

Installation Manual for KBC xt:Commerce

This manual describes the installation and usage of the KBC extension for xt:Commerce.

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1 Introduction

This manual explains the installation, configuration and usage of the payment module for xt:Commerce and KBC. It is important that you strictly follow the described steps. Only by doing so, a secure usage in compliance with all security regulations can be guaranteed.

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

- PSPID & Password. You receive these credentials from KBC after conclusion of contract. Our support staff is happy to help you acquiring a KBC contract if you do not yet have one.
- xt:Commerce payment module from sellxed.com/shop
- FTP access to your server
- Login credentials for your shop

Note that you must use at least PHP version 5.6 for our plugins. PHP 8 or higher is currently not supported.

1.1 Procedure of the Installation

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

Installation Service

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

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

.htaccess Directory Protection

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

1.2 System Requirements

In general, the plugin has the same system requirements as xt:Commerce. Below you can find the most important requirements of the plugin:

- PHP Version: 5.4.x or higher
- OpenSSL: Current version with support for TLS 1.2 or higher.
- fsockopen: The PHP function fsockopen must be enabled. The plugin must be able to connect to external systems over the Internet.
- PHP Functions: All common PHP functions must be enabled.

2 Configuration KBC - Backend

For the configuration, log into the KBC backend:

- Test Environment: <https://secure.paypage.be/Ncol/Test/BackOffice/>
- Live Environment: <https://secure.paypage.be/Ncol/Prod/BackOffice/>

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

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

2.1 Tab: Global Transaction Parameters

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

2.1.1 Default operation code and default data capture procedure

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

2.1.2 Payment Retry

We recommend entering **10**.

2.1.3 Processing for Individual Transactions

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

2.2 Tab: Global Security Parameters

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

2.2.1 Hashing Method

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

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

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

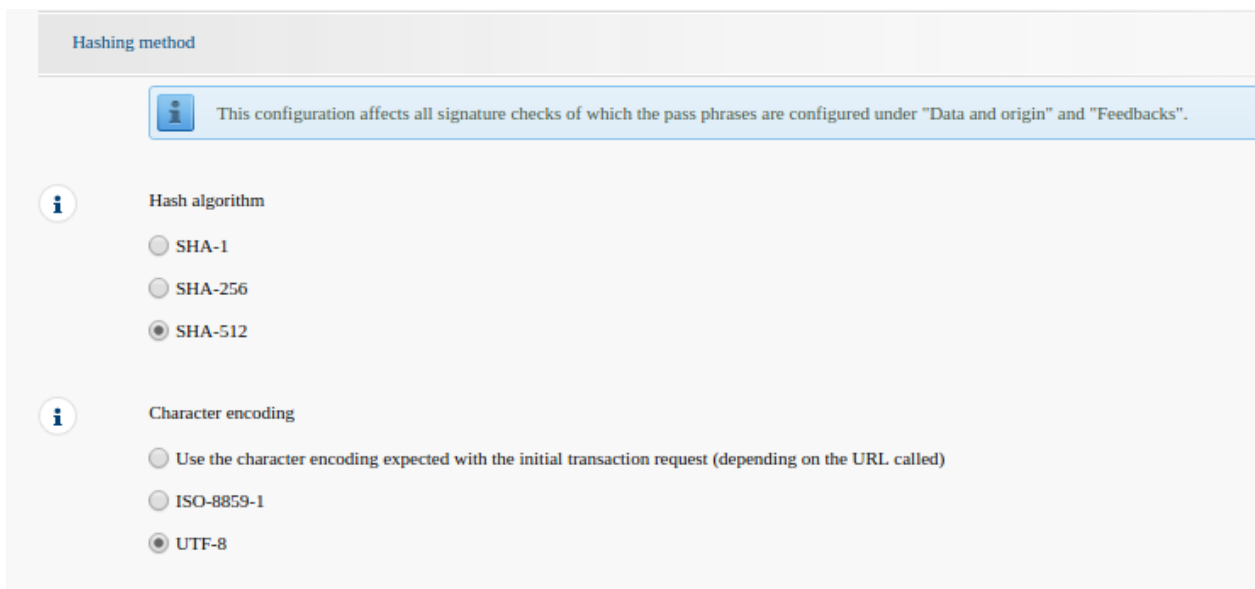


Figure 2.1: Configuration of the SHA-Hash.

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

2.3 Tab: Payment Page

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

2.4 Tab: Data and Origin Verification

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

2.4.1 Checks for e-commerce & Alias Gateway

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

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

Customweb SHA-String Generator

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

2.4.2 Checks for KBC DirectLink and KBC Batch (Automatic)

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

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

2.5 Tab: Transaction Feedback

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

2.5.1 HTTP Redirection in the Browser

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

Un-tick the option "I would like KBC to display a short text to the customer on the secure payment page if a redirection to my website is detected immediately after the payment process."

2.5.2 Direct HTTP-Server-to-Server-Request

- The "Timing of the Request" must be set to **Online but switch to a deferred request when the online requests fail**. As "Request Method" you must select **"POST"**.
- In the section **General** make sure that the Option: "I would like KBC to display a "processing" message to the customer during payment processing." is **un-ticked** too.
- Copy here the URL that is listed in the module backend under: **Settings > KBC > Setup**.

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

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

All orders have the status 'Pending'

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

Direct HTTP server-to-server request

i Timing of the request

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

URL of the merchant's post-payment page

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

SEE MANUAL FOR THIS URL // URL GEMÄSS MANUAL

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

SEE MANUAL FOR THIS URL // URL GEMÄSS MANUAL

Request method

POST
 GET

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

Deferred Requests und Time Out

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

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

2.5.3 Dynamic e-Commerce Parameters

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

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

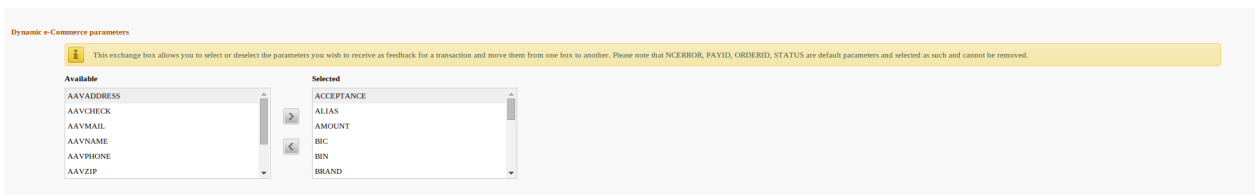


Figure 2.1: Configuration of the Dynamic E-Commerce Parameters. Your selection may look differently depending on your subscription with KBC.

2.5.4 Dynamic Parameters

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

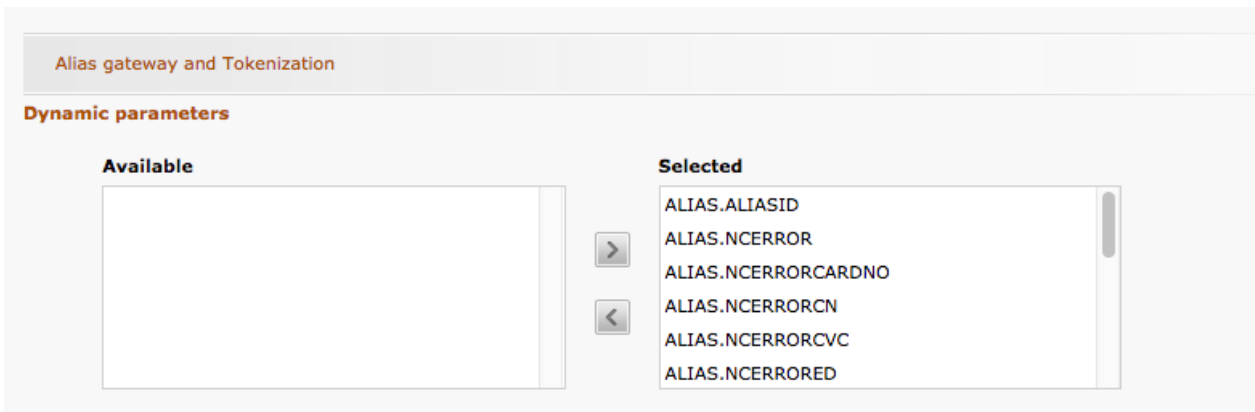


Figure 2.1: Configuration of the Dynamic Parameters. Your selection may look differently depending on your subscription with KBC.

2.5.5 Security for Request Parameters

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

Customweb SHA-String Generator

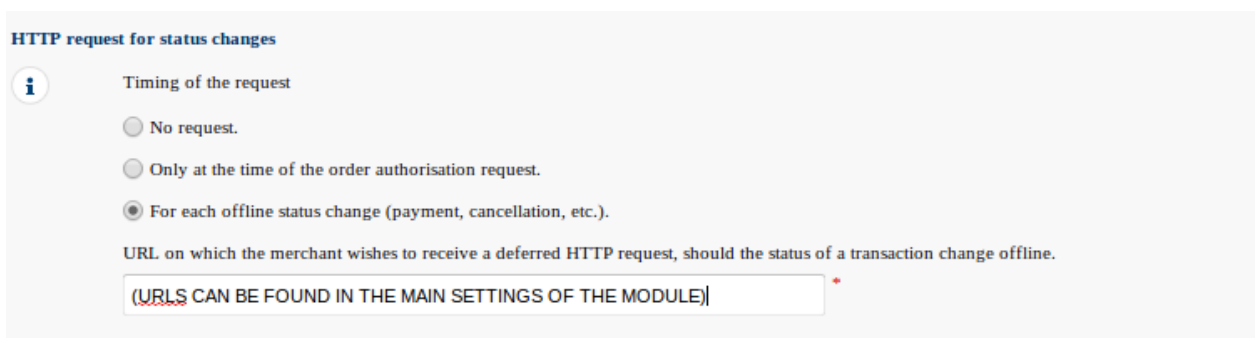
Please note that only ASCII characters may be used for SHA pass phrases. Please use our [SHA pass phrase generator](#) so that you do not enter invalid characters.

2.5.6 HTTP Request for Status Changes

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

In order to use this feature you will have to select the option **For each offline status change (payment, cancellation, etc.)**. Afterwards just copy the URL into the field that is displayed in the Setup of your Main configuration: **Settings > KBC > Setup**.

Enter the URL shown there into the field 'URL on which the merchant wishes to receive a deferred HTTP request, should the status of a transaction change offline.'



HTTP request for status changes

i Timing of the request

- No request.
- Only at the time of the order authorisation request.
- For each offline status change (payment, cancellation, etc.).

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

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

2.5.7 Dynamic Parameters

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

2.6 (Dynamic-)Template

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

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

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

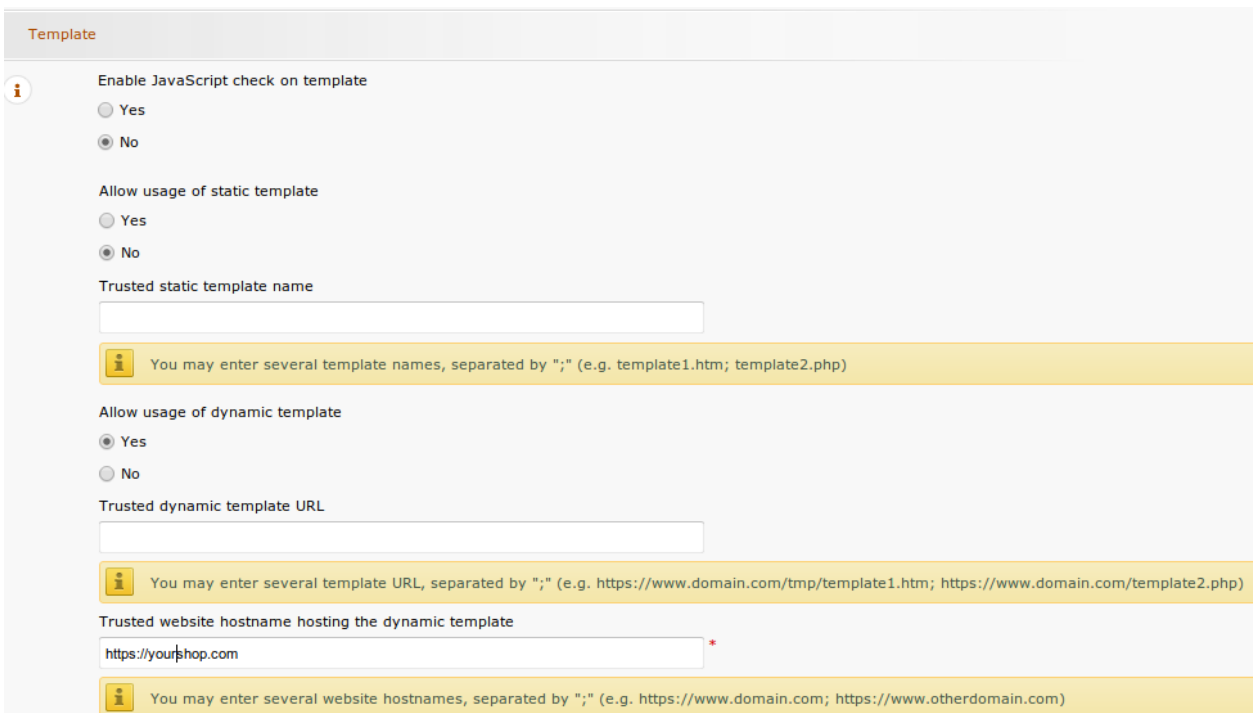


Figure 2.1: Configuration of the Dynamic Template.

Dynamic Template

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

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

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

2.7.1 Preconditions

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

Other options

Available options Premium Default options

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

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

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

If an option is not available please contact KBC.

Options and their Meanings:

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

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

2.7.2 Setting Up an API-User

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

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

Password of the API-User

The User ID and the API-user password may only contain letters and numbers as well as special characters. The following special characters are not allowed: & (Ampersand), " (double quotes), ' (single quotes)

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

2.7.3 Usage of External Checkouts

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

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

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

The screenshot shows a web interface for configuring 'Directlink'. At the top, there is a 'Directlink' tab. Below it, the section 'Dynamic parameters' is active. A blue information box contains the text: 'This exchange box allows you to select or deselect the parameters you wish to receive as feedback for a transaction and such and cannot be removed.' Below this, there are two columns: 'Available' and 'Selected'. The 'Selected' column contains a list of parameters: AAVADDRESS, AAVCHECK, AAVMAIL, AAVNAME, AAVPHONE, and AAVZIP. There are right-pointing and left-pointing arrow buttons between the two columns. At the bottom left, there is a 'SAVE' button.

Figure 2.1: Response Parameter for Direct Link.

3 Module Installation and Update in the xt: Commerce Shop

3.1 Installation

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

1. Download the plugin. The download can be found in your sellxed.com account under "My Downloads".
2. Unzip the archive you have just downloaded.
3. In the unzipped folder navigate to the folder "files"
4. For some shops there are different versions of the plugin provided. If this is the case open the folder which corresponds to your shop version.
5. Using your preferred FTP client upload **entire content** of this folder into the root directory of your shop. For some shops there is a specific folder containing the plugins. If that is the case upload the plugin into this folder. Make sure that the folders aren't replaced but merely merged.
6. If you haven't yet done so, log back into your shop.

3.2 Updates and Upgrades

You have direct and unlimited access to updates and upgrades during the duration of your support contract. In order to receive constant information about available updates we ask you to subscribe to our RSS feed that we publish for your module.

More information regarding the subscription of this RSS feed can be found under: http://www.sellxed.com/en/updates_upgrades.

We only recommend an update if something doesn't work in your shop, if you want to use new feature or if there is a necessary security update.

3.2.1 Update Checklist

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

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

Do not do updates directly in the live environment

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

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

3.2.2 Update Instructions

Please always read the update instruction. Those instructions can be found in the changelog. If there are no special remarks, you can proceed by just overwriting the files in your system.

4 Module Configuration in the xt:Commerce Shop

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

Create backups!

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

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

4.1 Base Module Configuration

The settings for the Base Module can be found in **"Content > Plugin > deinstalled plugins > KBC Base Module"**. To install the module, click 'install'. A new window should open now. Next, click F5 in your browser in order to reload all Java Script data of the modules and then return to the location of the installed plugins.

The settings of the module can be opened by clicking on the pen. Enter the options that you set in the administration surface of KBC. If an option is unclear, a click on the question mark will show more information. The central settings will be explained.

4.1.1 Sending e-Mails for status updates

Mark every status that you want to trigger an e-Mail to the customer if his order was set to this status.

4.2 Defining the URL for the Transaction Feedback

To ensure correct payment processing in your shop, at least one Feedback URL has to be provided in the KBC configuration. The URL to be entered can be found in your xt:Commerce Shop under the menu item **Settings > KBC > Setup**.

4.3 Payment Method Configuration

After the Basic Module was configured successfully, the payment method settings for your shop can be found under Settings >. Every method is listed separately. Activate the desired payment methods by selecting them and clicking **Activate Selection**.

With a click on the pen, a new window for the settings will open. Most settings are self-explanatory. A click on the question mark shows additional information.

4.3.1 Choosing the Authorization Method

You can choose between several display options for the authorization of card payments. The option Authorization Method determines, which payment methods you would like to process.

For further information on the different authorization methods, visit our [sellxed website](#).

4.3.2 Payment Form Position

If you have the corresponding package of KBC, the payment information can be entered directly in your shop. The setting **Page for Payment Form** adjusts the position of the payment form

Payment Processing

Please bear in mind that additional options with KBC have to be enabled in order to use some of the payment processing methods.

Some authorization methods might not be available for every payment method.

4.3.3 Capturing Orders Directly

The option "Capturing" determines whether payments should be captured directly or if they should be authorized before. If you only want to authorize as a first step, ensure that the payments are issued later.

Depending on your Acquiring Contract, a reservation is guaranteed for a limited time only. If you are not capturing within this time, the authorization might not be guaranteed. Further information on the process of capturing is provided below.

Varying Settings between KBC - backend and module

The settings in the payment method module might overwrite your settings in the KBC backend.

4.3.4 Uncertain Status

You can mark orders without a 3D Secure Verification or other security mechanism failures. This allows you to examine the order manually before the shipment.

4.3.5 Setting the Order Status

You can determine which status the order should have for every payment method. This refers to the initial order status.

4.4 Direct Capturing of Transactions

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

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

Different settings between KBC and the module

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

4.5 Uncertain Status

You can specifically label orders for which the money is not guaranteed to be received. This allows you to manually control the order before shipment.

4.5.1 Setting the order state

For each payment method you may select in which state the order should be set to depending on the booking state. This is the initial state of the order.

4.6 Stock Management in xt:Commerce 4 / 5

Since the 19.05.2017 we changed the way we handle the stock implementation in xt:Commerce 4 / 5. Products will now automatically be restocked when the status of the order is changed to failed. The status of the order is automatically changed to failed if the customer does click on the cancel button on the payment page. However if he uses the back button in the browser we can not determine the status of the order. In this case you have to manually cancel the order to restock the items.

Please note the stock will automatically be increased if you switch an order into the failed state.

4.7 Optional: Validation

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

With the option 'Validation' you can define the moment when the payment method should be made visible to the customer during the checkout process. This setting is relevant for modules where the usage depends on the customer's compliance with specific preconditions. For example, if a solvency check has to be carried out or if the payment method is only available in certain countries. In order for the credit check or address validation to also work with European characters, the charset of the "Blowfish mode" must be set to "UTF-8" for certain PSP settings.

You have the choice between these options:

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

4.7.1 Usage of several independent xt:Commerce shops

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

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

5 Settings / Configuration of Payment Methods

5.1 General Information About the Payment Methods

The plugin contains the most common payment methods. In case a desired payment method is not included per default, please contact us directly.

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

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

5.2 Information on Payment Status

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

Important info regarding Order Status

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

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

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

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

5.2.2 Order status "cancelled"

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

5.3 Usage Hidden Authorisation / Alias Gateway

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

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

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

5.4 Credit Card

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

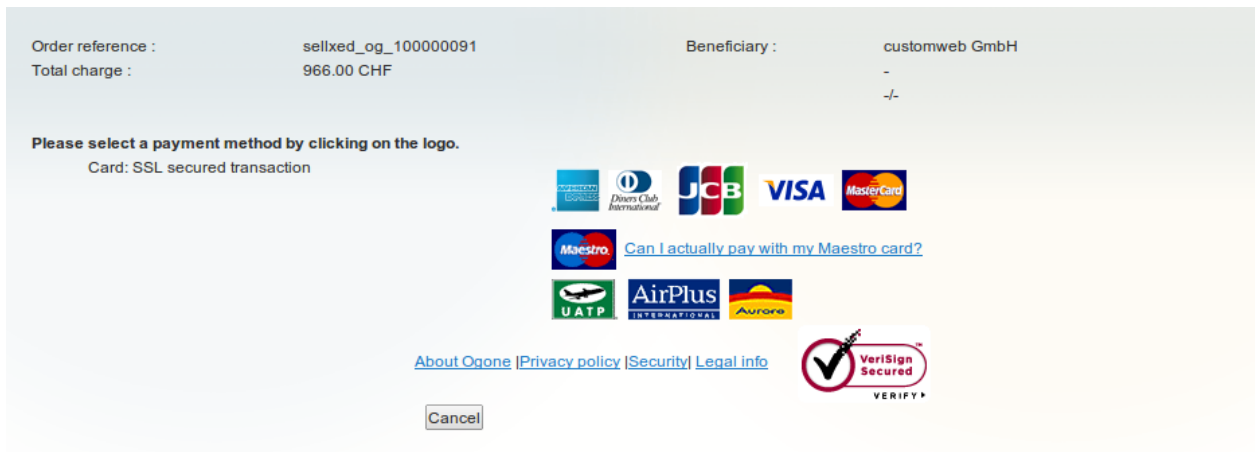


Figure 5.1: No pre-selection of the card type - the type will then be chosen on the payment page.

Pre-Selection of the Payment Method

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

5.5 PayPal

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

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

5.6 Bank Transfer

In order to use the payment method Bank Transfer, make sure that you configured the settings for the [HTTP status changes](#) as described above. Payments done via the payment method bank transfer will first be marked as pending. As soon as the client pays the invoice, KBC sends us the notification for the status change and we will update the state of the payment method.

5.7 Usage of the Ajax Authorization (FlexCheckout)

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

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

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

6 The Module in Action

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

Transaction Information	
Transaction ID	33
Transaction External ID	17_33
Authorization Status	successful
Order ID	17
Created On	2014-05-17T15:09:25+02:00
Updated On	2014-05-17T15:09:37+02:00
Customer ID	2
Zahlungsid	31411549
Autorisierungsbetrag	100
Währung	CHF
Zahlungsmethode	MasterCard
Zahlungsid	31411549
Verbuchter Betrag	100
Transaktion autorisiert	Ja
Transaktion ist unsicher	Nein
Transaktion verbucht	Ja
Transaktion bezahlt	Ja
Alias	XXXXXXXXXXXX0007 (05/17)
Alias Token	_xtc_4_17_330007
Akzeptanz	
Kartenummer	XXXXXXXXXXXX0007
Kartenablaufdatum	05/17
Händler Referenz	demo_sx_ps_xtc_4_17_33

Figure 6.1: Transaction Information.

6.1 Order Transaction Information

In each order processed by our module, you can view all important information on the transaction. For instance, this feature allows you to match the orders to the transactions visible in the KBC backend.

To view this information, open the orders. At the bottom of the order you will find the paragraph **KBC Transactions**. This shows all details on all former actions related to this order. Click on the key in the column "Action" to see the transaction information (c.f. image "Transaction Information").

Transactions				
Transaction ID	Datum	Status	Amount	Action
32	2014-05-17T15:06:08+02:00	pending	100.00	
33	2014-05-17T15:09:25+02:00	successful	100.00	

Figure 6.1: Transaction Overview

Dashboard | xt:Commerce Payments Registration | installierte Plugins | Zahlungsweise | PostFinance Transak

Aktion ▾

Neu Laden

Transaction ID	Externe ID	Order ID	Zahlungsmet...	Änderungsda...	Zahlungsid	Autorisierung...	Au
33	17_33	17	mastercard	05/17/2014	31411549	100.00000	su
32	17_32	17	mastercard	05/17/2014		100.00000	pe
31	16_31	16	postfinanceef...	05/11/2014		50.00000	pe
30	16_30	16	postfinanceef...	05/12/2014		50.00000	fai
29	15_29	15	creditcard	04/22/2014	30860419	150.00000	su
28	14_28	14	postfinanceef...	04/22/2014	30860413	100.00000	su
27	13_27	13	creditcard	04/22/2014	30860400	330.00000	su
26	12_26	12	postfinanceef...	04/17/2014	30785914	70.00000	su
25	11_25	11	creditcard	04/17/2014	30785907	50.00000	su
24	11_24	11	creditcard	04/17/2014		50.00000	pe
23	10_23	10	creditcard	04/17/2014	30785876	250.00000	su
22	10_22	10		04/17/2014			
21	10_21	10	creditcard	04/17/2014		250.00000	fai
20	10_20	10		04/17/2014			
19	10_19	10	creditcard	04/17/2014		250.00000	fai
18	10_18	10		04/17/2014			
17	10_17	10	creditcard	04/17/2014		250.00000	fai
16	9_16	9	postfinanceef...	04/16/2014	30766475	50.00000	su
15	9_15	9	postfinanceef...	04/16/2014		50.00000	pe
14	9_14	9	postfinanceef...	04/16/2014	30766459	50.00000	fai
13	8_13	8	postfinanceec...	04/16/2014	30766433	70.00000	su
12	7_12	7	postfinanceef...	04/16/2014	30766421	50.00000	su
11	6_11	6	creditcard	04/16/2014	30766406	50.00000	su
10	5_10	5	creditcard	04/16/2014	30766403	100.00000	su
9	4_9	4	postfinanceef...	04/16/2014	30765947	50.00000	su

Figure 6.1: Transaction Information

6.2 Transaction Table

In addition to information on the order, the transaction table shows information on the transactions in your shop. Among other things, it allows you to match the KBC transaction number to the order in your shop.

Transaction ID	Externe ID	Order ID	Zahlungsmet...	Änderungsda...	Zahlungsid	Autorisierung...	Autorisierung...	Bezahlt	V	Actions
33	17_33	17	mastercard	05/17/2014	31411549	100.00000	successful	y	C	
32	17_32	17	mastercard	05/17/2014		100.00000	pending	n	C	
31	16_31	16	postfinanceef...	05/11/2014		50.00000	pending	n	C	
30	16_30	16	postfinanceef...	05/12/2014		50.00000	failed	n	C	
29	15_29	15	creditcard	04/22/2014	30860419	150.00000	successful	y	C	
28	14_28	14	postfinanceef...	04/22/2014	30860413	100.00000	successful	y	C	
27	13_27	13	creditcard	04/22/2014	30860400	330.00000	successful	y	C	
26	12_26	12	postfinanceef...	04/17/2014	30785914	70.00000	successful	y	C	
25	11_25	11	creditcard	04/17/2014	30785907	50.00000	successful	y	C	
24	11_24	11	creditcard	04/17/2014		50.00000	pending	n	C	
23	10_23	10	creditcard	04/17/2014	30785876	250.00000	successful	y	C	
22	10_22	10		04/17/2014				y		
21	10_21	10	creditcard	04/17/2014		250.00000	failed	n	C	
20	10_20	10		04/17/2014				y		
19	10_19	10	creditcard	04/17/2014		250.00000	failed	n	C	
18	10_18	10		04/17/2014				y		
17	10_17	10	creditcard	04/17/2014		250.00000	failed	n	C	
16	9_16	9	postfinanceef...	04/16/2014	30766475	50.00000	successful	y	C	
15	9_15	9	postfinanceef...	04/16/2014		50.00000	pending	n	C	
14	9_14	9	postfinanceef...	04/16/2014	30766459	50.00000	failed	n	C	
13	8_13	8	postfinanceef...	04/16/2014	30766433	70.00000	successful	y	C	
12	7_12	7	postfinanceef...	04/16/2014	30766421	50.00000	successful	y	C	
11	6_11	6	creditcard	04/16/2014	30766406	50.00000	successful	y	C	
10	5_10	5	creditcard	04/16/2014	30766403	100.00000	successful	y	C	
9	4_9	4	postfinanceef...	04/16/2014	30765947	50.00000	successful	y	C	

Figure 6.1: Transaction Information.

6.3 Initiating payments in the xt:Commerce backend

The xt:Commerce payment module allows you to initiate a payment directly from the shop, the so called Mail Order / Telephone Order (MOTO). This feature requires an additional module. After installing the plugin, you can set up four orders in the KBC administration surface. When opening the order now, you can add a transaction to this order by clicking on **Add Moto Transaction** on the bottom right. The transaction will be forwarded to KBC directly.

6.3.1 Refunding Orders

In order to issue a refund, open the transaction information (c.f. above). This shows all information on the transaction. With a click on "Refund", an input mask for credit notes will open. By clicking **Refund**, the refund request is transmitted to KBC.

REFUND

Refund

Name	SKU	Type	Tax Rate	Quantity	Total Amount (excl. Tax)	Total Amount
Standardartikel	art001	product	0 %	<input type="text" value="1.00"/>	<input type="text" value="50.00"/>	50.00
Artikel mit Sonderpreis	art002	product	0 %	<input type="text" value="1.00"/>	<input type="text" value="70.00"/>	70.00
Total Refund Amount:						120.00 CHF

Close transaction for further refunds

Transactions History

Figure 6.1: refund button

Executing a refund will not change the status of the order.

6.4 Capturing / Cancelling Orders

Please note:

The transaction management between KBC and your shop is not synchronised. When you register payments with KBC, the status in the shop is not adjusted and the order cannot be captured in the shop again.

6.4.1 Capturing / Cancelling Orders

To capture orders, open the transaction information (c.f. above). This will show you all information on the transaction. With a click on "Capture" (top right), the order is forwarded to KBC. You do not have to log in to the KBC backend. You can enter the products you would like to capture in the input mask.

By clicking "Cancel" the transaction is cancelled and the reserved amount is cleared on the customer's card immediately.

CAPTURE

Capture

Name	SKU	Type	Tax Rate	Quantity	Total Amount (excl. Tax)	Total Amount (incl. Tax)
Standardartikel	art001	product	0 %	1.00	50.00	50.00
Artikel mit Sonderpreis	art002	product	0 %	1.00	70.00	70.00
Standard	Standard	shipping	0 %	1.00	0.00	0.00
Total Capture Amount:						120.00 CHF

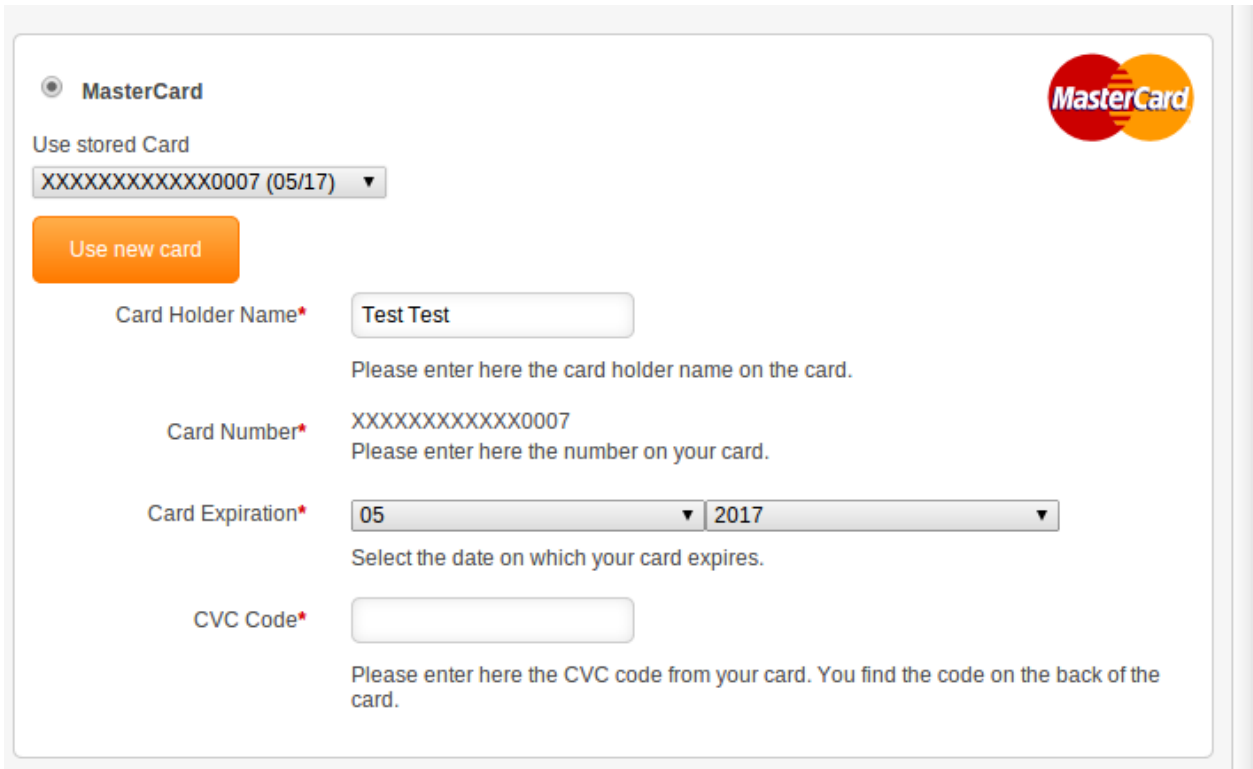
Close transaction for further captures


ng Address Shipping Address

Figure 6.1: Capturing Transactions

6.5 Using the Alias Manager / Token Solution

The Alias Manager feature allows you to securely save your customers' credit card data at KBC for future orders. You can enable this by activating the option "Alias Manager" in the configuration of the [Payment Method](#). Now the customer can choose between already saved credit cards when ordering again, without having to enter all card information.



MasterCard


Use stored Card

XXXXXXXXXXXX0007 (05/17) ▼

Use new card

Card Holder Name*
 Please enter here the card holder name on the card.

Card Number* XXXXXXXXXXXX0007
 Please enter here the number on your card.

Card Expiration* 05 ▼ 2017 ▼
 Select the date on which your card expires.

CVC Code*
 Please enter here the CVC code from your card. You find the code on the back of the card.

Figure 6.1: Alias Manager

Please remember:

It is necessary to enable the respective option with KBC to use the Alias Manager. To do this, please contact the support team.

6.6 Dynamic Template

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

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

The Dynamic Template requires an SSL Certificate

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

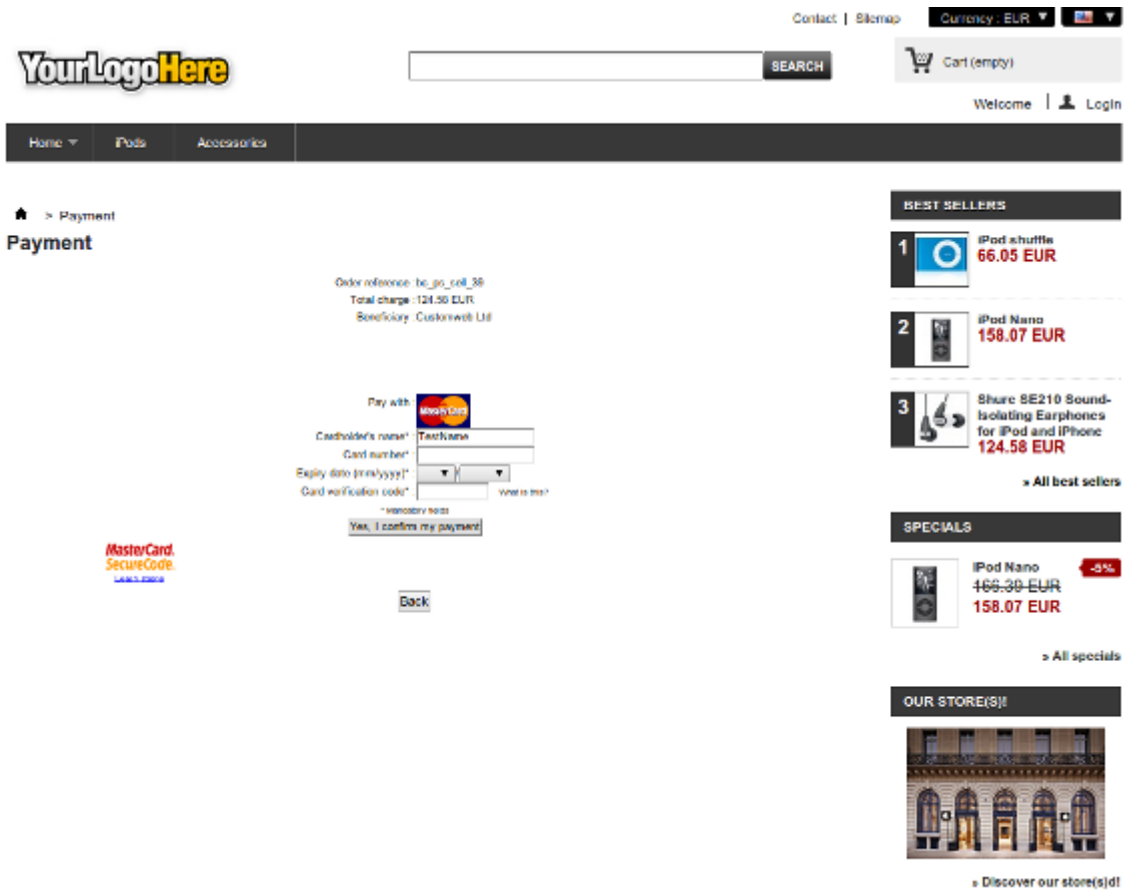


Figure 6.1: Example: The skin adapts to the layout of your shop.

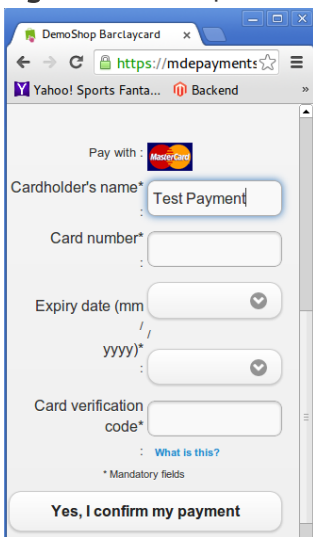


Figure 6.1: Example: Dynamic Template with mobile skin

6.7 Setting up Cron Job

To activate the time-controlled plug-in functions (e.g. Update Service, deleting pendant orders, etc.), follow the KBC instructions for the set up of Cron Job.

7 Testing

Before switching from test to live mode it is important that you test the module extensively.

Testing

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

7.1 Test Data

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

Credit / Debit Card

Card number	3750 0000 000 0007	American Express
Expiry Date	12/2020	
CVC	1234	
Card number	5399 9999 9999 9999	Mastercard
Expiry Date	12/2020	
CVC	123	
Card number	4111 1111 1111 1111	VISA (Without 3-D Secure Check)
Expiry Date	12/2020	
CVC	123	
Card number	4000 0000 0000 0002	VISA (With 3-D Secure Check)
Expiry Date	12/2020	
CVC	123	

MasterCard

Card number	5399 9999 9999 9999	Mastercard
Expiry Date	12/2020	
CVC	123	

Visa

Card number	4000 0000 0000 0002	VISA (With 3-D Secure Check)
Expiry Date	12/2020	
CVC	123	
Card number	4111 1111 1111 1111	VISA (Without 3-D Secure Check)
Expiry Date	12/2020	
CVC	123	

8 Errors and their Solutions

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

8.1 The Referrer URL appears in my Analytics Tool

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

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

9 Error Logging

The module will log different unexpected errors or information depending on the configured level. If there is any issue with the module, this log can help identify the cause.

9.1 Log Levels

You can configure the log level in the KBC settings.

- Error: Logs unexpected errors only. (Default)
- Info: Logs extended information.
- Debug: Logs information helpful for debugging.

9.2 Log Location

The log file is stored in the xt:Commerce log directory. Please make sure the path exists and it is writable by the webserver. (Default Path: {shopRootDirectory}/xtLogs/)

10 Advanced Information

This section of the manual is for advanced usage of the module. The content is for advanced users with special requirements. Everything in this section is optional and not required for the daily usage of the module.

10.1 Transaction Object

This section describes how to extract information from a transaction, if you need it for further processing. E.g. you require more information of the transaction for further processing an order in your ERP system.

The code snippets in this section assume your script resides in the root folder of the shop with the default shop folder structure.

Have xt:Commerce initialized in your script, this is required for the database connection.

```
$root_dir = dirname(__FILE__).' /';  
define('_VALID_CALL', 'true');  
define('_SRV_WEBROOT', $root_dir);
```

```
include _SRV_WEBROOT.'conf/debug.php';  
include _SRV_WEBROOT.'conf/config.php';
```

```
include _SRV_WEBROOT.'conf/database.php';  
include _SRV_WEBROOT.'conf/paths.php';  
include _SRV_WEBROOT._SRV_WEB_FRAMEWORK.'function_handler.php';  
include _SRV_WEBROOT._SRV_WEB_FRAMEWORK.'database_handler.php';
```

Include the module main file and module classes.

```
require_once 'plugins/kbccw/init.php';  
require_once 'plugins/kbccw/lib/KBCCw/Util.php';
```

Now you can load the transaction and then extract the transactionObject.

Load the transaction by Id:

```
$transactionById = KBCCw_Entity_Util::loadTransaction($transactionId);  
$transactionObject = $transactionById->getTransactionObject();
```