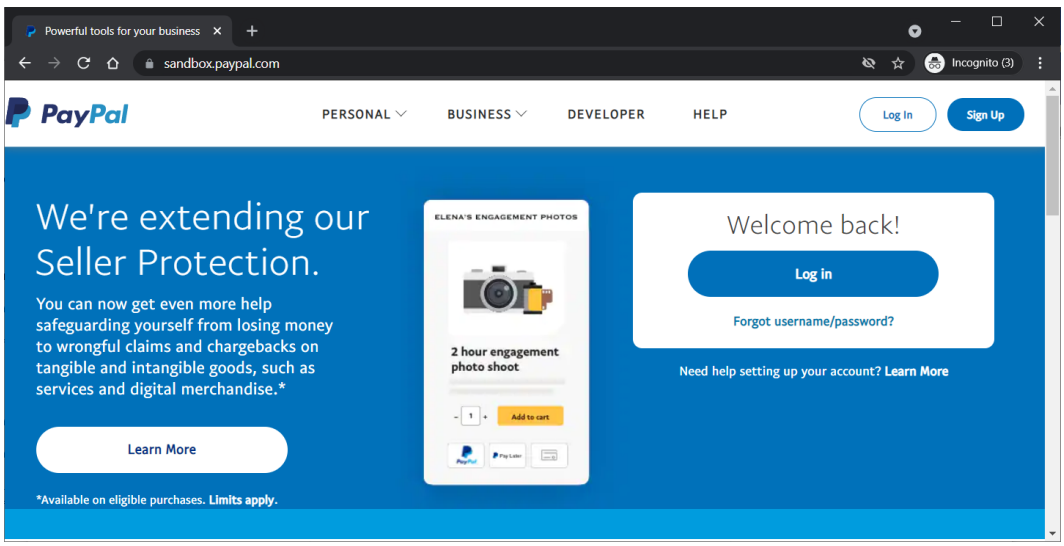



You can create extra accounts by clicking the Create Account button. For example, you may want to create a Personal (buyer account) to make purchases on the STOREFRONT using PayPal and to test that this works. If you only want to test credit card purchases, you do not have to create a buyer PayPal account. See *Step 6: Testing the Payment Gateway with Guest Checkout*.

Go to:

```
https://www.sandbox.paypal.com/
```

- To enter the Sandbox site, click the Log in button.



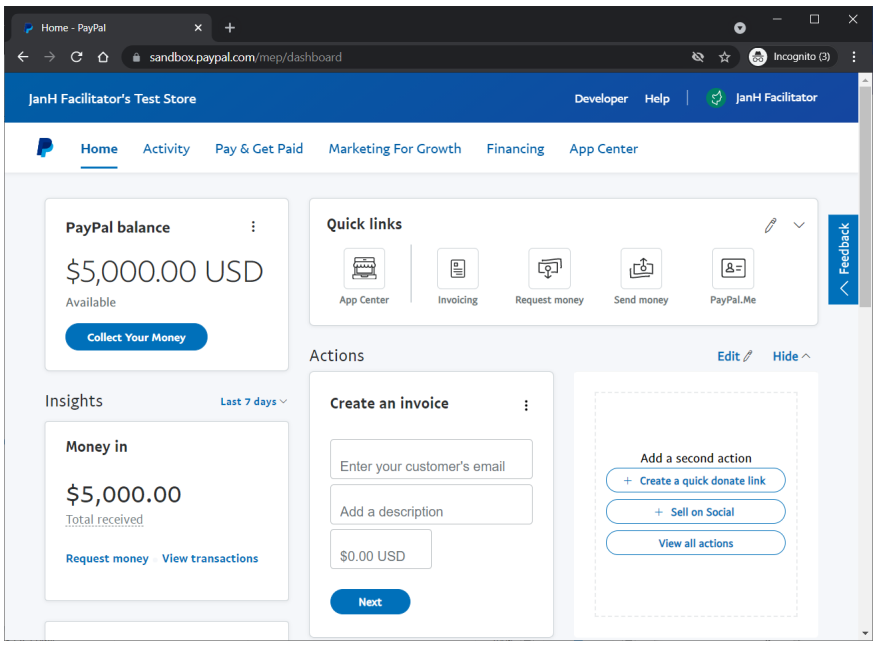

Here you must enter your test account credentials, not your initial Business Account credentials. If you are using the default test account, enter that e-mail address:

- my.name-facilitator@mycompany.com

Enter the new password you created for the *facilitator* account and click the Log in button.

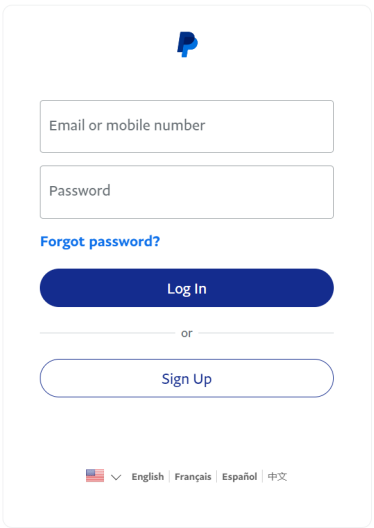
**NOTE:** You cannot log in to the Sandbox environment with your initial Business Account credentials, you must use a test account.

You are now logged in to the PayPal Sandbox environment as *facilitator*.

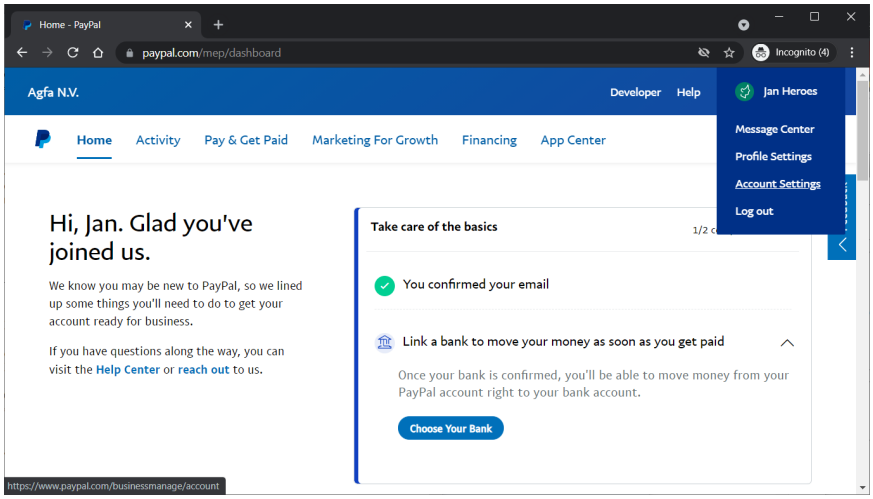



## Step 3: Access your Business Account Profile

- Go to *www.paypal.com* and log in with your PayPal Business Account credentials.

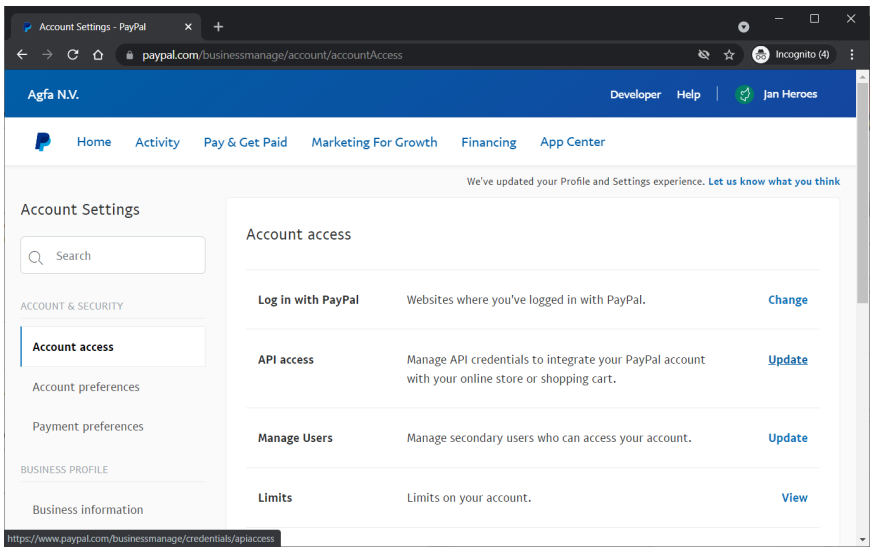



- Click the **Account Settings** in the upper right menu.




**NOTE:** Non-US account holders will see different pages and a link called Profile.

- Account settings are displayed.




This is the same page layout as the one seen in the developer's Sandbox.

You can now navigate your profile using the links in the left panel, e.g. the My selling tools link.

## Step 4: Set up Guest Checkout and Other Currencies

You can set the following two preferences, which we think are important for your Sandbox merchant account or your live merchant account:

- Guest Checkout: Buyers do not need to have a PayPal account to pay for their orders; they can pay with credit cards.

- Accept payment in foreign currencies and allow conversion of the foreign currency amounts into US Dollars or your default currency.

You can make other changes to your account depending on your requirements. Read the PayPal documentation for more information on fine-tuning your account.

- Log in to the PayPal Sandbox website with your test merchant account using the facilitator credentials, as explained in *Step 2: Create a merchant test account in the Developer Sandbox (optional).*

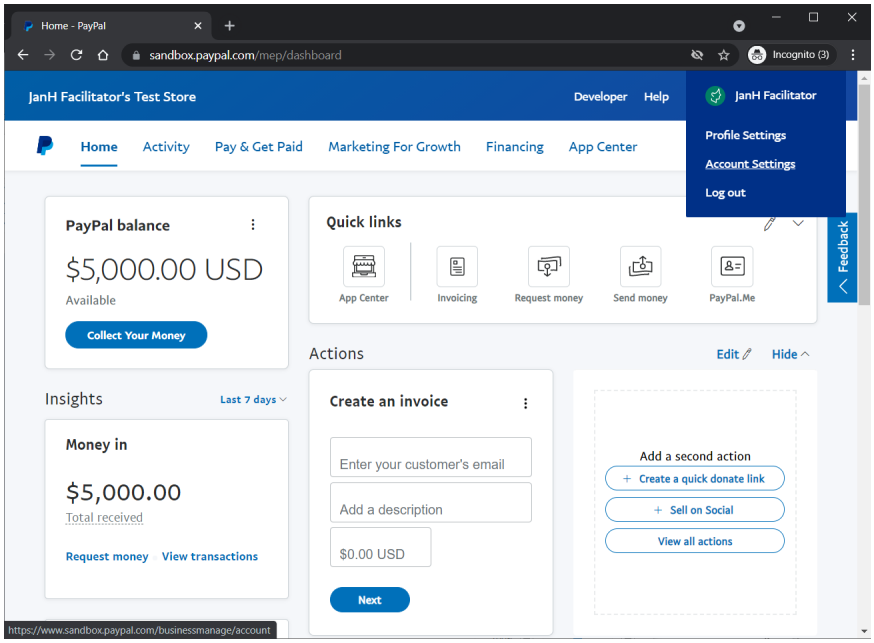
  ```
  https://www.sandbox.paypal.com/
  ```

  OR

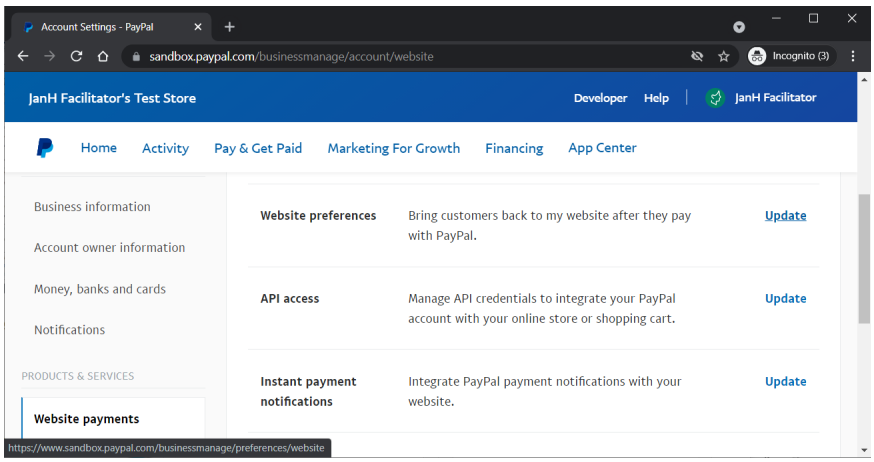
  Log in to the main PayPal website with your real credentials to set up your live, production account, as explained in *Step 3: Access your Business Account Profile.*

  ```
  www.paypal.com
  ```

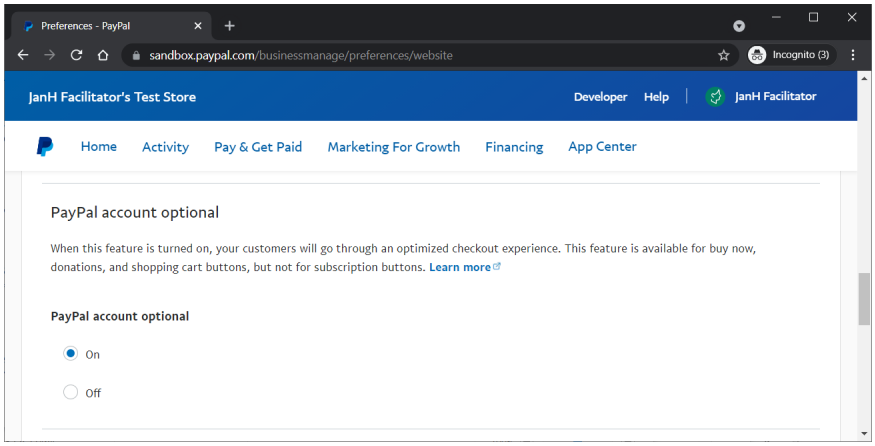
- In the upper right corner select your **Account** and choose **Account Settings**.



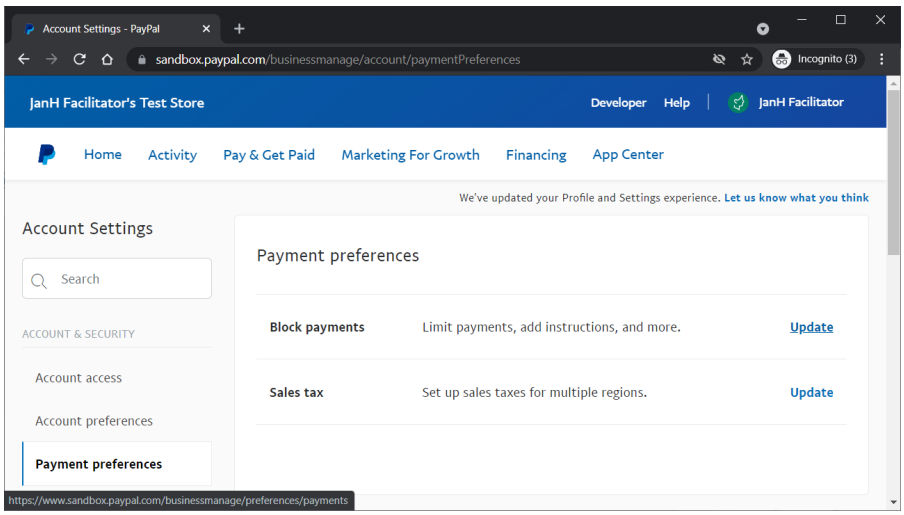

- Navigate to Account settings > Products & Services > Website Payments > Website preferences > Update.



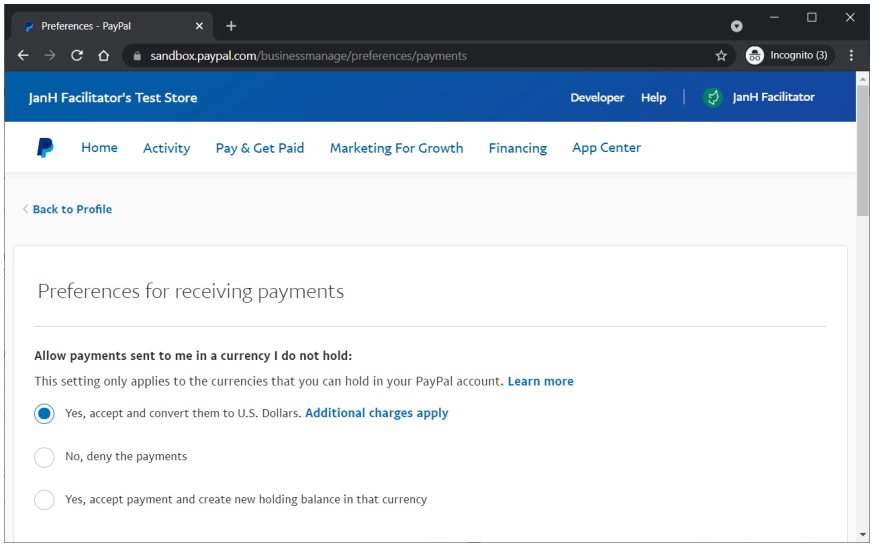

- On the Website Payment Preferences page, scroll down to the **PayPal Account Optional** section and make sure this option is set to **On**.




- Click the **Save** button if you changed the settings to return to the My Profile page.
- In the middle section, **Account & Security**, look for the **Block payments** line and click the **Update** link.

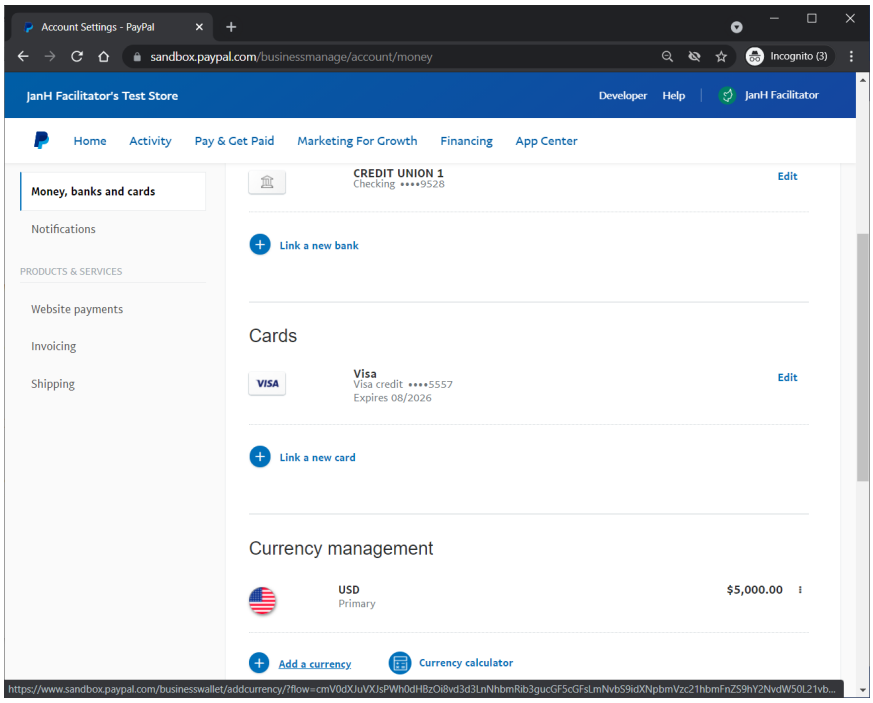



- On the Payment Receiving Preferences page, scroll down to the **Allow payments sent to me in a currency I do not hold** section and choose the following option:
  - Yes, accept and convert them to U.S. Dollars.

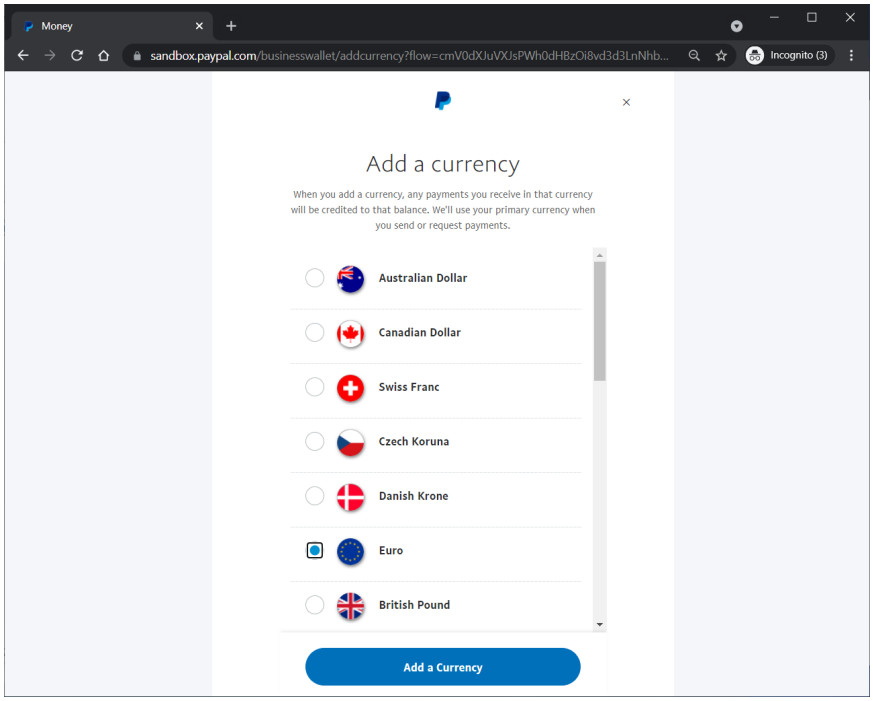



This means that payments are converted to the primary currency, in this case, US Dollars. The primary currency can also be Euros or any other currency you set in the Currencies section as explained below.

- This is not a default setting, so don't forget to click the **Save** button at the bottom of the page.
- Optionally, you can configure the currencies that you hold.
- This gives you the option to not convert certain currencies.
- In **Account Settings**, choose **Business Profile > Money bank and cards** and choose **Currency management**.

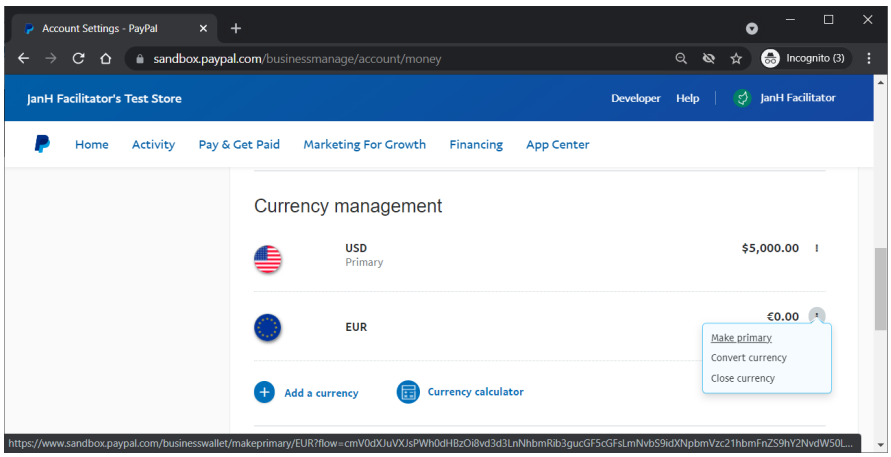



- Select a new currency, e.g. Euro and click the **Add Currency** button.




Payments in US Dollars and Euros will be credited to the respective balances. Payments in other currencies will be converted to US Dollars which is the default (primary) currency.

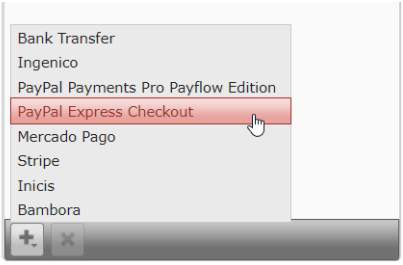
On this page you can also change the primary currency by selecting a currency and clicking the **Make Primary** button.




## Step 5: Communication between PayPal Express Checkout and StoreCenter

Now you'll set up the communication between PayPal Express Checkout and StoreCenter using the ECO3 PayPal API (Application Programming Interface). This set-up applies for all your stores.

- Log on to StoreCenter.
- On the menu bar, choose **Advanced > Payment Methods and Tax**.
- Choose **PayPal Express Checkout**.




- Complete the Account Details:

**Your PayPal Account Email**

Enter a test account as used in your PayPal Sandbox, for example:

- my.name-facilitator@mycompany.com.

Alternatively, enter your production account if you want to set up the gateway for real.

**Account Type**

Choose **Test** if you entered the Sandbox test account, or **Production** if you entered your production account.

**CAUTION:** The ECO3 PayPal API Username depends on the selected Account Type. If you change the Account Type, remember to use the new API Username in the PayPal bank-end.

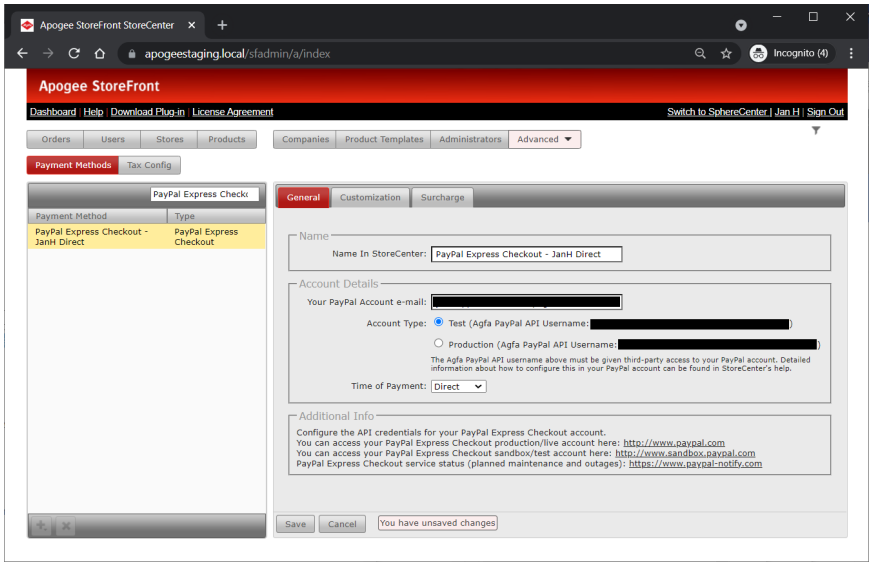
**Time of Payment:**

- Deferred: The customer's card is authenticated when the purchase is made. This is a check that the card is valid and payment is feasible. StoreCenter will indicate for the order that online payment is required. The card is charged when the order status is changed to 'Shipped'. StoreCenter will then briefly indicate that the payment is being captured. Once payment is processed, its status is updated. See *Payment Status and History* for information on how the payment status is indicated with icons in the Pending Orders list.

- Direct: The customer's card is charged when the purchase is made. StoreCenter will indicate in the Pending Orders list if the order is paid or if the payment failed.

- Click **Save** to confirm your changes.

- Highlight and copy the ECO3 PayPal API Username.

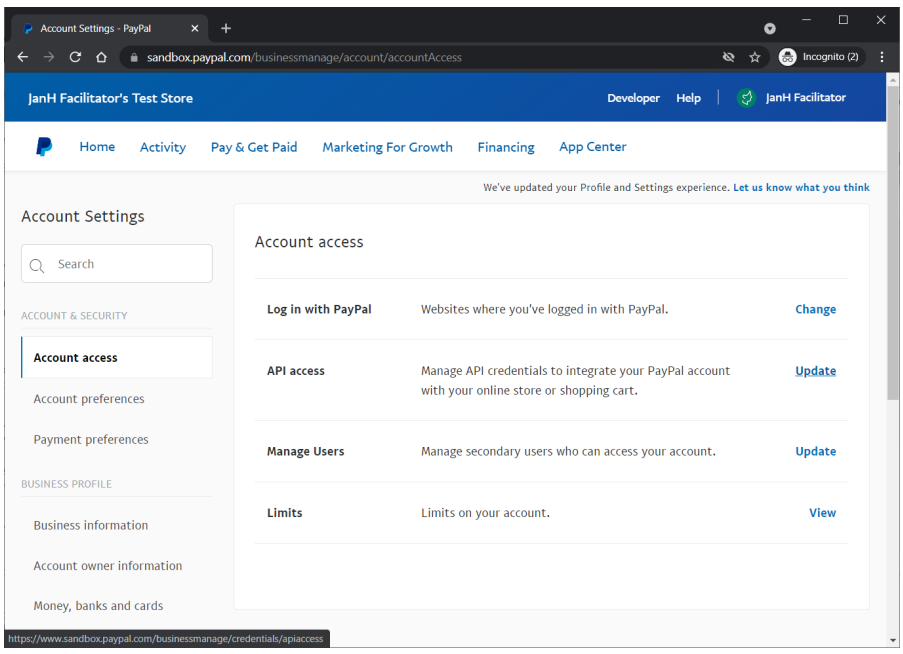



**CAUTION:** The ECO3 PayPal API Username depends on the selected Account Type. If you change the Account Type, remember to use the new API Username in the PayPal bank-end.

Now we'll set up the communication between StoreFront and PayPal.

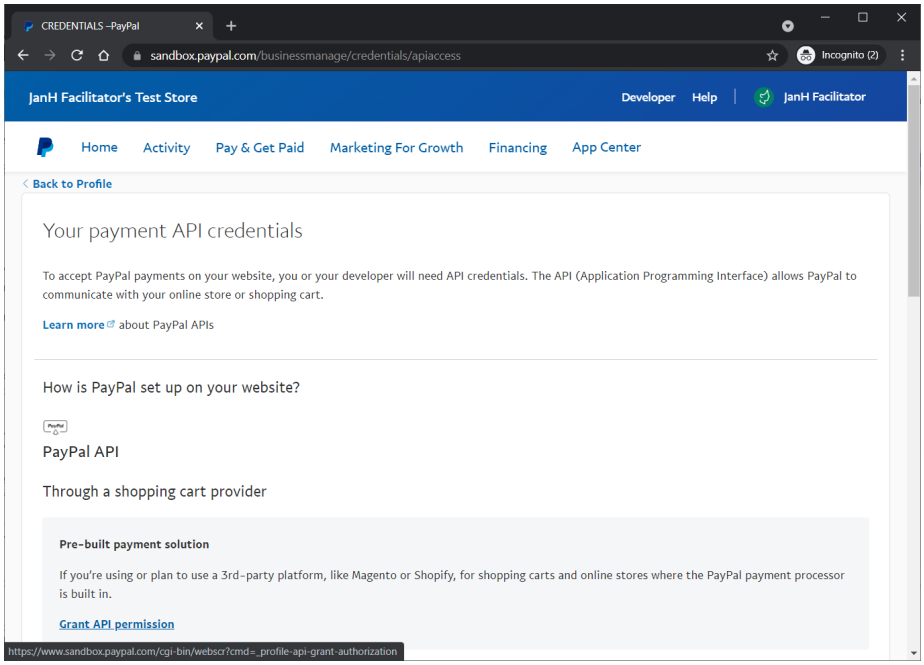
- Go back to the PayPal Business Account profile as explained in *Step 2: Create a merchant test account in the Developer Sandbox (optional)* and log into the Sandbox if you are testing, or *Step 3: Access your Business Account Profile* if you are going live.

- On your **Profile** in the upper right corner, choose **Account Settings > Account & Security > Account access > API access** and click the **Update** link.



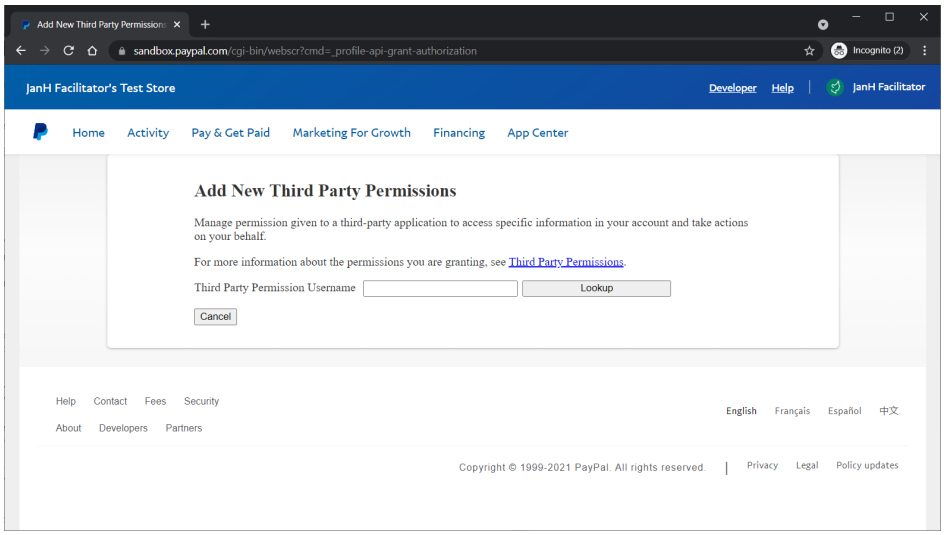

The API Access page is displayed.

- Click the Grant API permission link.




The Add New Third Party Permissions page is displayed.

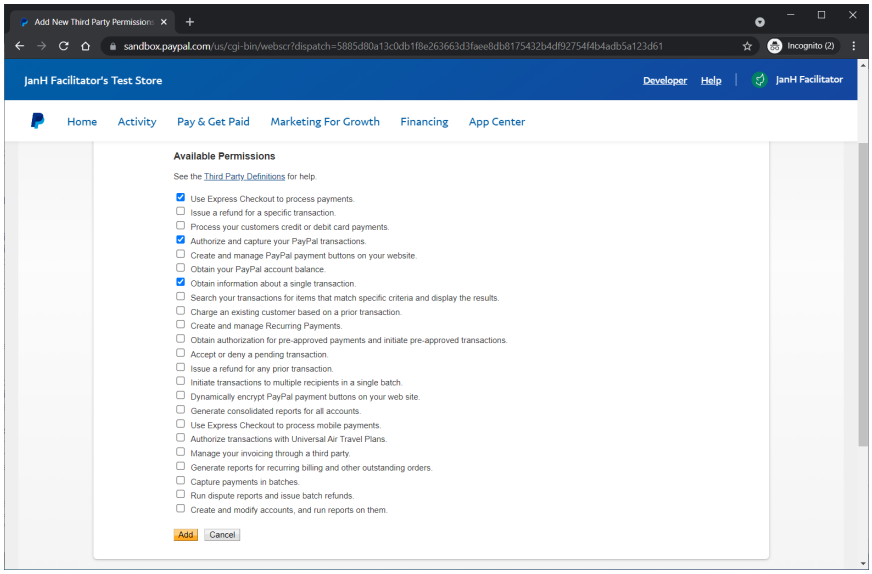
- Enter the ECO3 PayPal API Username you copied in StoreFront and click **Lookup**.




**CAUTION:** The ECO3 PayPal API Username depends on the selected Account Type. If you change the Account Type, remember to use the new API Username in the PayPal bank-end.

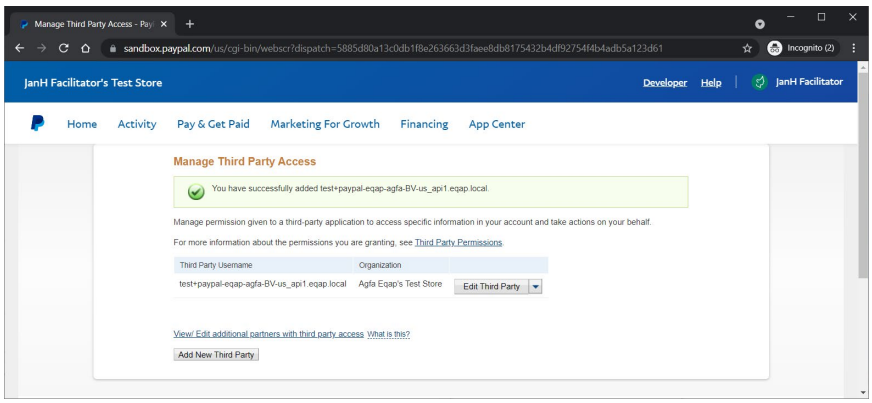
If the Lookup is successful, your organization name is displayed and a list of available permissions.

- Select the following permissions:
  - Use Express Checkout to process payments
  - Authorize and capture your PayPal transactions
  - Obtain information about a single transaction




- Click **Add**.

  The Manage Third Party Access page is displayed and the organization you added is shown in the list.




This completes the configuration and enables StoreFront to communicate with PayPal.

## Step 6: Testing the Payment Gateway with Guest Checkout

The Guest Checkout feature allows your shoppers to pay with a credit card – no PayPal account is required. We will check that this feature works by sending a test payment to StoreCenter through the PayPal Sandbox, using a fake credit card number which is generated with a special PayPal tool.

Note: The ultimate test is to make a purchase with a valid credit card, but we recommend that you perform the Sandbox test first.

Note: We have received feedback from PayPal that the Guest Checkout feature is not guaranteed to work for every transaction.

### Prerequisites

- Set up a public or private store with PayPal Express Checkout as payment method. You can find the Payment Method option in the General tab of the selected store. See *General Tab* for more information. Make sure you have at least one product that you can buy.

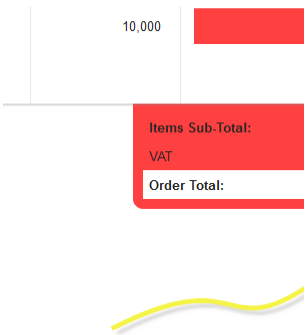
- The Guest Checkout feature must be enabled in the merchant account. See *Step 4: Set up Guest Checkout and Other Currencies.*
- The shopper must be a user who will pay for his own orders, so the **Billable to user** option must be set in the shopper's user profile.
- It is recommended to use two different browsers when testing: one browser (e.g. FireFox) for setting up the merchant account in PayPal, and a different browser (e.g. Chrome) when shopping and paying with PayPal Express Checkout on the STOREFRONT.
- To generate a fake credit card number, go to the following website for example:

  ```
  https://www.getcreditcardnumbers.com/
  ```

- Fake credit card numbers are automatically generated every time you reload.
- Copy a fake credit card number to the clipboard.
- Go to the StoreFront of the store you set up with the PayPal Express Checkout payment method, buy a product and proceed to checkout.

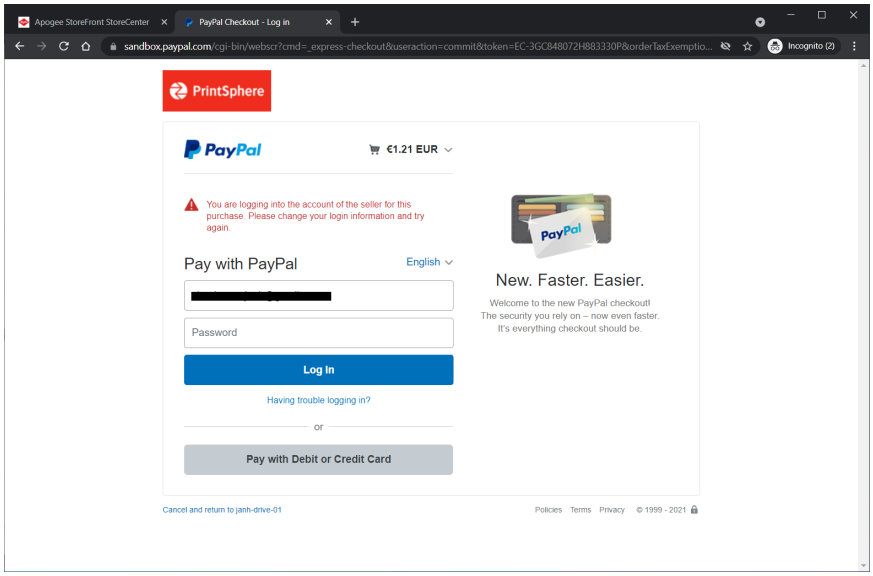
**NOTE:** The checkout procedure will include the Secure Payment step because the shopper has to pay for the order.

On the checkout page you will see the **Check out with PayPal** logo.




- Click the PayPal logo.

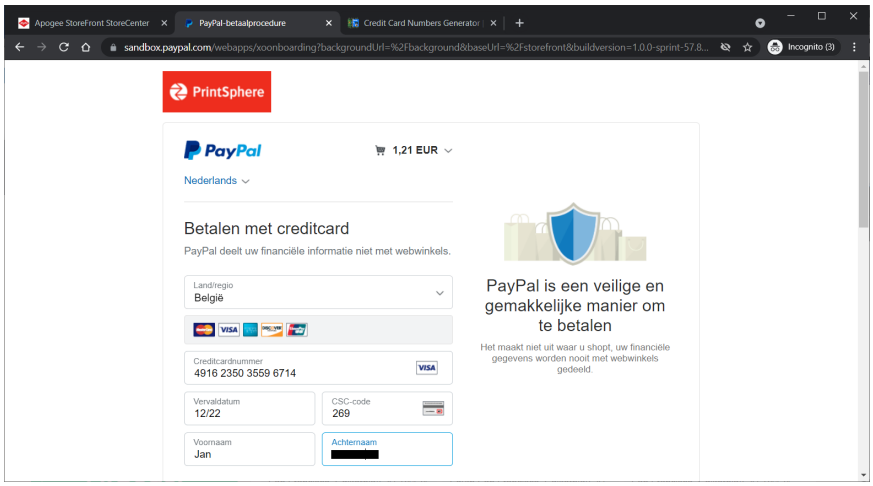
  You are redirected to the Sandbox version of Paypal and the **Choose a way to pay** page is displayed.




If your Sandbox account has been set up correctly with the Guest Checkout feature, you can pay for the order without having a PayPal account.

If Guest Checkout is not set up, you can pay with the fake credit card number but need to create a buyer PayPal account before continuing.

- Paste the fake credit card number you generated earlier in the **card number** field.




The corresponding credit card icon is highlighted.

- Complete the other fields with fake data.

**NOTE:** The Expiration date must be in the future and the CVC number must be 3 digits (4 digits for AMEX).

- Click **Pay**.

The Sandbox website closes and you return to the Order Details page on the STOREFRONT.

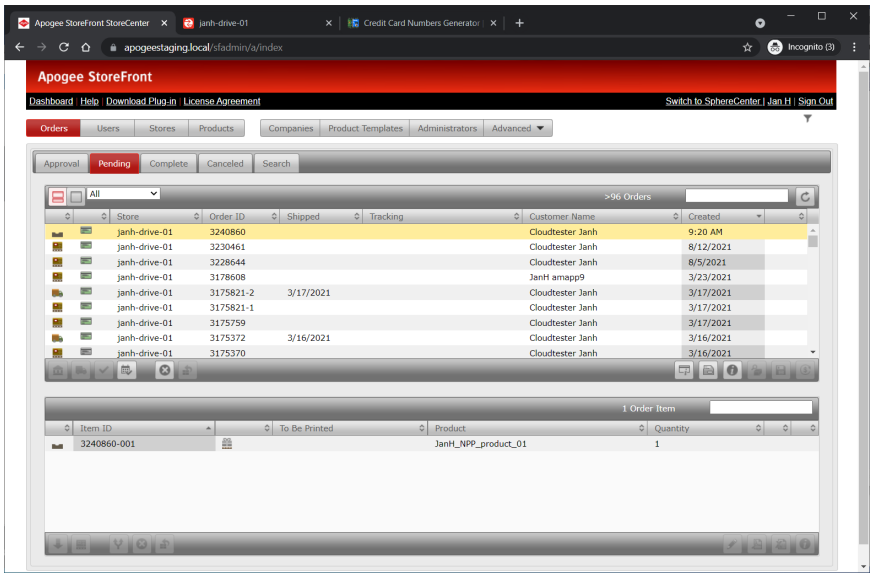
The fake payment has been made. Make a note of the order number so you can look it up in StoreCenter.

## Step 7: Check the processing of payment gateway orders

When you set up a payment gateway you should always check that orders are being processed as expected. In StoreCenter, check that the test order, which you made with fake credentials via the Developer's Sandbox or real PayPal buyer credentials, is displayed in the order list. In PayPal, you can go to your account to see the details of payments.

1. In StoreCenter, go to the **Orders** page.

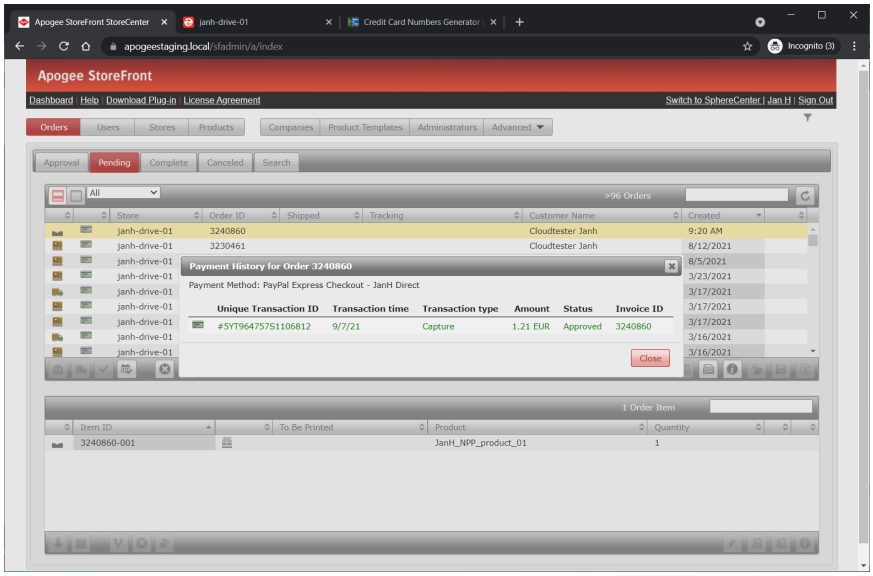
   Depending on whether orders need approval or not, you will see the test order in the Approval or Pending tab.




   Orders that are paid using the PayPal Express Checkout payment gateway are indicated with a green credit card icon, indicating that the order has been paid by the shopper and captured by PayPal.

2. Highlight this order and click the **Display payment overview** button to see the payment history.

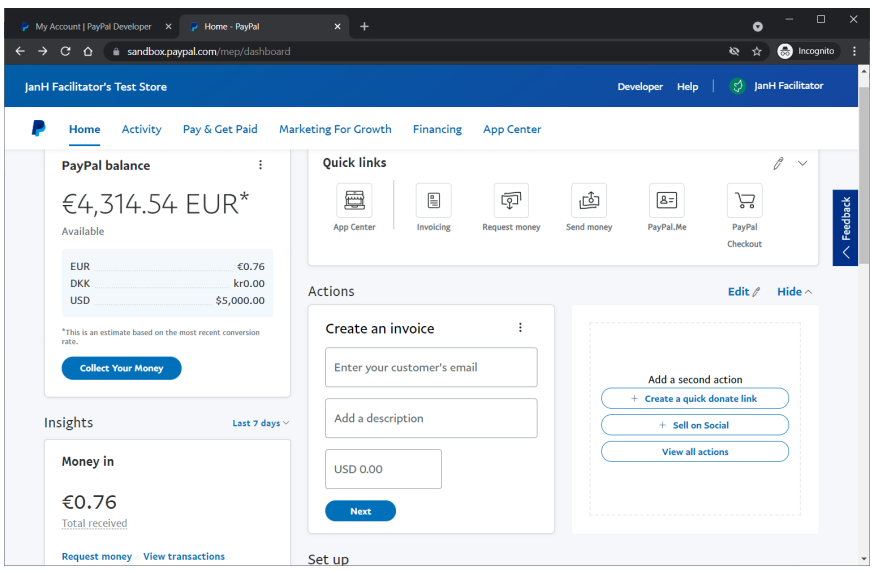
   The Payment History window is displayed.



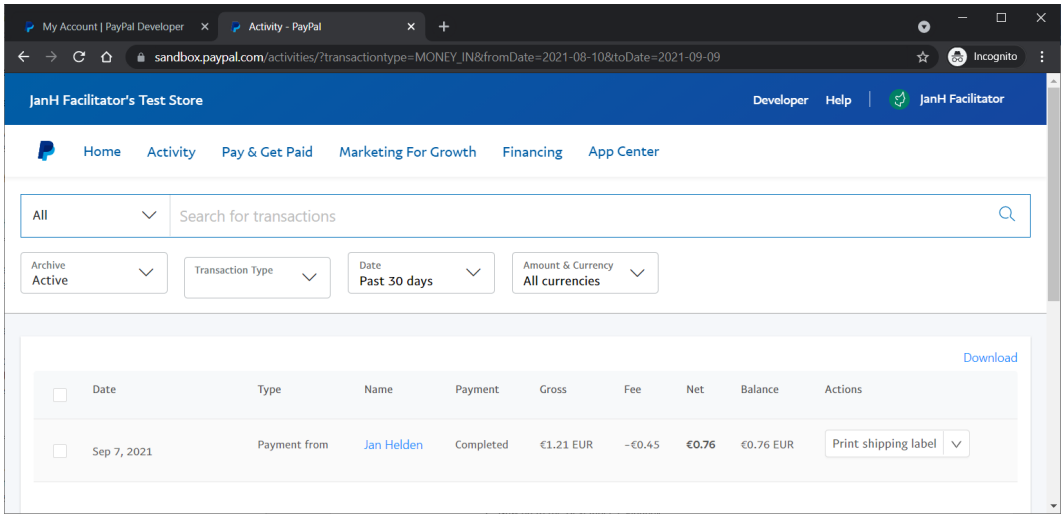

The following information is provided:

- Unique Transaction ID: The PayPal Express Checkout reference
- Transaction time
- Transaction type: Authorization, Capture, etc. (PayPal types)
- Amount
- Status: the status of the PayPal payment
- Invoice ID: the order number based on the StoreFront system unique number
- Now go to the Developer's Sandbox.

In the Home tab, the amount of the test order has been added to your PayPal balance, minus the fees.




3. Choose **Insights > View Transactions.**




In the History list you can see the payment from your test shopper.

You should see similar information on your PayPal homepage if your test is with your real PayPal credentials.

4. Close the transaction details.

   Your test is complete.

# PayPal Payments Pro PayFlow Edition

PayPal is an international e-commerce company that specializes in online payment services. It is best known for its PayPal e-wallet, a payment system that makes it easy to purchase products or services online or in stores. PayPal is however also a payment gateway or acquirer, performing payment processing for online vendors, auction sites, and other commercial users, for which it charges a fee.

Here we will focus on the use of PayPal as a payment gateway. The service supports various payment methods:

- Credit cards, including Visa, MasterCard and Discover
- PayPal e-wallet

PayPal offers its payment gateway service globally but it uses different APIs depending on the region. The API used by StoreFront has the advantage that it offers complete customization – customers pay directly within the StoreFront web shop and do not get redirected to PayPal.com.

**NOTE:** PayPal API also supports deferred payments, which not all of PayPal offerings do. However, this means that PayPal Payment Gateway service is currently only available in the US and UK.

### Required PayPal account type

PayPal offers various account types. StoreFront requires the following account type:

- PayPal Payments Pro Payflow Edition Merchant Account

## Setting up a PayPal Trial Account

Before using your own payment gateway account, it is recommended to run a trial with a test account so that you can experience how online payments are handled and become familiar with the procedures.

## Requesting a PayPal Account

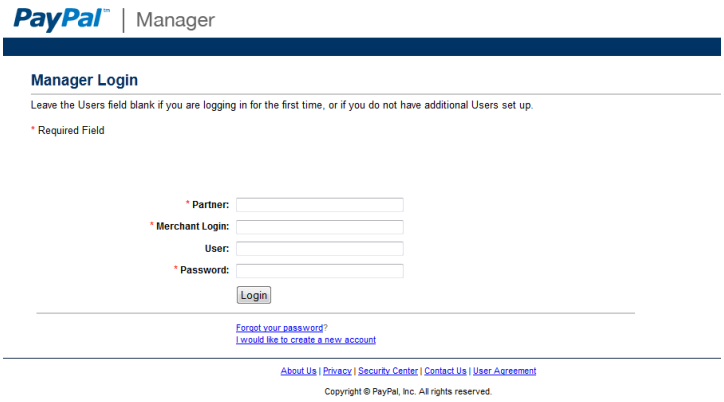
For the US, PayPal recommend to contact Telesales at 1-800-497-3611 to apply for PayPal Payments Pro (Payflow Edition). PayPal reviews your application and usually gets back to you within 2 business days. After you're approved, you can begin integration.

**NOTE:** The screenshots in this section are for the US.

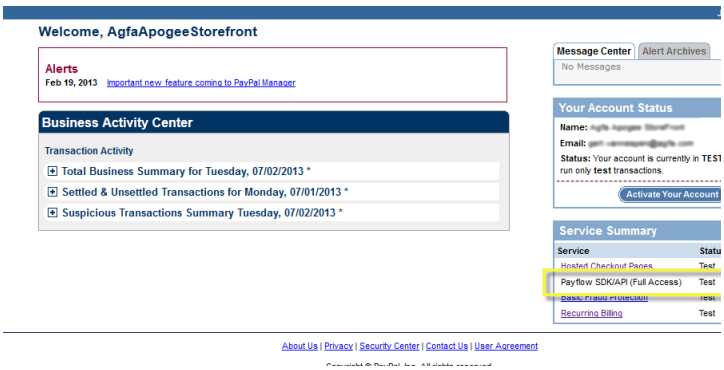
## Configuring Your PayPal Merchant Account

Once you have signed up for a merchant account, PayPal will provide a merchant login and password that gives you access to their back-office site at:

```
https://manager.paypal.com.
```




This is where all the settings can be configured.




The Service Summary should include “Payflow SDK/API (Full Access)”. This indicates that the required PayPal Payments Pro Payflow Edition merchant account is available.

**NOTE:** It can take up to an hour before changed settings are actually applied and used in the communication with StoreFront.

## Step 1: Set up the hosted checkout pages

- Go to Service Settings > Hosted Checkout Pages > Set Up.

  Make sure the settings are identical to those shown or described below.

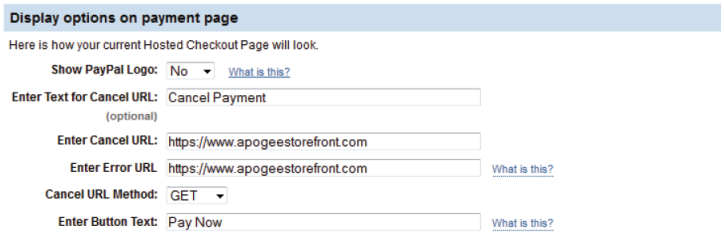
### Transaction Process Mode

The Transaction Process Mode defines whether the account is in Test mode or in Live (Production) mode.

- During the setup phase of online payments, this setting and the corresponding setting in StoreCenter (Advanced > Payment Methods and Tax > PayPal Payment Gateway) should be set to 'Test'.

- Once online payments should go live, change this setting to 'Live' and the corresponding StoreCenter setting to 'Production'. The PayPal account has to be activated to get into Live mode.

### Display options on payment page




Step 2 cannot be finalized unless the Cancel URL and Error URL are both set to (see further):

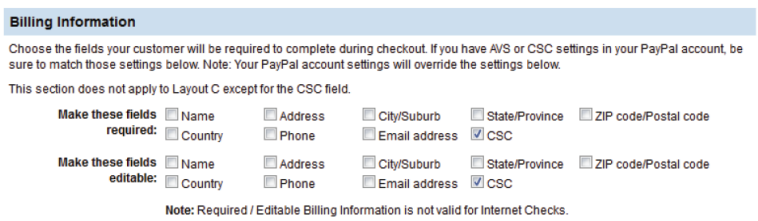
```
https://www.apogeestorefront.com
```

### PayPal Express Checkout

Fill in your own e-mail address in the PayPal e-mail address field.

### Billing Information

Enable the CSC check box if you want the customer to enter the Card Security Code.




### Payment Confirmation

The return URL is:

```
https://www.apogeestorefront.com
```

### Silent Post for Data Transfer

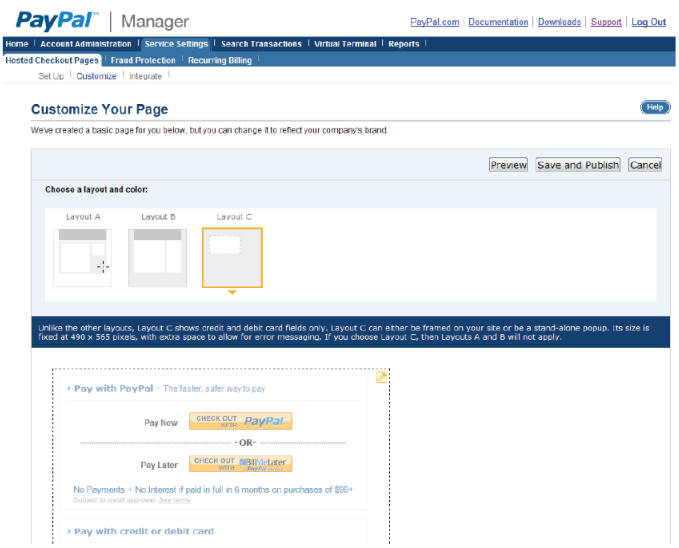
The Silent Post URL and Return URL should both be set to:

```
https://www.apogeestorefront.com/sfadmin/a/paypal/feedback
```

### Security Options

## Step 2: Customize

Choose Layout C and press 'Save and Publish'.



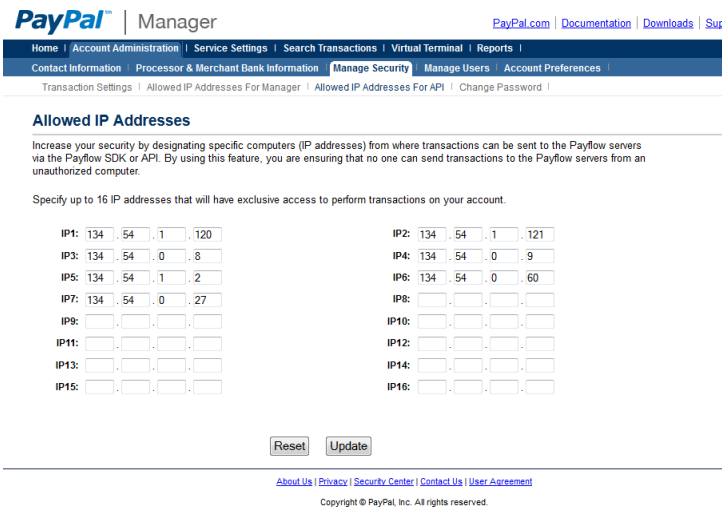

## Step 3: Add allowed IP Addresses

In the Manage Security tab you can specify which IP-addresses the PayPal servers can communicate with. Fill in the following IP-addresses:

```
134.54.1.120
```

```
134.54.1.121

134.54.0.8

134.54.0.9

134.54.1.2

134.54.0.60

134.54.0.27
```

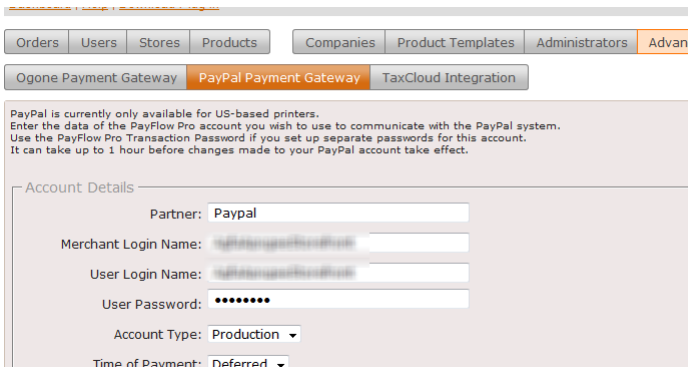
Click the **Update** button to apply them.



## Configuring PayPal in StoreCenter

1. On the menu bar, choose **Advanced > Payment Methods and Tax**.

2. Click the **PayPal Payment Gateway** button.




3. Enter the following settings:

   - Partner: Paypal
   - Merchant Login Name: the name you use in PayPal Manager to log in.
   - User Login Name
   - User Password: PayPal Merchant Login Password that you use for PayPal Manager.
   - Account Type: This should be set to 'Production' once the testing phase is finished. Simultaneously, the Transaction Process Mode in PayPal Manager should be set to 'Live' (see *Step 1: Set up the hosted checkout pages*).
   - Time of Payment: You can choose when the actual payment transaction will happen: direct or deferred. See *Payment Gateway Methods*.

## Troubleshooting PayPal Payments

When a setting is overlooked or you entered data with typos, the connection may not work properly. Sometimes the StoreFront and Paypal servers can suffer from a communication glitch.

### Errors in StoreCenter

#### Payments are not captured

If the StoreFront job list does not display a green credit card icon to indicate that a payment is captured, there are two possible causes:

- The payment has not been captured yet. If a customer paid for an order, it can take up to 60 minutes before that capture request is properly processed and reported from the acquiring bank to PayPal and then to StoreFront. At peak moments it may even take a longer.
- If payments never get captured, check the configuration settings.

### Message: “Processing Payments Failed!”

This is a general error when there is a problem with the connection to the PayPal servers. Please try again later. If the problem persists, please contact your ECO3 service representative or dealer.

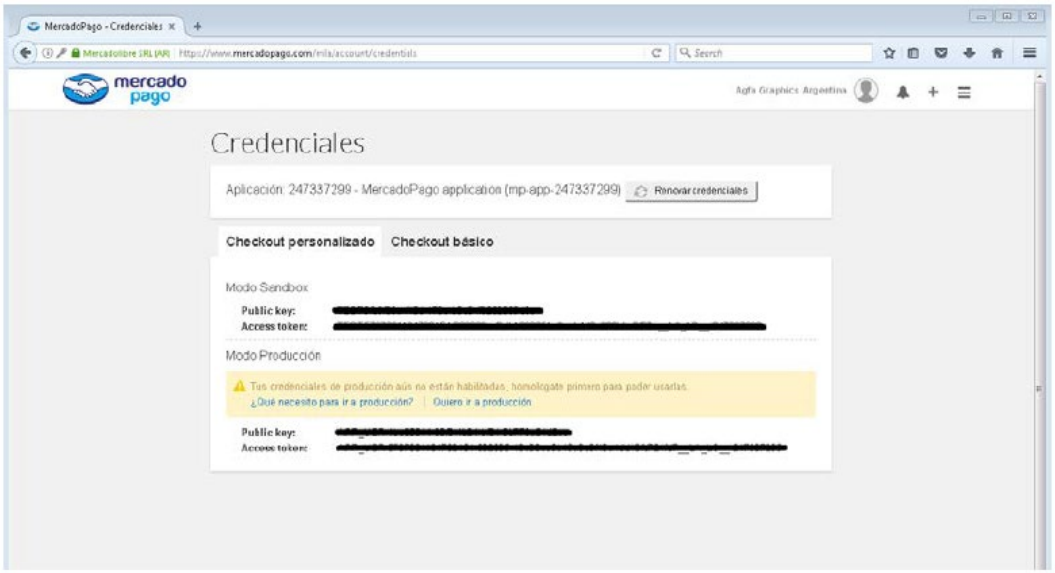
# Mercado Pago

Mercado Pago is used in South America:

https://www.mercadopago.com/

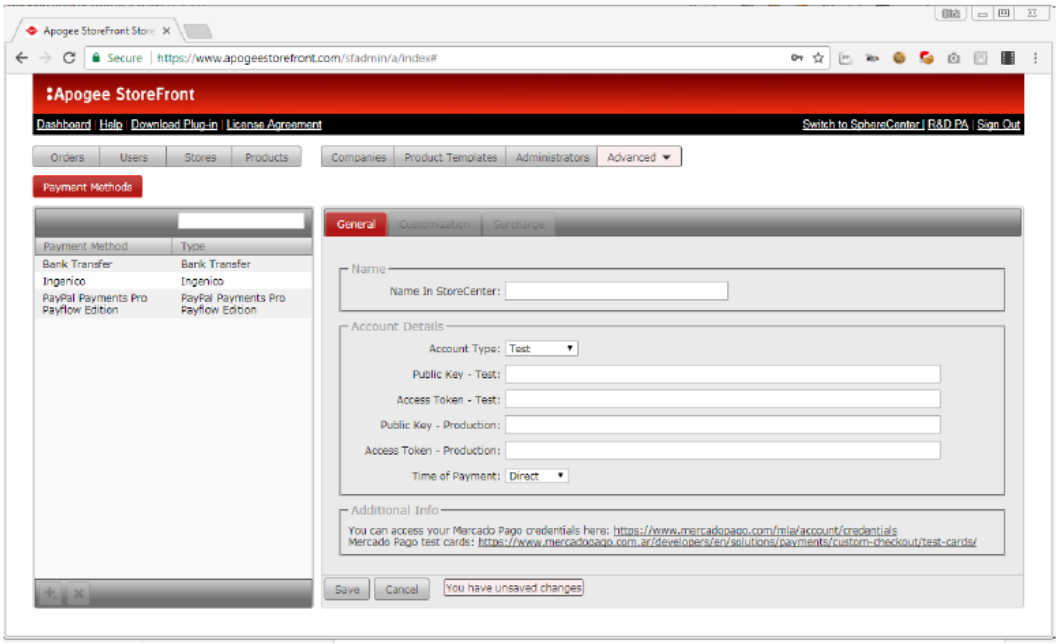
## Step 1: Create an account for Mercado Pago

Create an account and find the “Credentials” for the “Personalized checkout”. You will need the 2 sets of keys (Public key + Access token) to configure the account in StoreCenter. “Sandbox mode” is called “Test” in StoreCenter.



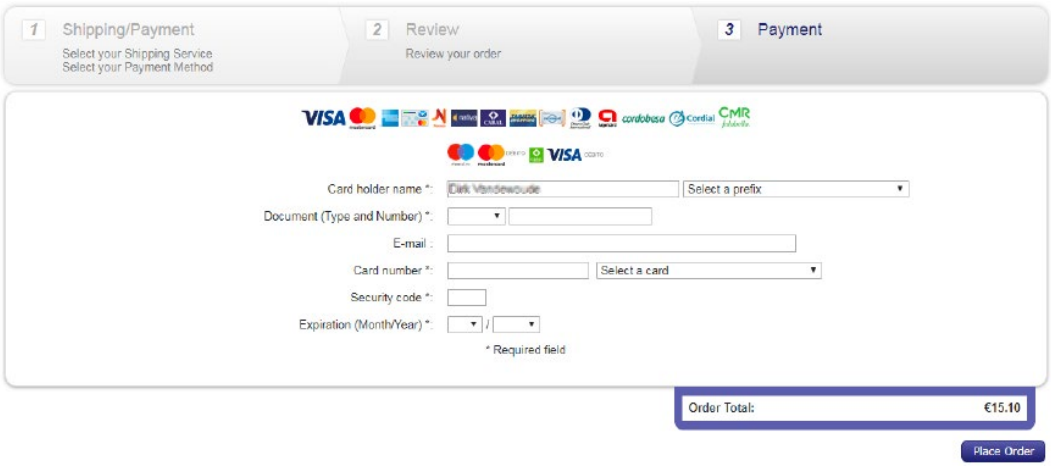

## Step 2: Configure your Mercado Pago account in StoreCenter

Besides the 2 sets of keys that you copied from the Mercado Pago application, you also need to specify the “Account type” (select “Test” to start with) and the “Time of payment”. Please note that for “Deferred” payment you have to ship the order before the authorization expires, otherwise the capturing will fail.




## Step 3: Make a test payment

As with the other payment methods, start with a test payment before you switch the “Account type” to “Production”. The options to ”Select a prefix” and ”Select a card” from a drop-down menu are only available when in test mode.

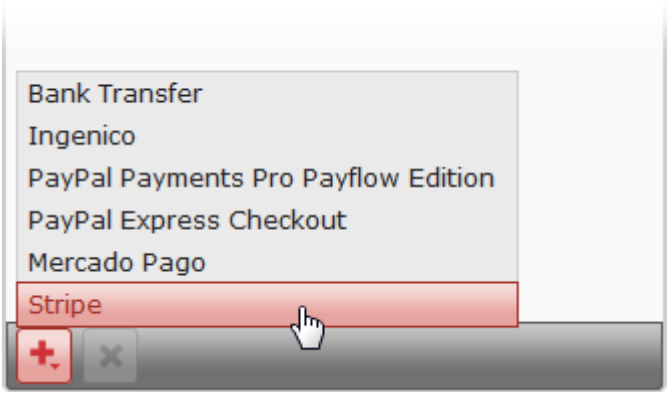



## Step 4: Switch to production

When switching to production there is a homologation procedure to be followed (see the remark on the “Credentials” page). Any remarks should be communicated back to ECO3 for remediation.

# Stripe

As from version 5.0, StoreFront supports a new payment gateway powered by Stripe (https://stripe.com). Their service is available in 25 countries and supports over 135 currencies. Stripe can be used alongside the other supported payment methods (Ingenico, PayPal, Mercado Pago and bank transfer).




- Stripe supports both direct and deferred payments.
- Stripe requires no startup or monthly subscription fee.
- The service supports three cards in all countries: Visa, MasterCard and American Express.
- In select countries StoreFront also supports the use of AliPay, Bancontact, EPS, Giropay iDEAL Multibanco, P24 and SOFORT within the Stripe payment gateway. Check the table at the bottom of the StoreFront specifications page for a detailed list per country. Other payment methods that Stripe supports have not (yet) been validated and are not supported.

## Setting up Stripe

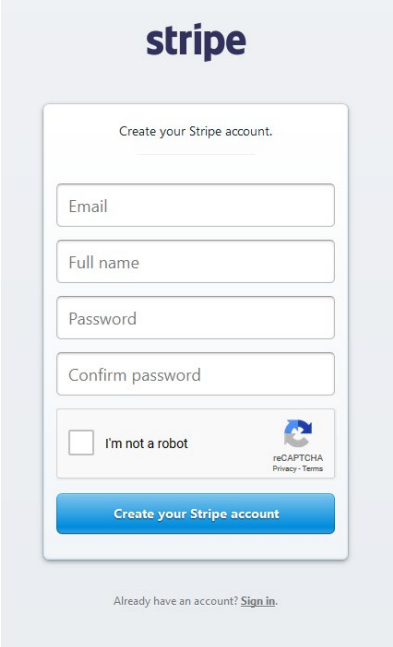
Stripe allows everyone to create an account by registering on their website. That account can be used in test and in live mode. In test mode you can use all payments without having to submit personal data such as your bank account or credit card details. It's only when you decide to use the live mode that this additional info is required.

We strongly advice to first try out the test mode and create a number of StoreFront orders before you go live.

### Create a Stripe Account

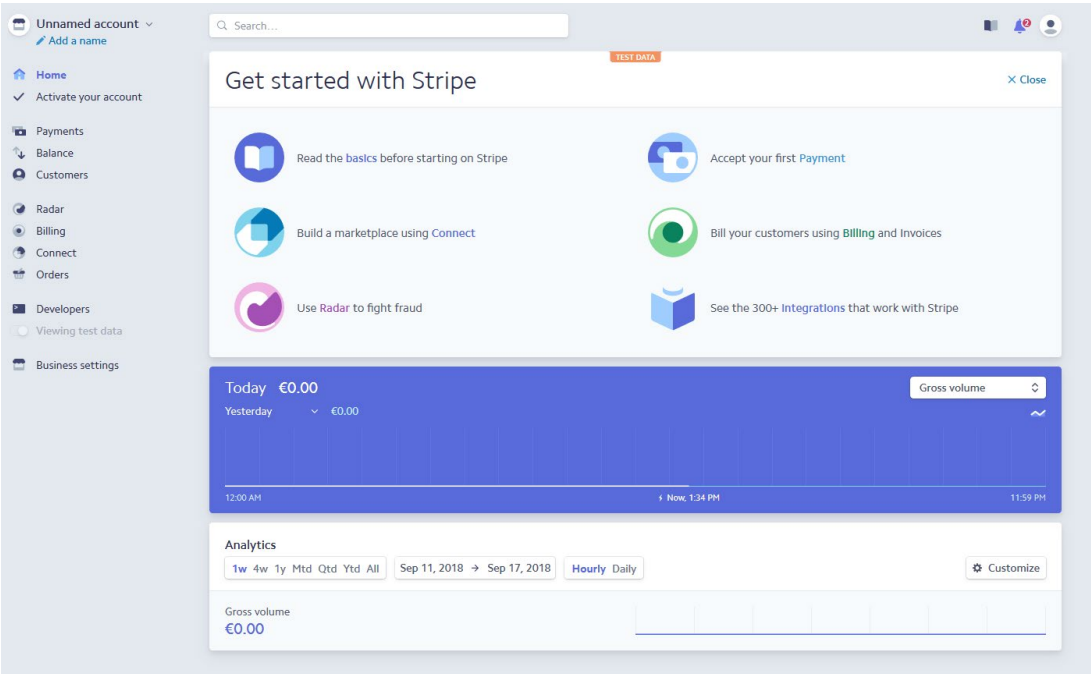
1. Go to https://stripe.com and click the **Create Account** button.

   You arrive on the registration page: https://dashboard.stripe.com/register

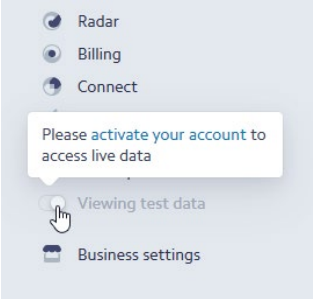



- Fill in Email, Full name, Password and check the I'm not a robot checkbox.
- Click the Create your Stripe account button.

2. You arrive on the dashboard page of stripe: https://dashboard.stripe.com/test/dashboard




- By default, your account is enabled in test mode. By hovering over the toggle button you'll get the message that your account needs to be activated before you can go live.

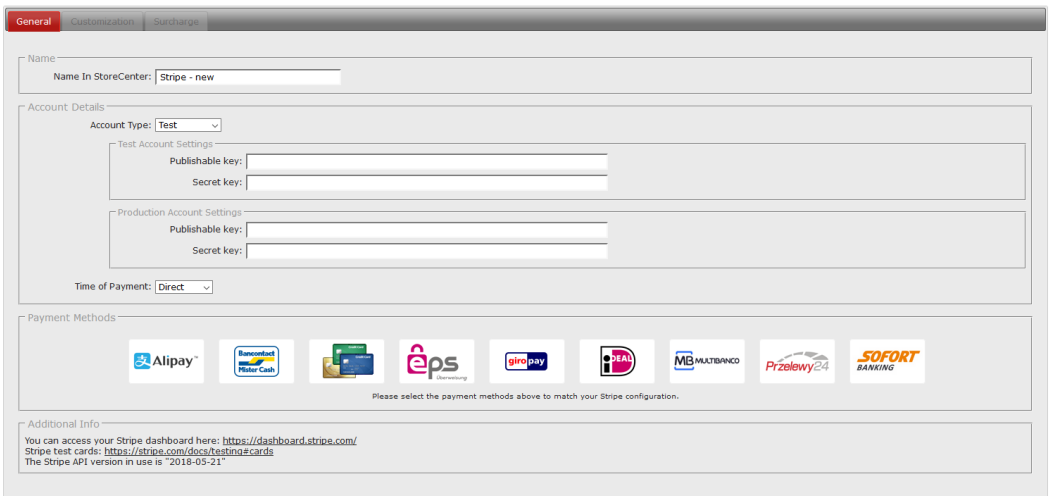



- The activation e-mail has already been sent to your inbox. By clicking the **Confirm email address** link, you will activate your account.

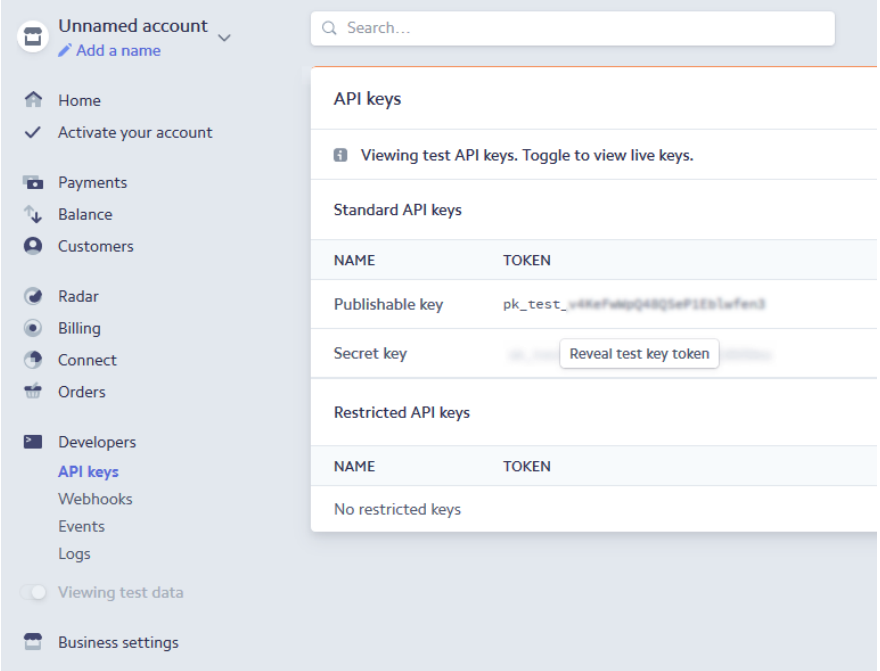
Note: Note that this action is only required to start accepting live payments. You can already start using the account in test mode.

## Configuring Stripe in StoreCenter

1. In StoreCenter, go to Advanced > Payment Methods and Tax.
2. Click the Add button and choose the Stripe payment method in the list.
3. Fill out the form:




- Name
  - Specify the name as it will be displayed in StoreCenter (the name to be displayed in a store can be specified in the **Customization** tab once the payment method is saved).
- Account Details
  - Type: Test or Production
  - Account Settings for Test and for Production
  - Go to your Stripe account and browse to **Developers > API keys**
    or go to URL: https://dashboard.stripe.com/account/apikeys
    Click the **Viewing test data** toggle button to switch between the keys for test and production.




- Publishable key: copy the **Publishable key** token
- Secret key: click he **Reveal test key token** button and copy the **Secret key** token
- Time of Payment: select Direct or Deferred
- Payment Methods: select one or more payment methods that you want to enable in your store.

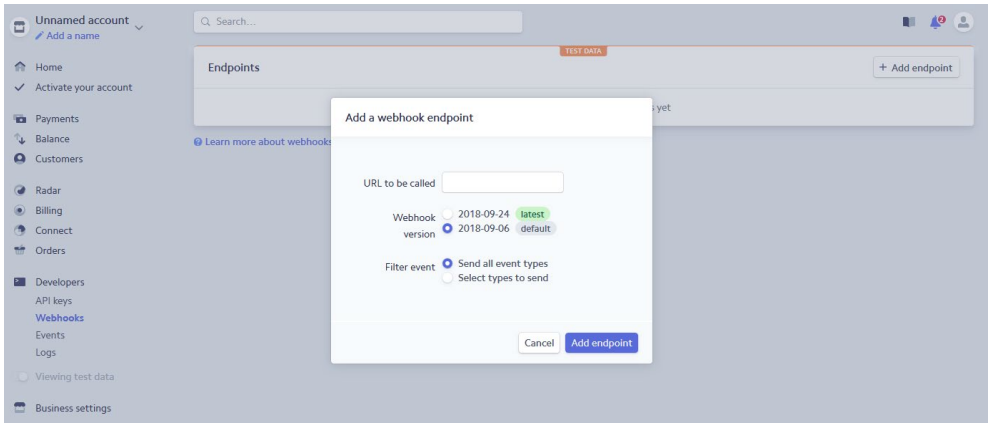
  In test mode you can use all of the available methods. In production mode you can only select those methods that you activated before in your Stripe configuration in the **Payments** section: https://dashboard.stripe.com/test/payments.
- Additional Info
  - Link to the Strip dashboard
  - Link to the stripe test cards that you can use
  - Version of the Stripe API

## Setup a Webhook for Sofort

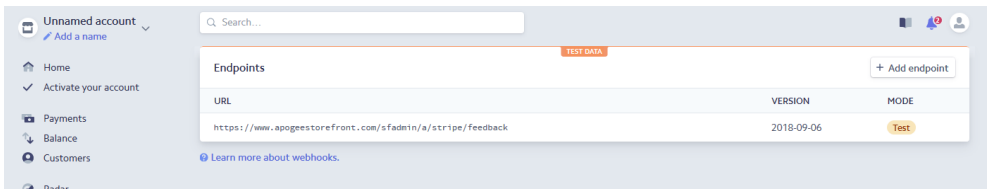
Creating a Webhook in Stripe is only required for asynchronous payment methods. Currently we support one asynchronous method: Sofort. In case you are not using Sofort you can skip this step.

For both the test and the live mode, a separate Webhook is required. Start with the test mode.

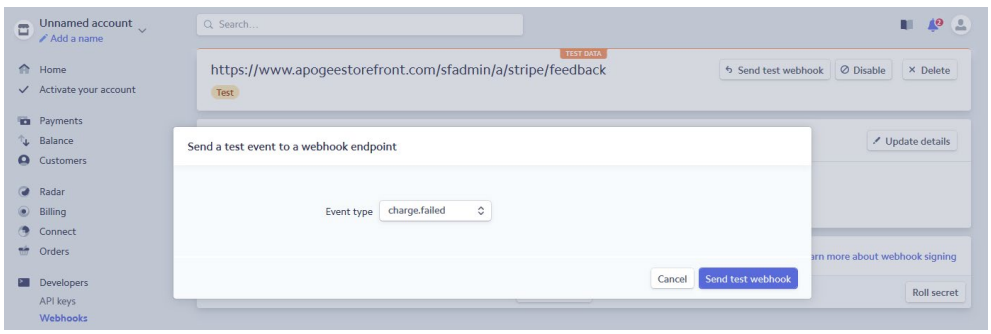
1. In Stripe, go to **Developers > Webhooks** (https://dashboard.stripe.com/account/webhooks)
2. Click the **+ Add endpoint** button
3. Fill in the Webhook endpoint settings:



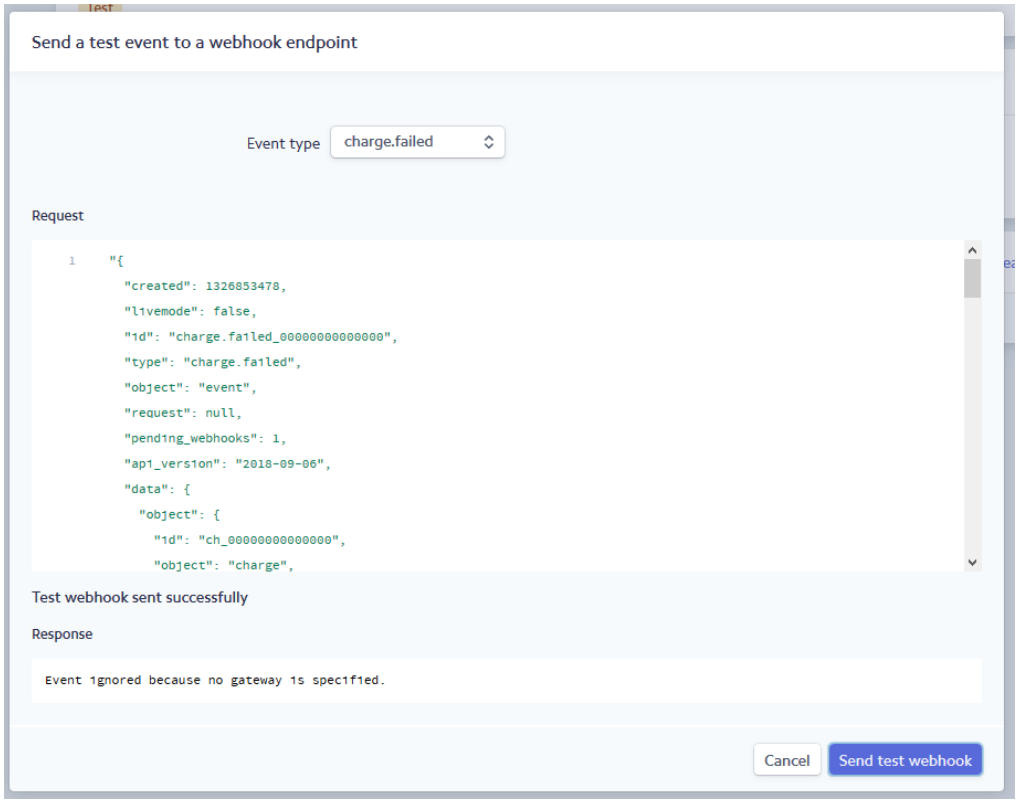

- URL to be called: https://www.apogeestorefront.com/sfadmin/a/stripe/feedback
- Webhook version: Select the default one.
- Filter event: select the following event types:
  - charge.failed
  - charge.succeeded
  - source.chargeable
  - source.failed
- Click the **Add endpoint** button.
- The Webhook is created:




4. Click the Webhook you just created and test the feedback by clicking the **Send test webhook** button.
   - Select e.g. Event type **charge.failed**




- Click the **Send test webhook** button.



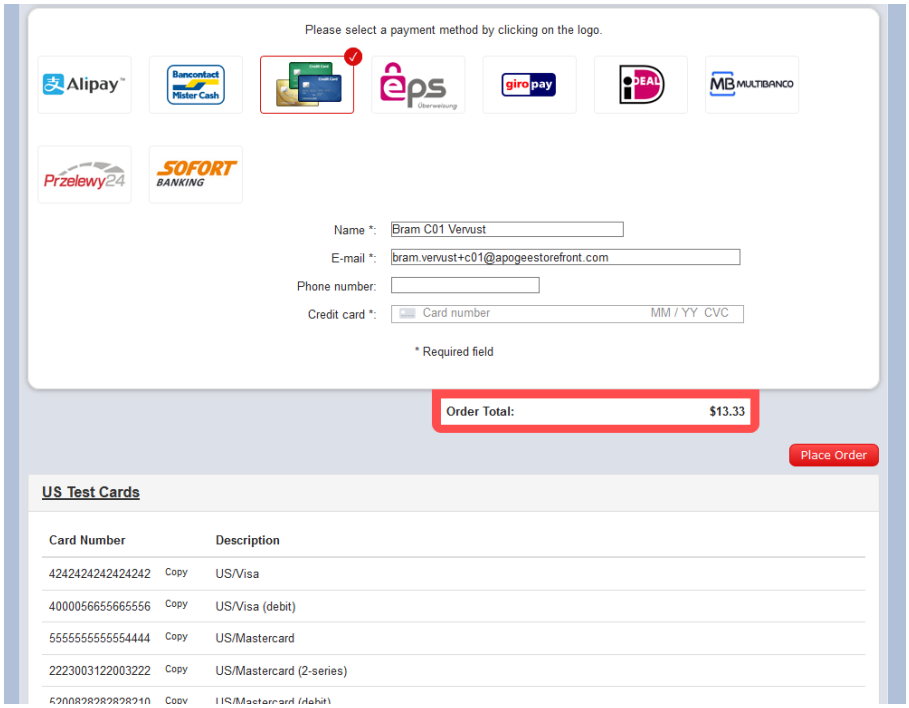

If the response returns a message like "Event ignored because no gateway is specified.", this means that the event arrived correctly at StoreCenter. Since we are sending random test data to StoreFront, the response that no gateway is specified for that test is to be expected.

## Create Test Orders

Enable your Stripe payment method on a store and check out a test order.

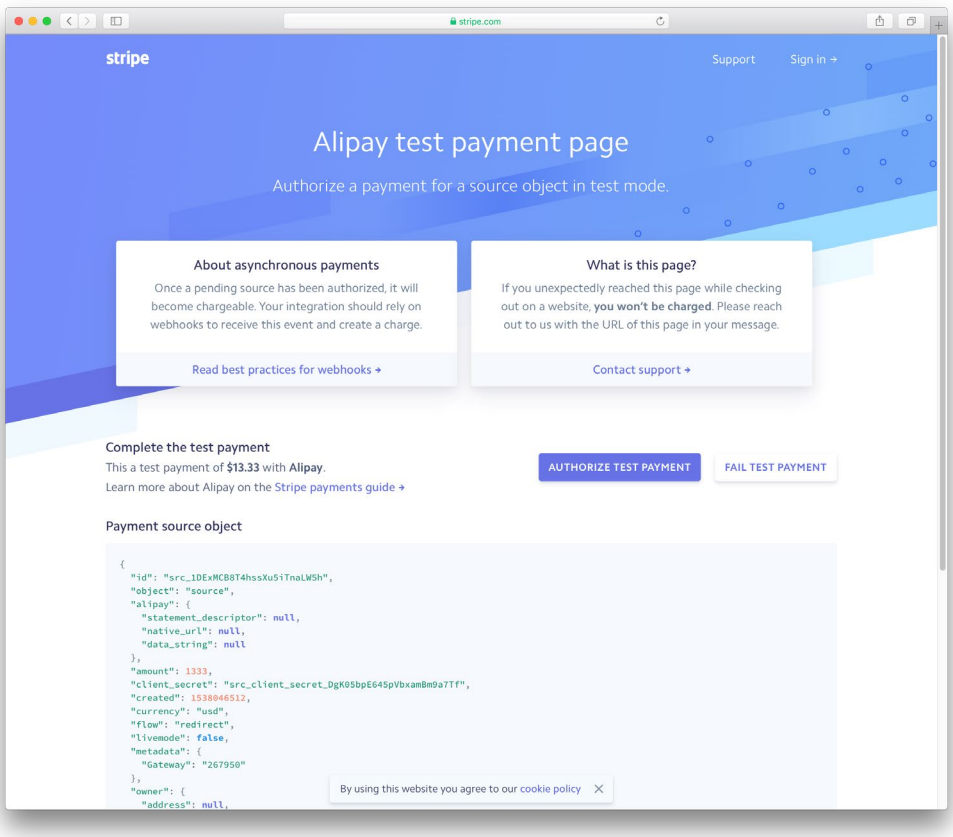
If you're Stripe account type is in Test mode, you can use any available payment method. Note that not all currencies are supported for each method. An error message will be displayed on the payment page in StoreFront when you try to use a method that does not support the currency of your store.

When you select the Cards payment method, you will get a list of possible test credit card numbers on the bottom of the payment page. The expiration date should be a date in the future and CVC number can be any number.

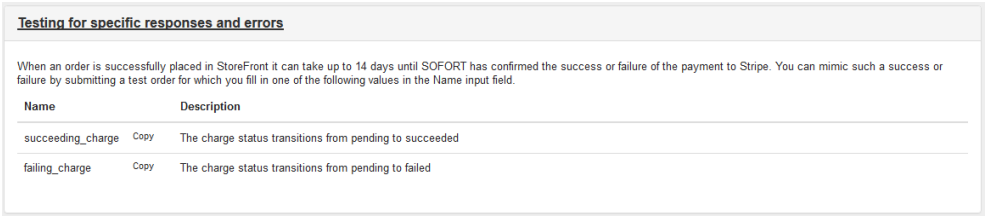



More information about the test card number and tokens can be found here: https://stripe.com/docs/testing#cards

For the other (non-cards) payment methods (if you're Stripe account type is still in Test mode) you will arrive at a test page from Stripe on which you can click the **AUTHORIZE** or **FAIL TEST PAYMENT** buttons.

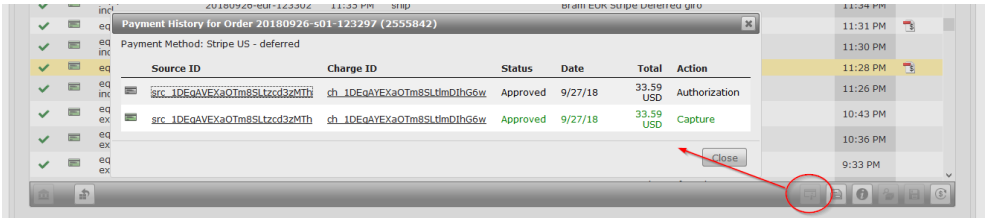


For the Sofort payment method you can test succeeding and failing charges by filling in the string **succeeding_charge** or **failing_charge** in the **Name** input field on the payment page. You fill in this name by clicking the **Copy** link next to the name in the test section at the bottom of the page:



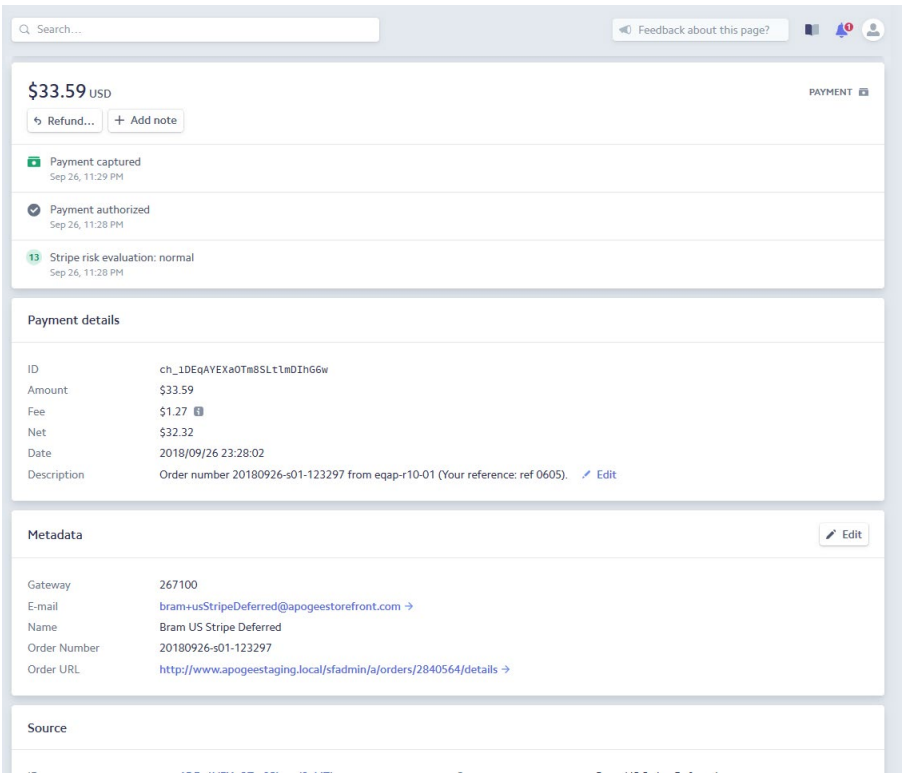

## Stripe Payment info in StoreCenter

In the **Orders** overview in StoreCenter, you can open the **Payment History** by clicking the **Display Payment Overview** button:




In this overview, you have a direct link to the Source ID and Charge ID of the payment in Stripe.

The payment page in Stripe contains besides the general payment details also information about the order in StoreCenter as well as a direct link to the order in StoreCenter.



# Bambora

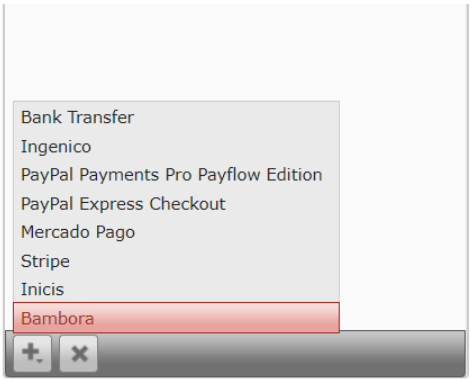
As from version 5.8 StoreFront supports a new payment gateway powered by Bambora.

Bambora Payment Gateway is integrated for usage in StoreFront. The Bambora Payment Gateway supports:

- Scandinavian countries
- European countries
- North America

For the Scandinavian Bambora accounts there are the possibility to create accounts for:

- Norway
- Denmark
- Sweden



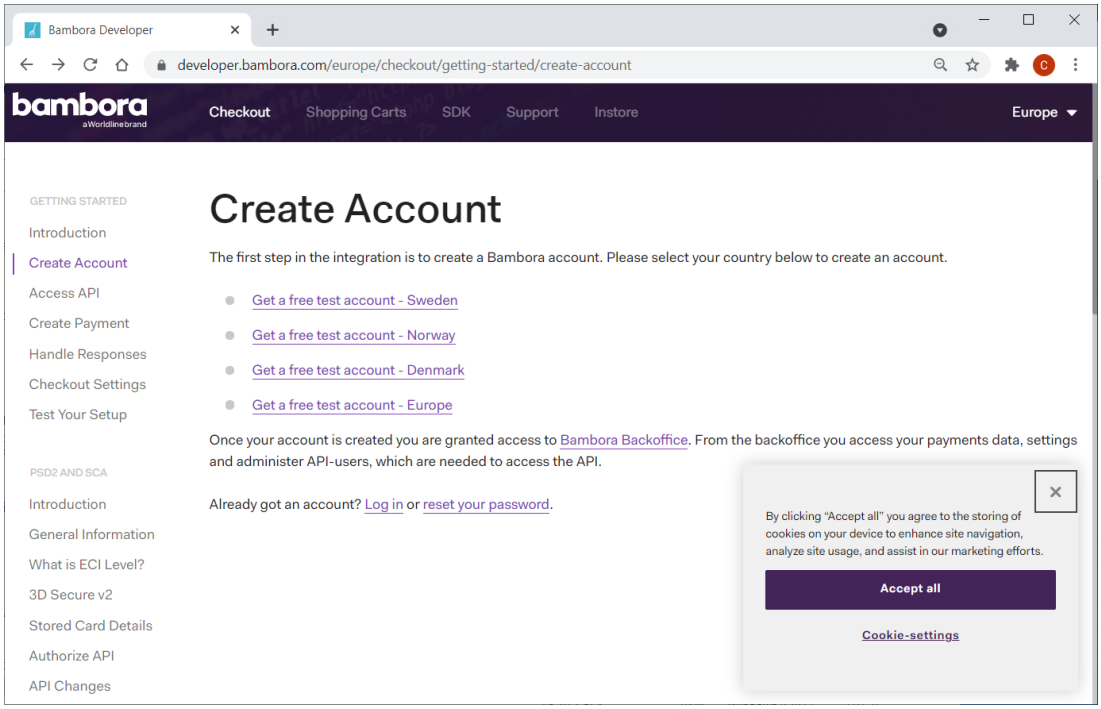

## Setting up Bambora

Creation of a Bambora Developer account can be done with a free test account. Note that with Bambora you can have multiple Merchant Accounts under one single login.

## Creation of Bambora Merchant account

Go to the URL:

`https://developer.bambora.com/europe/checkout/getting-started/create-account`



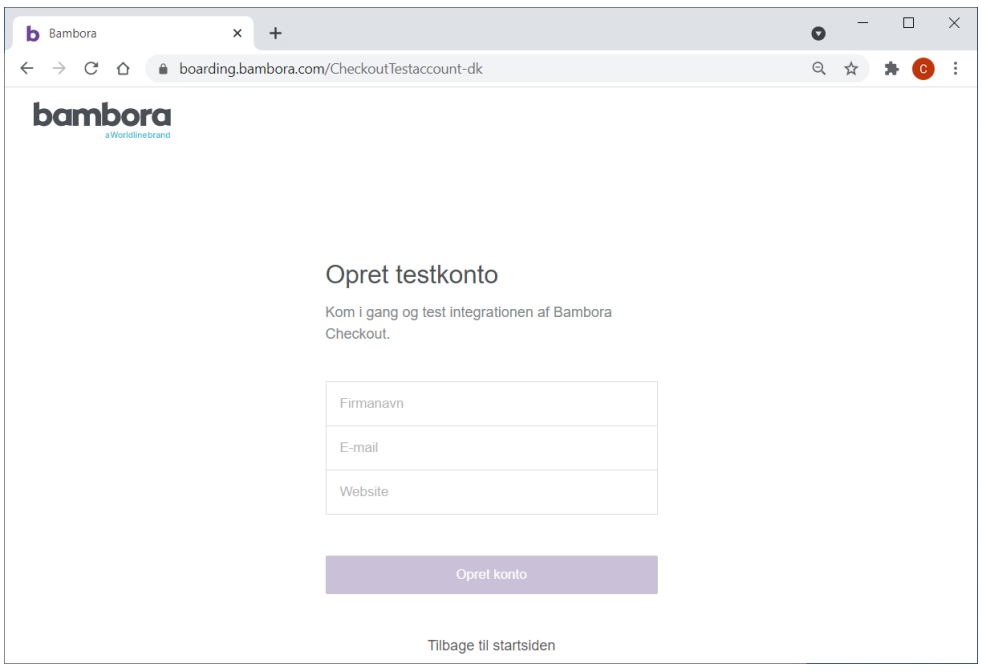

Note: At In this tutorial we selected "Get a free test account – Denmark".

Three fields are required for registration:

- Company name
- E-mail
- Website

Caution: Bambora will use the field "Website" to validate Callback URLs provided on checkout.

Complete the form and select button **Create Account**.



You will get following confirmation:

```
Your test account has been set up We have sent you an email with instructions on
how to proceed.
```

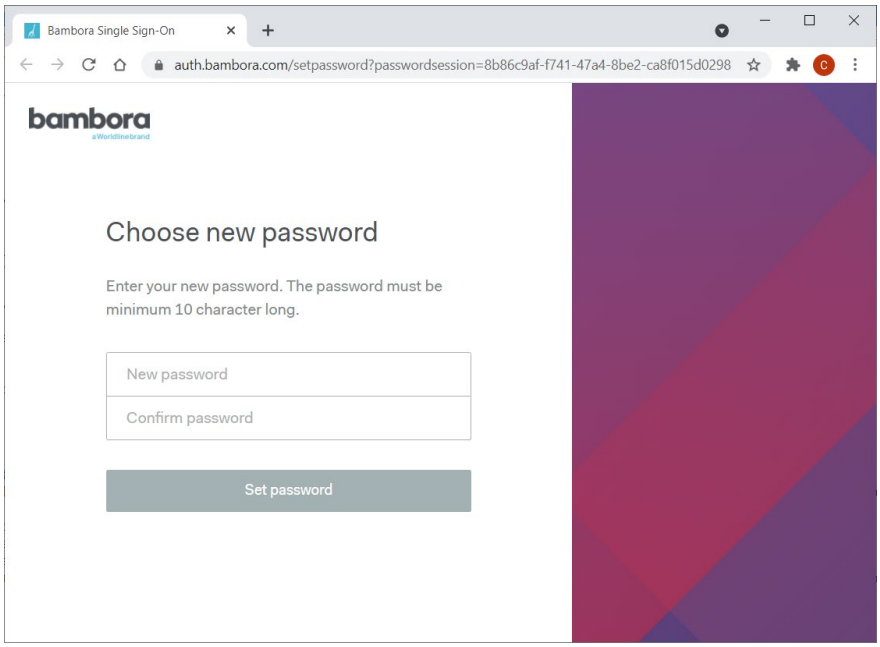
A first mail "Bambora Checkout test konto" will mention:

```
Hi. We have created a trial account for you. If you have not already received an
email about how to activate your account, you will receive it soon. In the
meantime, visit http://developer.bambora.com.
```

A second mail "Activate your Bambora account" will mention:

```
Your Bambora account is ready Now you can easily view and track your transactions
and withdrawals. Start by activating your account.
```

Selecting the button "Get started" in the mail will redirect you to a form for password initialization.




Enter a new password, and click the **Set Password** button.

Note: The password must be minimum 10 characters long.

In a confirmation window, you will be able to select "Click here to login" which will redirect you to:

https://auth.bambora.com/account/login

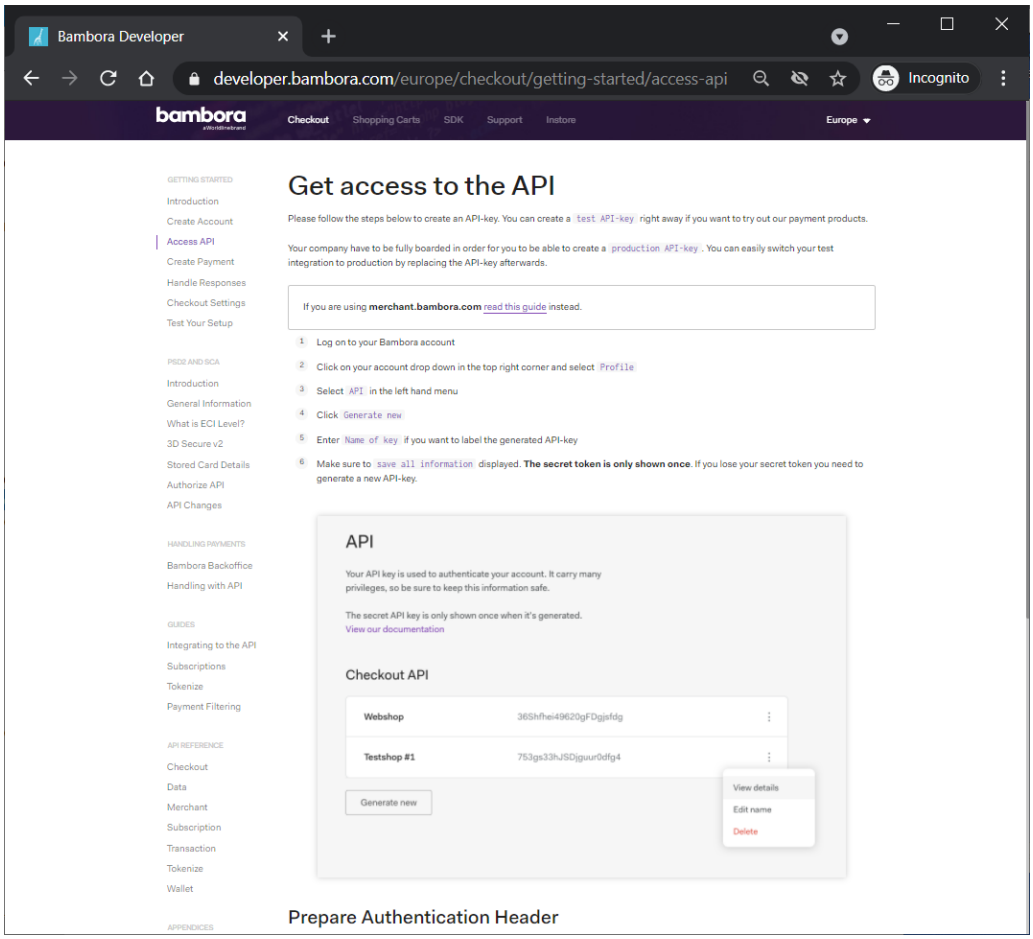
## Bambora - Get access to API

Your API key is used to authenticate your account. Follow the steps below to create an API-key.

Note: The secret API key is only shown once when it's generated. As it carries many privileges, be sure to keep this information safe.

Follow instructions on the page (up to 'Prepare Authentication Header'):

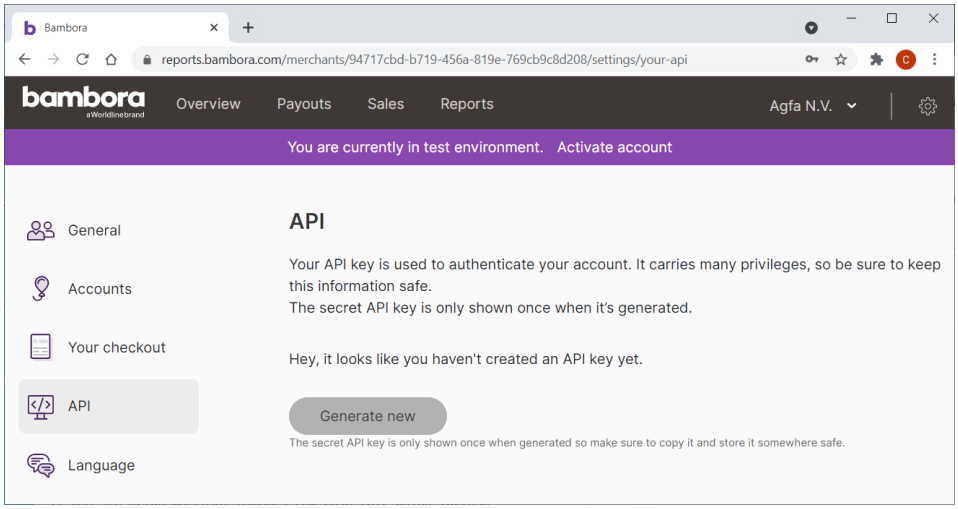
https://developer.bambora.com/europe/checkout/getting-started/access-api



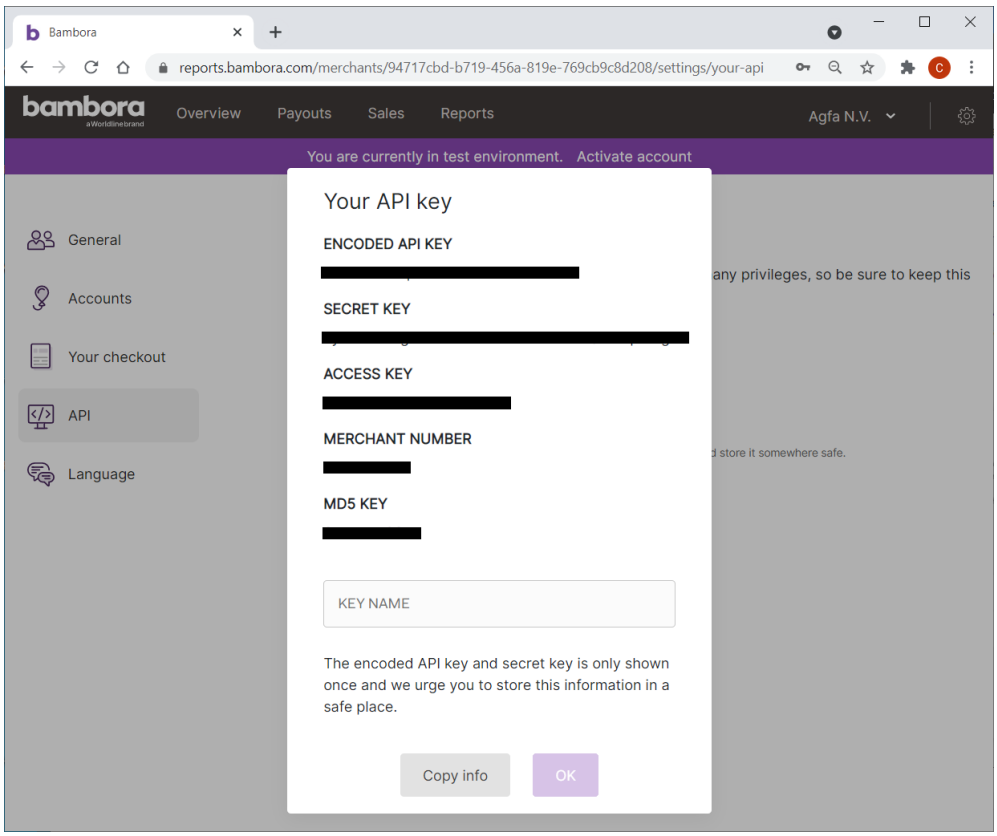

Note: Anything below 'Prepare Authentication Header' on this page can be skipped.

Navigate to https://reports.bambora.com/ , enter the credentials and click the "Sign in" button.

- Log on to your Bambora account.
- Click on your account drop down in the top right corner and select Profile.
- Select API in the left hand menu.




Select **Generate New** button will result in a pop window with following properties:




You need to enter the name of key if you want to label the generated API-key, and click the **OK** button.

Caution: Make sure to save all information displayed. Note that the secret token is only shown once. If you lose your secret token, you need to generate a new API-key.

As they advise, keep ALL information (5 properties) you will get at this stage:

- ENCODED API KEY
- SECRET KEY

- ACCESS KEY
- MERCHANT NUMBER
- MD5 KEY

You will need this content to configure Payment for Printer Account in StoreCenter.

Note: You can easily switch your test integration to production by replacing the API-key afterwards.

You will receive a third mail from Bambora “Created test account for Checkout”. Attached on the third mail, a pdf with the latest requirements from VISA/MasterCard.

Note: Test merchant number are prefixed with a T opposite production merchants that are prefixed with a P.

## Bambora - Add Trusted URL

It is mandatory to request the Bambora team to “add trusted URL” to the Bambora account you created. You should mail your request to **Support@bambora.com** and mention:

- Your Merchand ID
- The trusted URL to be added

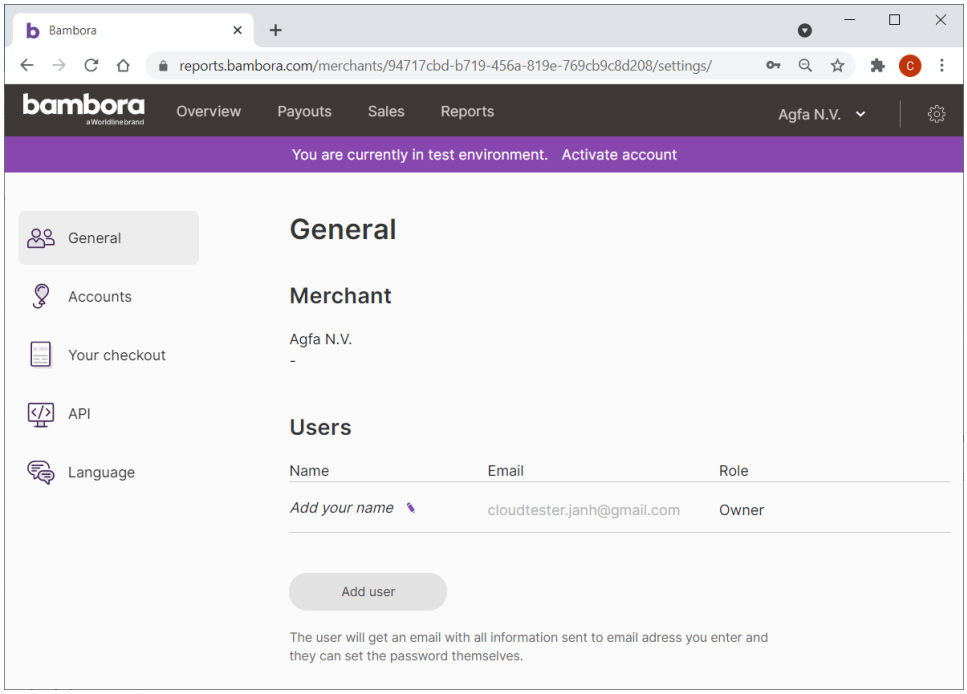
| StoreFront | StoreCenter | Trusted URL to be added |
|---|---|---|
| Production 2 | https://www.test.apogeestorefront.com/sfadmin/ | test.apogeestorefront.com |
| Production | https://www.apogeestorefront.com/sfadmin/ | apogeestorefront.com |

## Bambora Settings

Login to Bambora backend and select the cogwheel in the upper right corner.

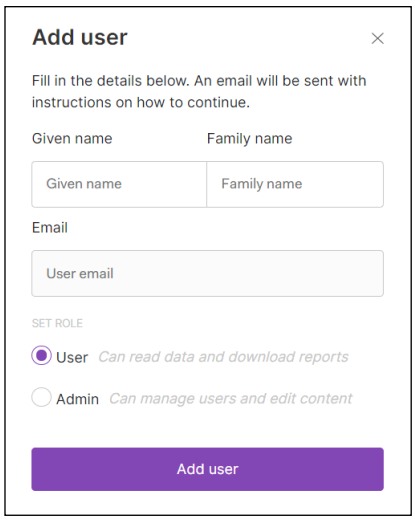
### Bambora Settings - General

On the Settings page, you can see all your Bambora accounts and also add colleagues as users of Bambora Reports.

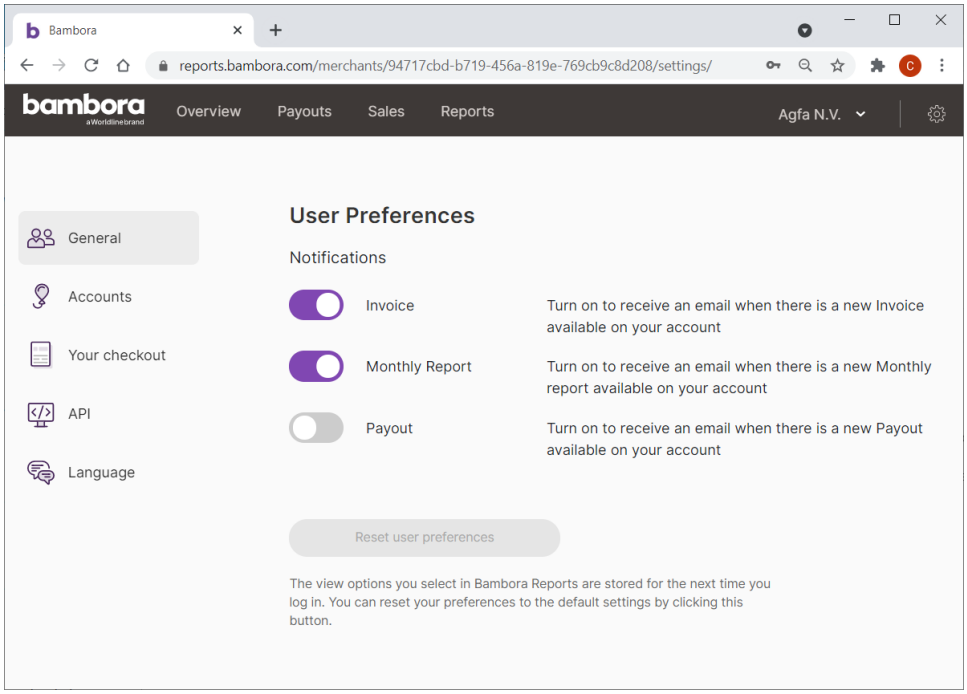



You can add additional users:

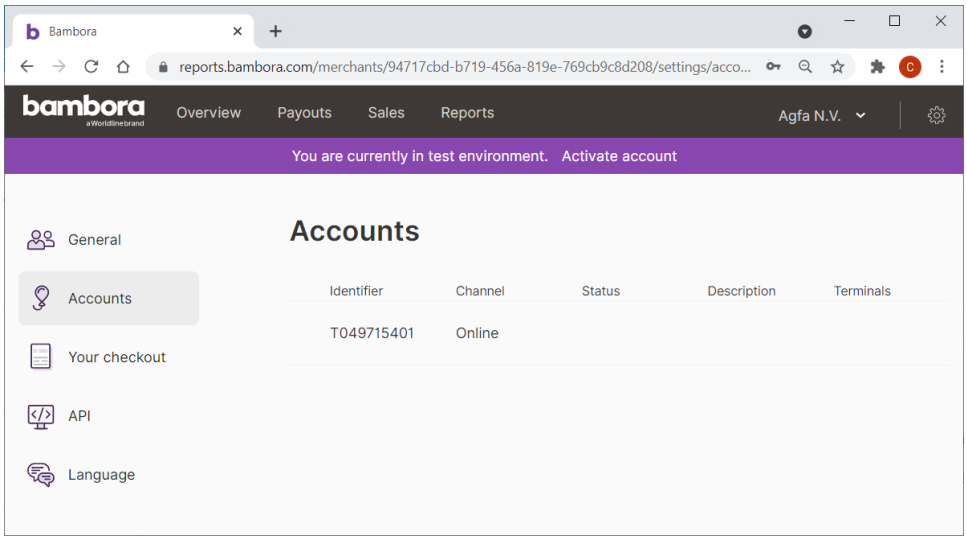
- Who can read data and download reports
- Who can manage users and edit content.




Note: Additional created users will receive a password initialization email, including instructions on how to continue.

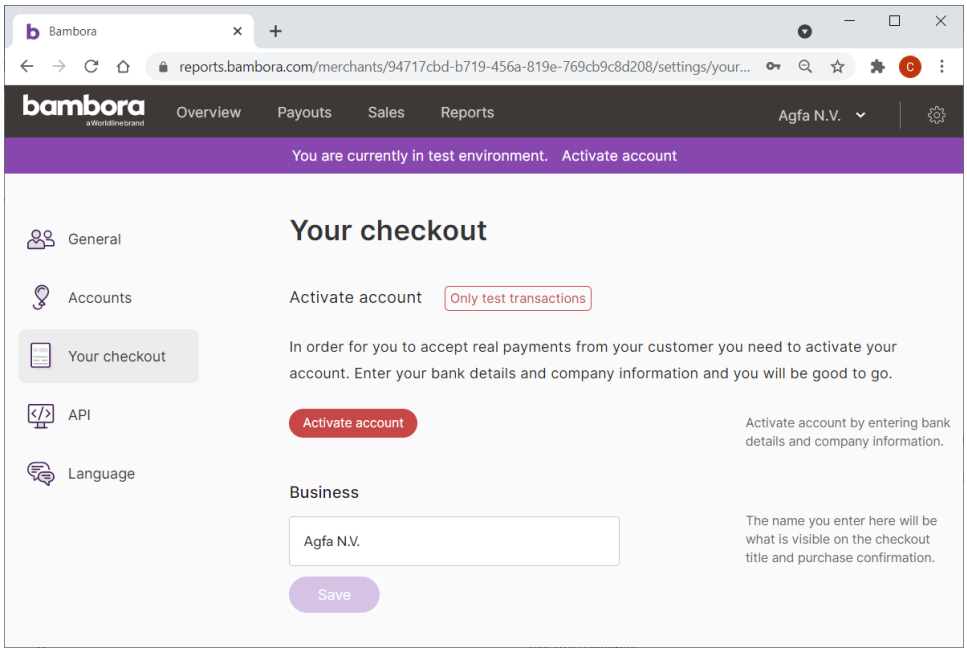



## Bambora Settings - Accounts

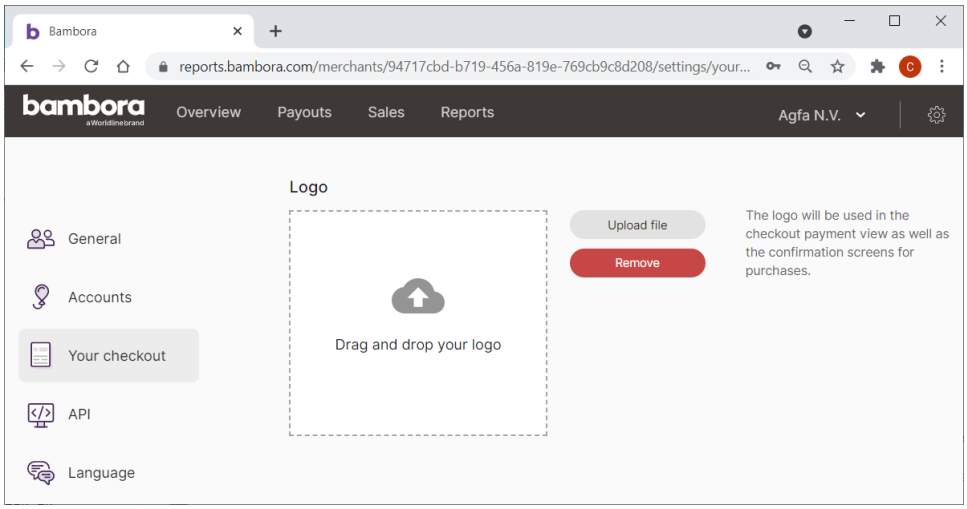



Note: Test merchant number are prefixed with the a T opposite production merchants that are prefixed with a P.

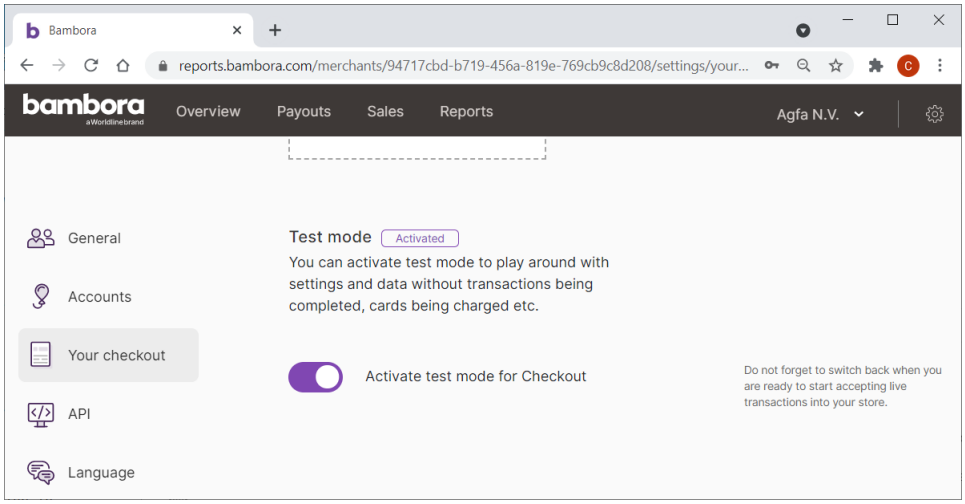
## Bambora Settings - Your checkout



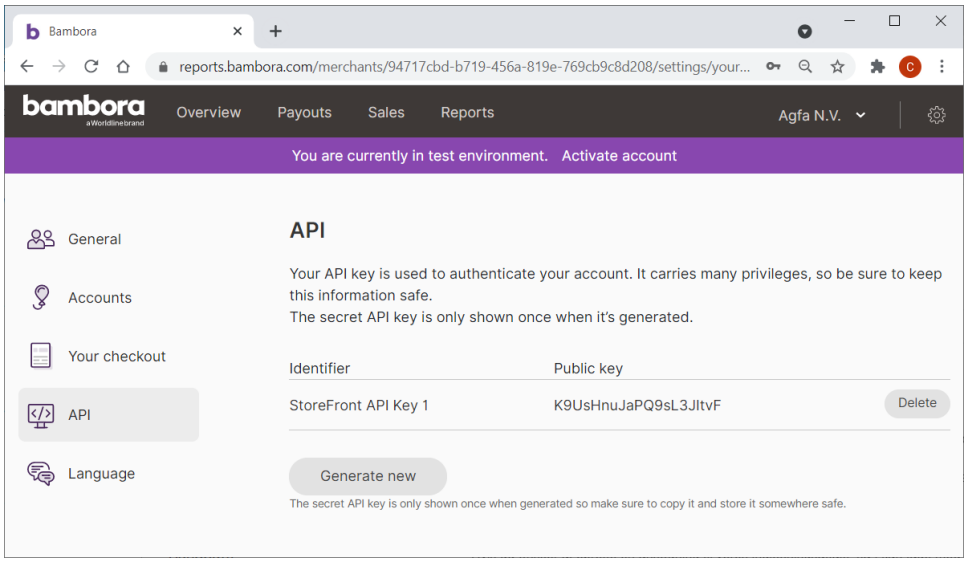

You can add a logo to your frontend Bambora checkout page.




You can also activate/deactivate Bambora Test Mode.

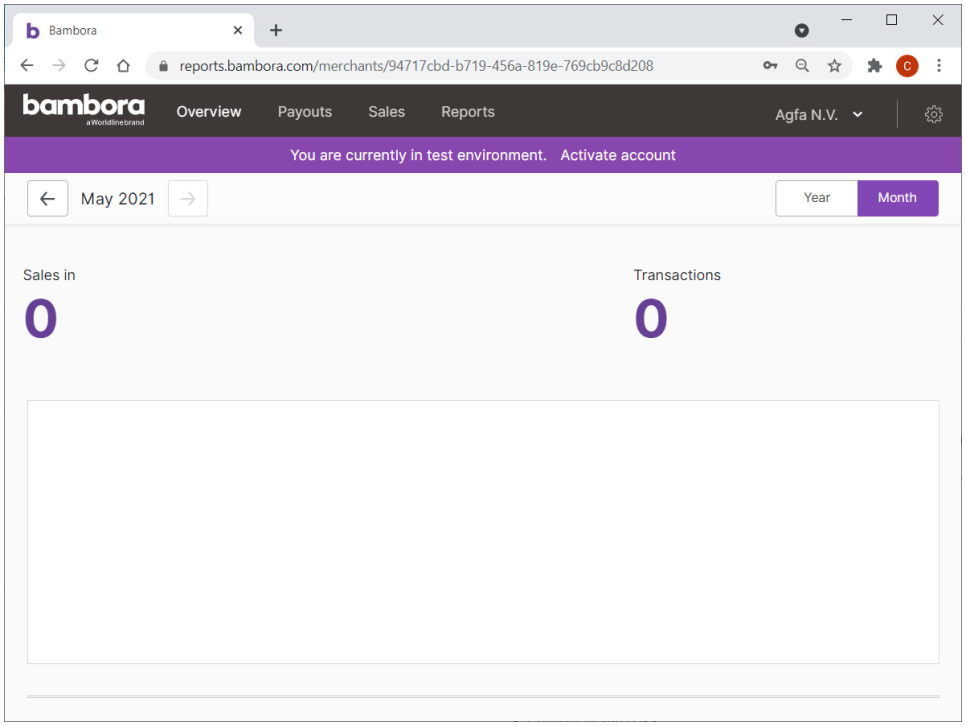



## Bambora Settings - API




## Using Bambora Backend

Navigate to https://reports.bambora.com/ and logon with your Bambora credentials.




## Bambora Overview

Here you can get an instant understanding of your latest sales numbers and gain new insights into how your business is performing.

## Bambora Payouts

On the Payouts tab you can see all payouts from Bambora and the transactions included in each payout.

## Bambora Sale

All your transactions are available on the Sales page where you also can filter and search for specific transactions.

## Bambora Monthly Reports

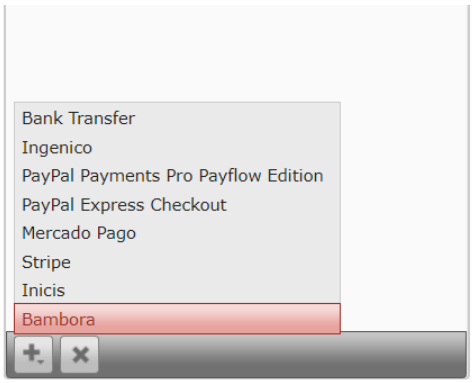
You can download monthly summaries from the Monthly reports dropdown.

## Configuring Bambora in StoreCenter

### Creation Payment Method

Logon to StoreCenter as Printer Administrator.

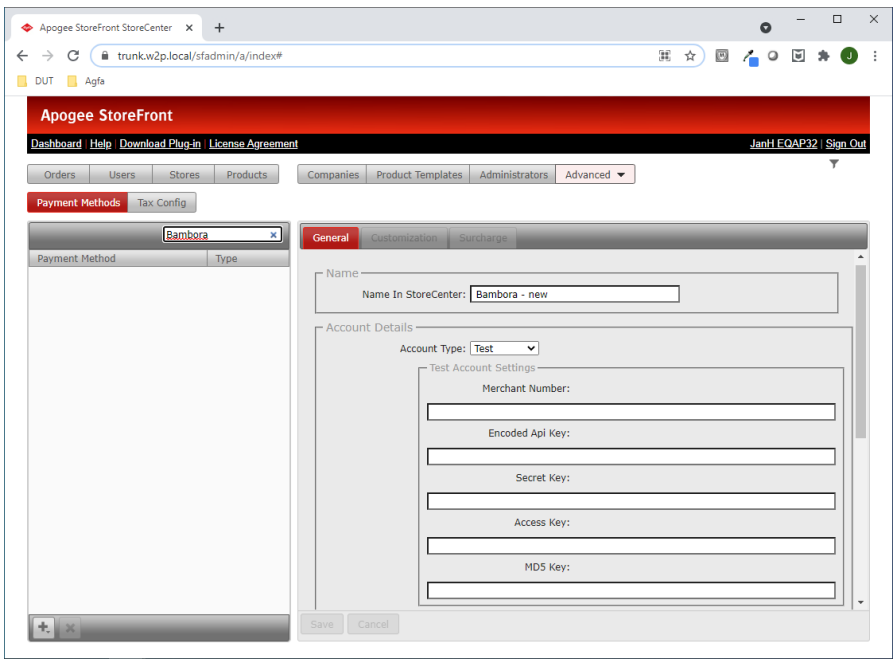
Go to Advanced > Payment Methods and Tax and create Bambora payment method.




## Bambora Payment Gateway - General

Enter ALL API key settings you got from Bambora backend:

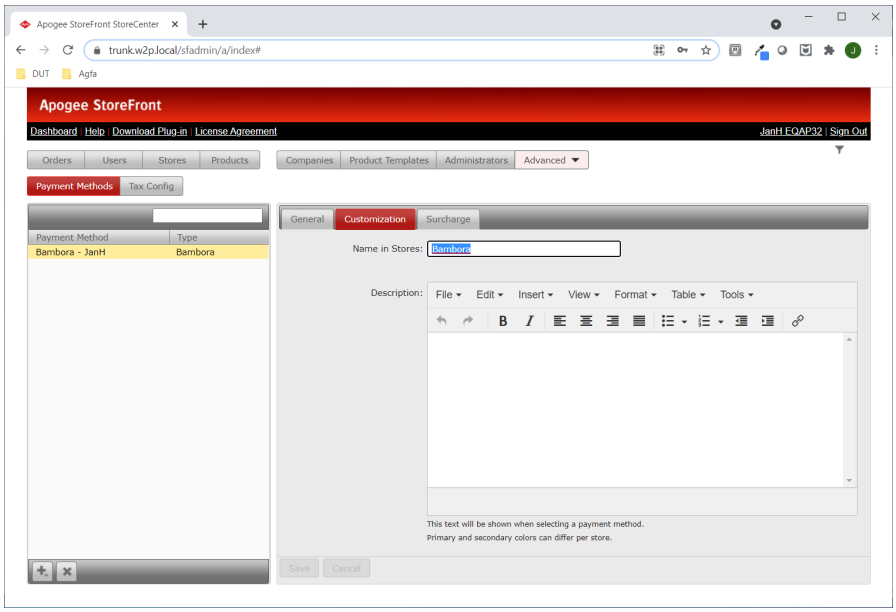
- ENCODED API KEY
- SECRET KEY
- ACCESS KEY
- MERCHANT NUMBER
- MD5 KEY




## Bambora Payment Gateway - Configuration

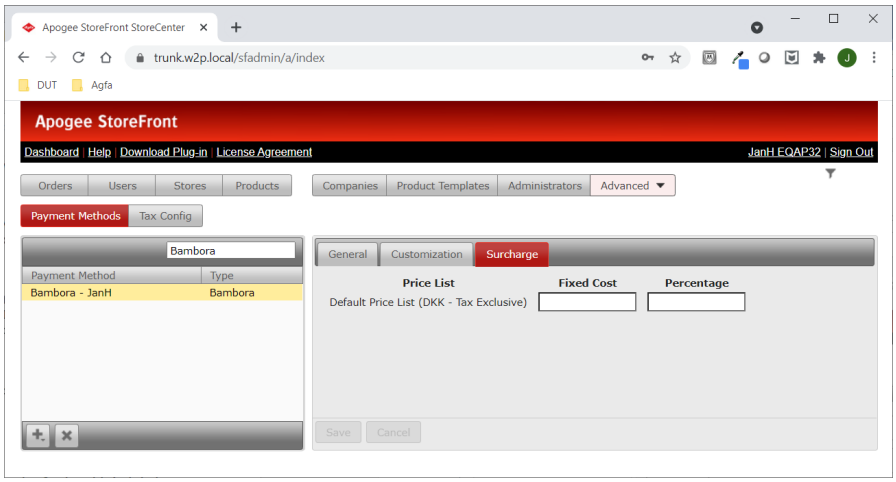
After you saved settings, you can define the configuration parameters:

- Name in stores (this will be shown during checkout in StoreFront)
- Description (this will be shown selecting a Payment Method)




## Bambora Payment Gateway - Surcharge

Go to the Surcharge tab if you want to charge extra for using a payment method, for example, an extra charge for paying with a credit card. Enter a fixed cost and/or percentage.

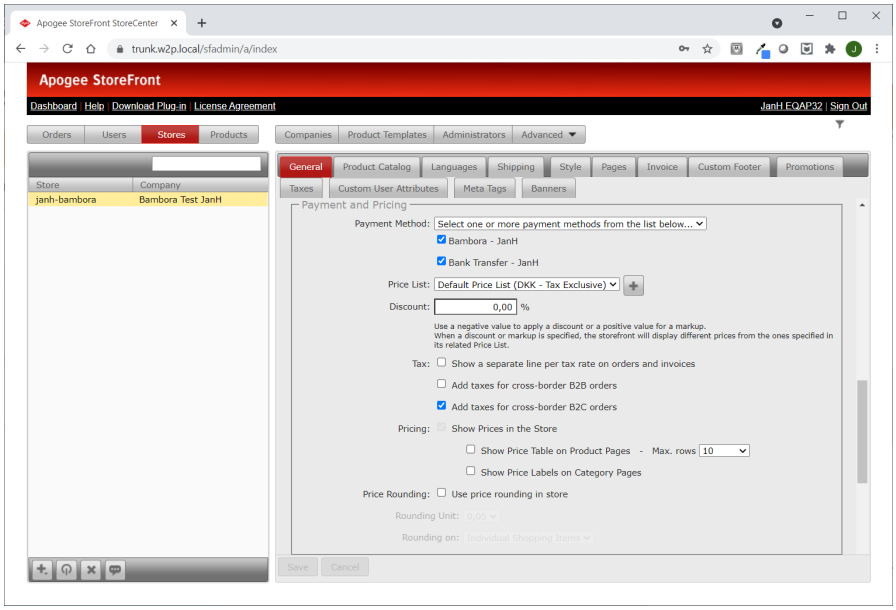



## Configure StoreFront Shop

Next configure shop to use Bambora payment method.

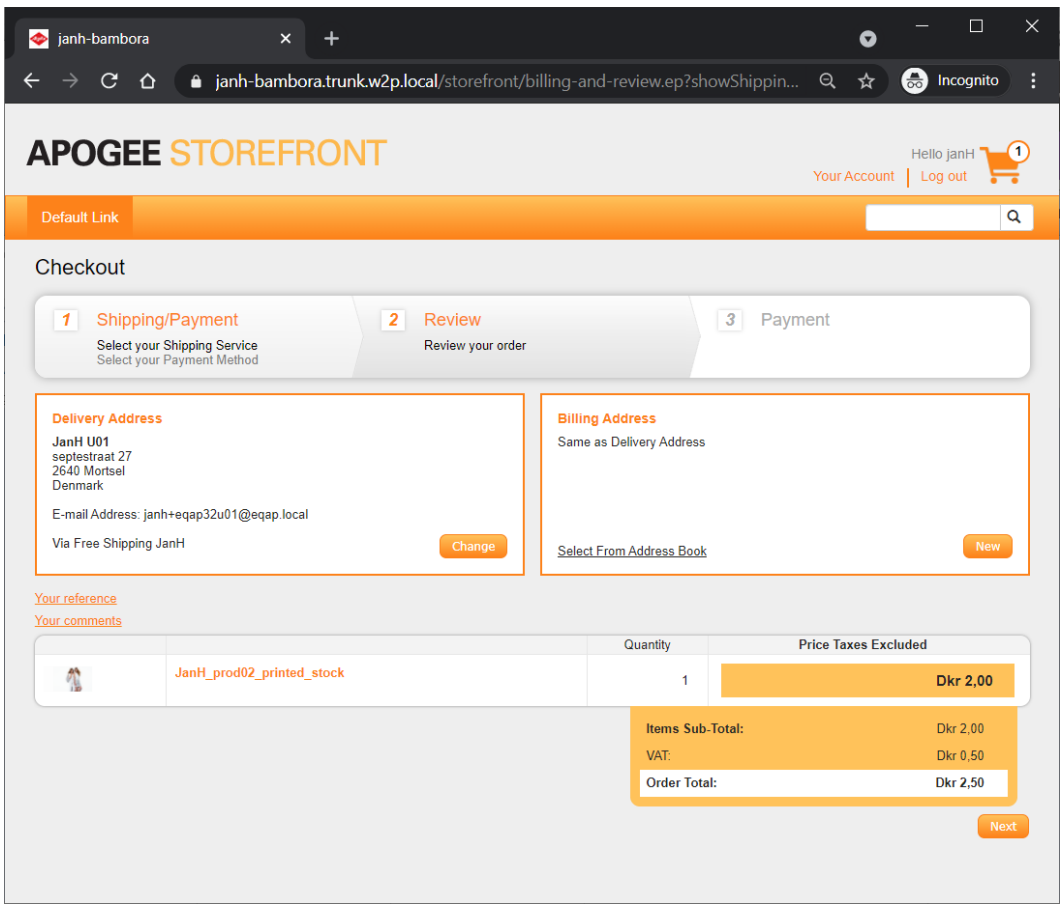
In StoreCenter, navigate to Stores > General tab > Payment and Pricing.

Pay attention that if you created Danish Bambora account, then your shop should be configured for Danish Krone (DKK).

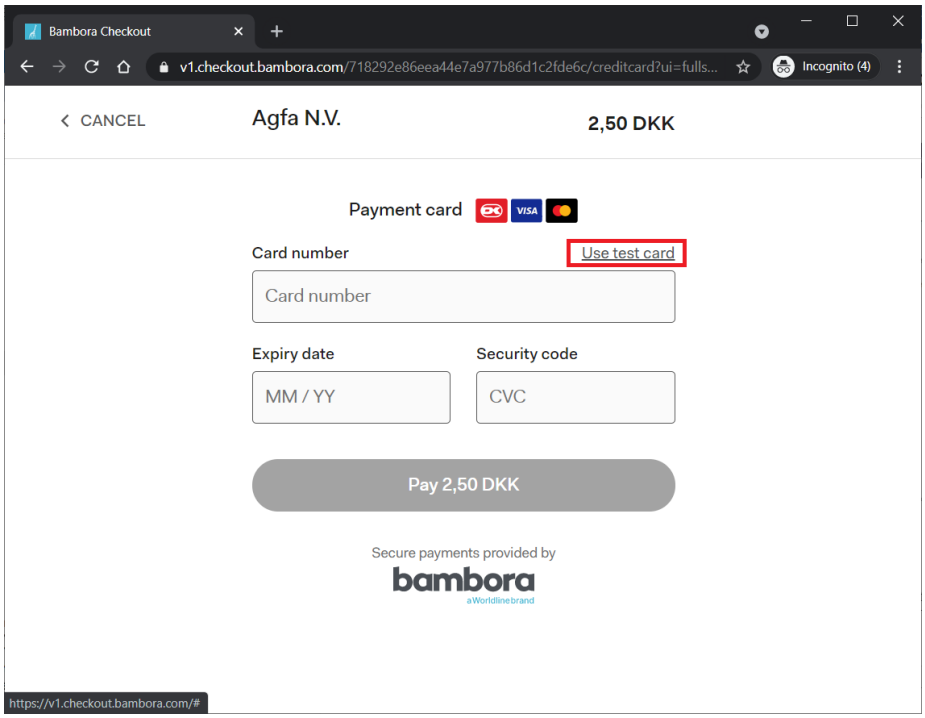



Note: No Bambora support of multiple currencies are possible for single account. If you try to make Bambora payment for Danish account in other currencies, you will get the error “Currency not supported”.

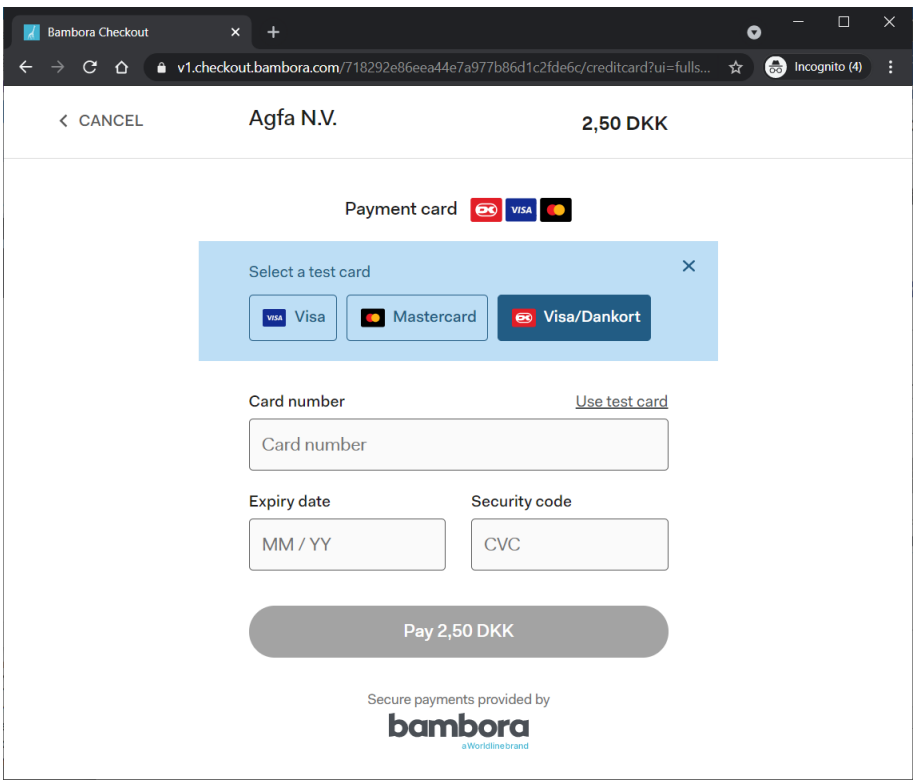
## StoreFront Checkout



If you just want to perform a quick test, Bambora Checkout offers an easy way to perform a test transaction. When the payment window is shown click Use test card to show the available test cards.



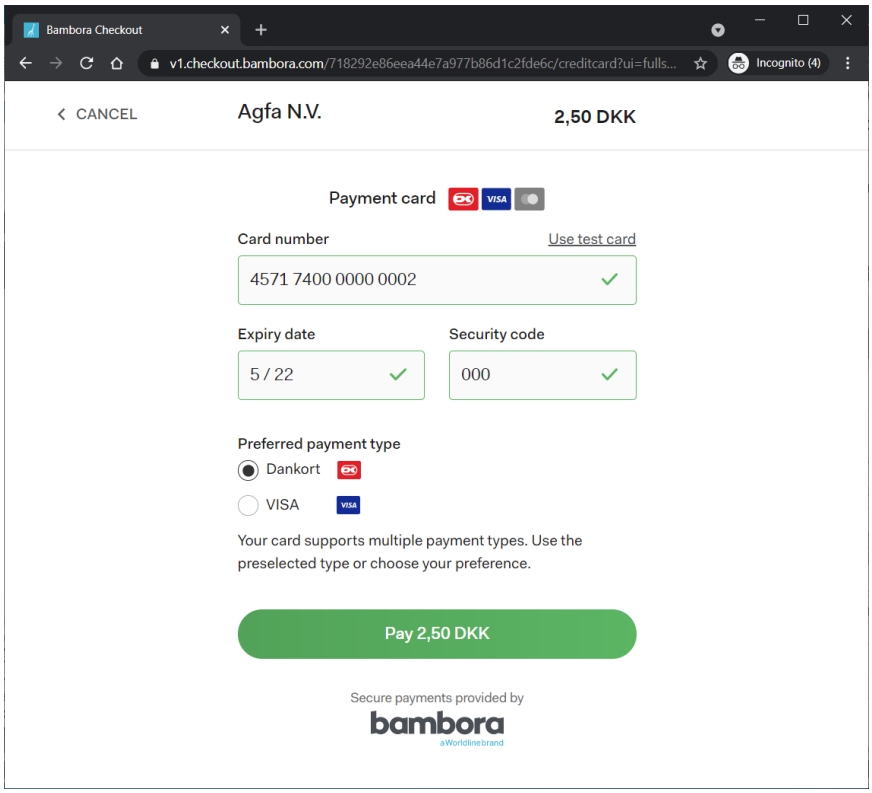

Click the desired card to fill the input fields: select Visa/Dankort.




When CVC is 000 the transactions gets authorized (All other CVC values will result in a declined transaction).

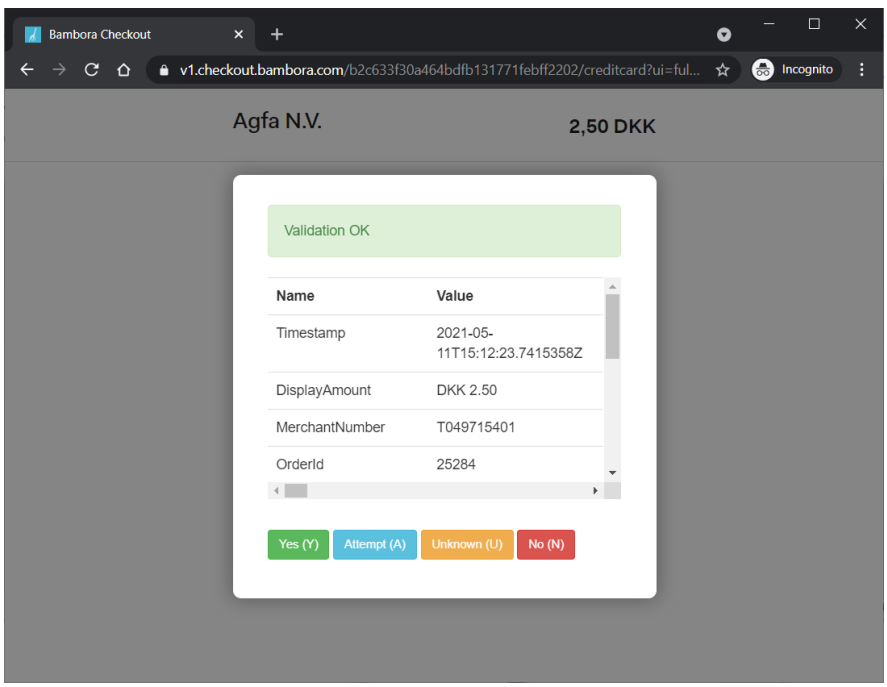
The expiry date and month can be set to an arbitrary date in the future.

Select preferred Payment Type = Dankort.

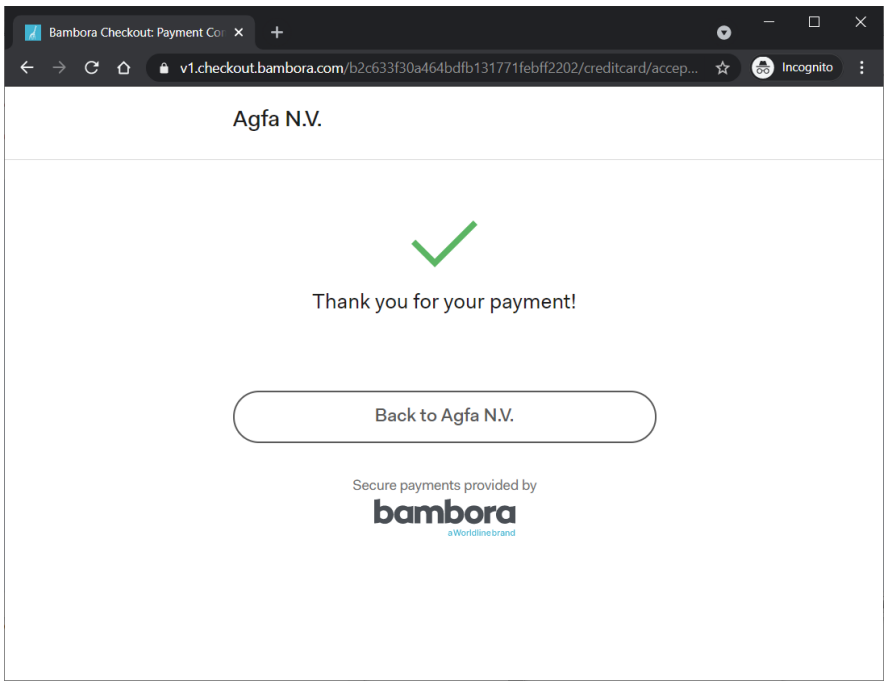



Note: Fake credit card numbers for Bambora can be found on:
https://developer.bambora.com/europe/checkout/getting-started/test-your-setup

A debugging window will report "Validation OK". You can confirm with **Yes** to continue.



A confirmation window will report “Thank you for your payment”.




### Bambora e-mail

Receives e-mails.

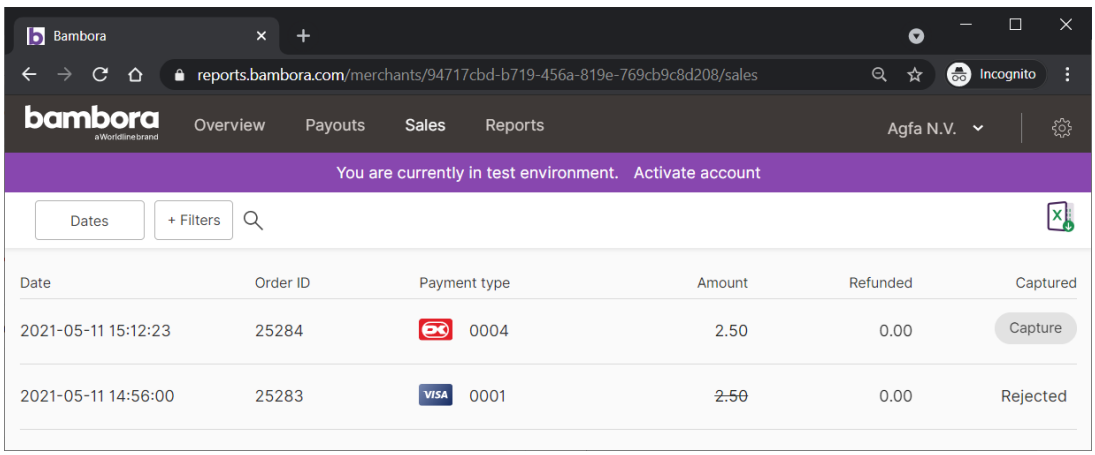
## Bambora Backend Sales

### Authorization

Logon in Bambora backend:

`https://reports.bambora.com/`

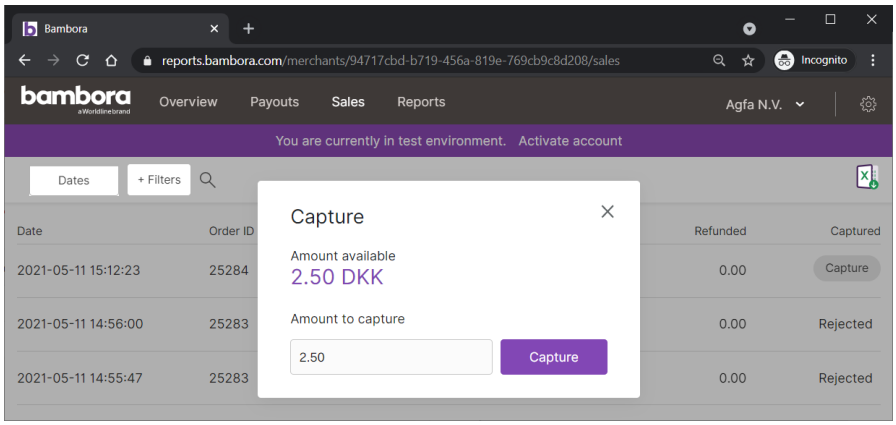
Navigate to Sales tab.



Note: At this moment the authorization is successful. You can verify this by selecting the Order ID which will show the related Transaction Details.

## Capture

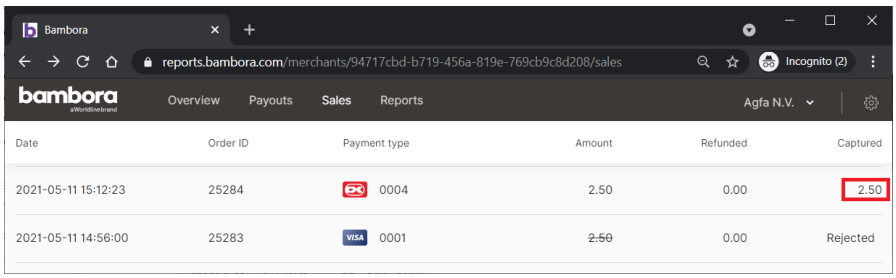
Select the Capture - button:



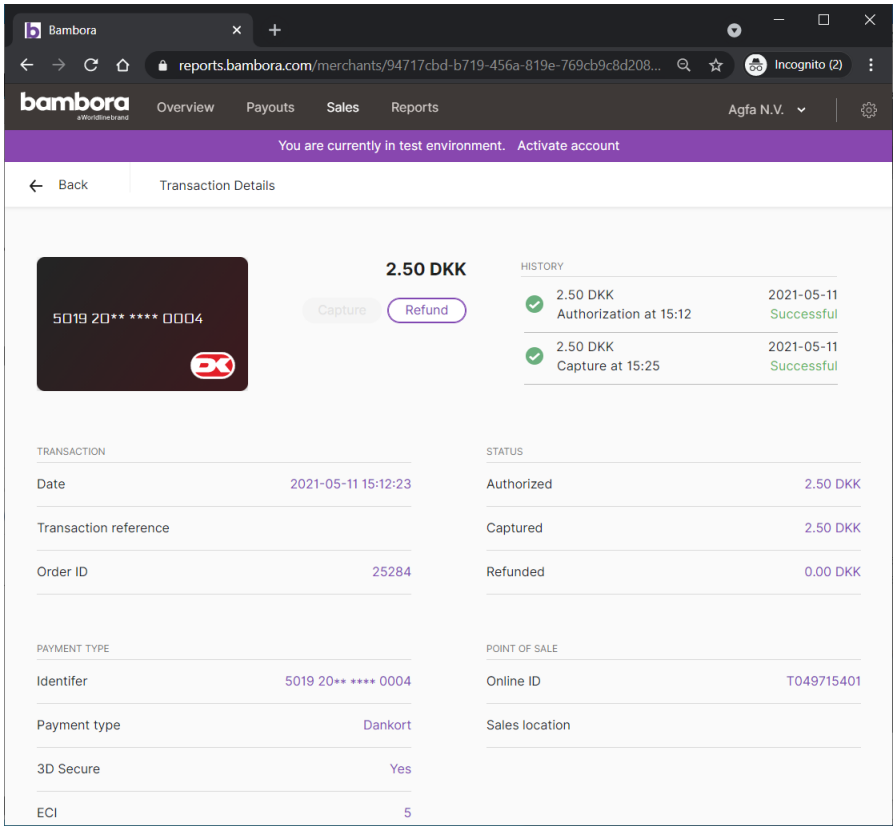

The overview will show the money is captured.

## Transaction Details

Select the amount captured of the related Order ID.




The details of the transactions will be displayed as in the following Figure.


Bambora
reports.bambora.com/merchants/94717cbd-b719-456a-819e-769cb9c8d208...
Incognito (2)
bambora
Overview
Payouts
Sales
Reports
Agfa N.V.
You are currently in test environment. Activate account
Back
Transaction Details
5019 20** **** 0004
2.50 DKK
Capture
Refund
HISTORY
2.50 DKK
Authorization at 15:12
2021-05-11
Successful
2.50 DKK
Capture at 15:25
2021-05-11
Successful
TRANSACTION
Date
2021-05-11 15:12:23
Transaction reference
Order ID
25284
STATUS
Authorized
2.50 DKK
Captured
2.50 DKK
Refunded
0.00 DKK
PAYMENT TYPE
Identifer
5019 20** **** 0004
Payment type
Dankort
3D Secure
Yes
ECI
5
POINT OF SALE
Online ID
T049715401
Sales location

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