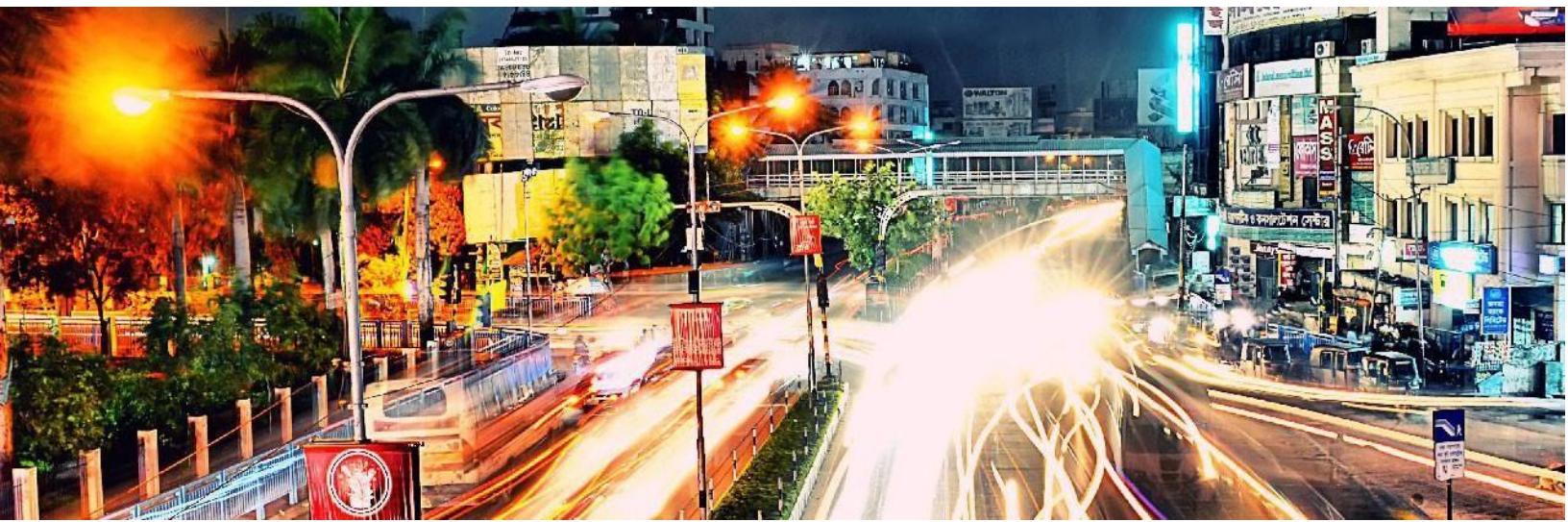


Cybersource®



Cybersource Official for Oracle Commerce Cloud

May 2024



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1. Introduction

This document contains the details of configuring the Cybersource Official payment plugin in Oracle Commerce Cloud. The configuration steps are related to Payment Acceptance, Payment Security, Fraud Management, Order Management and Commerce services for Credit/Debit Card, Google Pay and Apple Pay Payment Methods.

The purpose of this manual is to guide a user to configure and to use the Cybersource Official payment plugin for the Oracle Commerce Cloud platform. The Oracle Commerce Cloud platform includes the following Cybersource payment management capabilities.

Credit Cards (Microform)

- a) Payment Acceptance
 - Authorization
 - Sale (Authorization & Settlement)
- b) Payment Security
 - Tokenization -Create Payment Token for New Payment Methods
 - Tokenization - Make a Payment Using a Stored Token
 - Network Token Updates
- c) Fraud Management
 - Payer Authentication
 - Strong Customer Authentication
 - Decision Manager with Device Fingerprint
 - Advanced Fraud Screening with Decision Manager
- d) Order Management
 - Capture
 - Refund
 - Void (Authorization Reversal)
- e) Commerce service
 - On-demand conversion
 - Daily conversion

Google Pay

- a) Payment Acceptance
 - Authorization
- b) Fraud Management
 - Decision Manager with Device Fingerprint
 - Advanced Fraud Screening with Decision Manager
- c) Order Management
 - Capture
 - Refund
 - Void (Authorization Reversal)
- d) Commerce service
 - On-demand conversion

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- Daily conversion

Apple Pay

- a) Payment Acceptance
 - Authorization
- b) Fraud Management
 - Decision Manager with Device Fingerprint
 - Advanced Fraud Screening with Decision Manager
- c) Order Management
 - Capture
 - Refund
 - Void (Authorization Reversal)
- d) Commerce service
 - On-demand conversion
 - Daily conversion

Note:

- Saved Card feature is supported only during checkout
- Services triggered using OMS will not be updated in OCC

1.1. Cybersource Configuration

To use the Cybersource services, the Merchant needs to procure an account from Cybersource. The Merchant will be provided with the Merchant key ID and Shared secret key. This Merchant key ID and Shared secret key should be configured in Oracle Commerce Cloud to enable the integration between Cybersource and Oracle Commerce Cloud.

A Cybersource account can be created from [Cybersource.com](#). For more information on creating an account, Merchant can contact the Cybersource Customer support.

Key features of the Oracle Commerce Cloud and Cybersource Official Payment Add-on Integration:

- Enable the users to accept and manage payments in Oracle Commerce Cloud.
- Enable hassle-free, completely secure, PCI Compliant, Fraud management enabled - end to end payment transaction for Credit/Debit Card, Google Pay and Apple Pay Payment Methods.
- Supports Tokenization which eliminates electronic cardholder data from being stored in the Merchant environment thereby reduces the scope of Payment Card Industry (PCI) compliance considerations.

1.2. Generating API Keys in Business Center

This section provides the detailed steps to generate API Keys (Merchant key ID and Shared secret key) required to configure in the Oracle Commerce Cloud Back Office.

Step 1: Go to [Cybersource.com](#) and then login to business center. Click on “Key Management” in “Payment Configuration” Tab.

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Step 2: Click on “Generate Key” button.

Step 3: Select “REST - Shared Secret” and click on “Generate Key”.

Step 4: A Shared secret key will be generated.

Step 5: Go to “Key Management”, note the Key ID displayed. These keys can be used in Oracle Commerce Cloud Back Office Payment Settings for the MID in which these keys are generated.

1.3. Oracle Commerce Cloud Configuration

This section provides the plugin installation steps to enable integration between Oracle Commerce Cloud and Cybersource.

1.3.1. Payment Gateway Installation Details

The steps to install the plugin from Oracle Commerce Cloud Admin are:

1.3.1.1. Create an extension ID

To upload an extension into Commerce Cloud, you must generate an ID for the extension and update the same in packages/payment-gateway/ext.json file

To create an extension ID:

- Log into Commerce Cloud.
- Navigate to Settings -> Extensions -> Developer tab.
- Click on Generate ID button.
- Enter a name for the extension and click Save.
- Copy and update the generated extension ID

1.3.1.2. Upload Extension

Before uploading the extension, zip up all the files within your packages/payment-gateway directory excluding settings.json. This is the file you upload to Commerce Cloud to make the extension available for use.

Step 1: In the “Settings” tab on the left panel.

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The screenshot shows the Oracle Commerce Cloud Back Office Dashboard. On the left is a dark sidebar with various icons. At the top center, it says "Commerce". Below that is a "Dashboard" section with a "Commerce Cloud Site" dropdown. It displays "Totals for yesterday": 8 Orders, \$830.00 (USD) Gross Revenue, and 16 Visits. There's also a "Trend over last 7 days" chart showing a slight increase from 8 to 9. To the right is a "Resources" panel with links to "How Do I?", "Videos and Tutorials", and "Version 22.3.1".

Figure 1: Oracle Commerce Cloud Back Office Dashboard

Step 2: In settings, click on “Extension” button.

The screenshot shows the "Extensions" settings page. The sidebar has a red box around the "Extensions" button. The main area has two sections: "Payment Types" and "Billing Countries". Under "Payment Types", there are logos for VISA, MasterCard, American Express, Discover, Diners Club, Interac, and CartaSi. Under "Billing Countries", there is a "Default Billing Country" dropdown set to "No Selection". A note says: "The storefront will only accept payments from these countries. If none selected, you cannot accept payments." Another note says: "Preselected in the billing address form during checkout, though shoppers can change it. The country must be a selected billing country. Otherwise, no country is preselected at checkout." At the bottom right are "Cancel" and "Save" buttons.

Figure 2: Extension button

Step 3: Click the Upload Extension button and select the extension zip file from your local file system.

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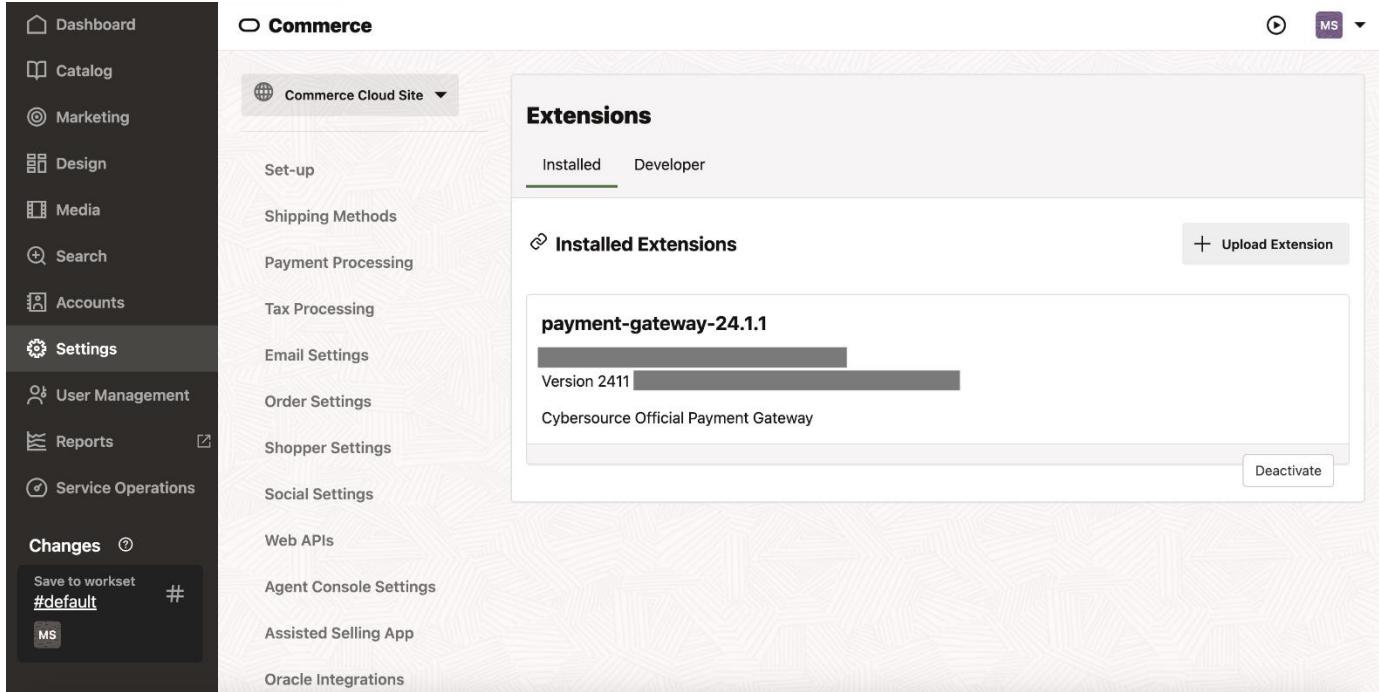


Figure 3: Upload Extension

Once the module is installed, head back to the Oracle Commerce Cloud Admin settings to configure it.

1.3.2. SSE (server-extension) installation details

Configure production settings in the following file packages/server-extension/config/app.prod.json:

- cache.service.ttl.secs - Default caching TTL, can be zero value
- cache.gatewaysettings.ttl.secs - Caching TTL for gateway settings call (see packages/serverextension/src/middlewares/gatewaySettings.ts). You might want to use TTL value '1' while testing SSE so that changes in gateway settings performed in OCC Admin become immediately available to SSE and Payment Widget respectively
- crypto.service.key - Random key which is used to encrypt data so that it is not tampered in UI
- partner.developerId - Leave the value as is
- partner.solutionId - Leave the value as is
- logging.webhook.http - Enable webhook request/response logging
- logging.api.error - Enable logging for errors
- logging.api.access - Enable logging for incoming requests
- payments.secret.key - Webhook secret key (SHA512)

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1.3.3. Plugin installation details

Copy the contents from cybersource-plugins-oraclecxcommerce/plugins into the plugins directory of your storefront (OSF workspace) code.

Copy plugins/actions into your storefront code and export the actions in the index and meta files: plugins/actions/index.js

```
export * from '@oracle-cx-commerce/actions';

export const flexMicroformAction = () => import('./flex-microform-action');
export const applePayValidationAction = () => import('./apple-pay-validation-action');
export const getPayerAuthSetupAction = () => import('./get-payer-auth-setup-action');
```

plugins/actions/meta.js

```
export * from '@oracle-cx-commerce/actions/meta';
|
export {flexMicroformAction} from './flex-microform-action/meta';
export {applePayValidationAction} from './apple-pay-validation-action/meta';
export {getPayerAuthSetupAction} from './get-payer-auth-setup-action/meta';
```

Copy plugins/components into your storefront code and export the components in the index and meta files: plugins/components/index.js

```
export * from '@oracle-cx-commerce/react-widgets';
export const IsvPaymentMethod = () => import('./isv-payment-method/index');
export const IsvCheckoutContinueToReviewOrderButton = () => import('./isv-checkout-continue-to-review-order-button');
export const IsvCheckoutPlaceOrderButton = () => import('./isv-checkout-place-order-button');
```

plugins/components/meta.js

```
export * from '@oracle-cx-commerce/react-widgets/meta';
export {default as IsvPaymentMethod} from './isv-payment-method/meta';
export {default as IsvCheckoutContinueToReviewOrderButton} from './isv-checkout-continue-to-review-order-button/meta';
export {default as IsvCheckoutPlaceOrderButton} from './isv-checkout-place-order-button/meta';
```

Copy plugins/endpoints into your storefront code and export the endpoints in the index and meta files: plugins/endpoints/index.js

```
export * from '@oracle-cx-commerce/endpoints';
export * from '@oracle-cx-commerce/oce-endpoints';
export const flexMicroformEndpoint = () => import('./flex-microform-endpoint');
export const paymentMethodConfigEndpoint = () => import('./payment-method-config-endpoint');
export const applePayValidationEndpoint = () => import('./apple-pay-validation-endpoint');
export const payerAuthSetupEndpoint = () => import('./payer-auth-setup-endpoint');
```

plugins/endpoints/meta.js

```
export * from '@oracle-cx-commerce/endpoints/meta';
export * from '@oracle-cx-commerce/oce-endpoints';
export {default as flexMicroformEndpoint} from './flex-microform-endpoint/meta';
export {default as paymentMethodConfigEndpoint} from './payment-method-config-endpoint/meta';
export {default as applePayValidationEndpoint} from './apple-pay-validation-endpoint/meta';
export {default as payerAuthSetupEndpoint} from './payer-auth-setup-endpoint/meta';
```

Copy plugins/selectors into your storefront code and export the selector in the index file:

plugins/selectors/index.js

```
export * from './flex-microform-selector';
export * from './payment-method-config-selector';
|
```

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Copy plugins/fetchers into your storefront code and export the fetchers in the hook, index and meta files:

plugins/fetchers/hooks.js

```
export {default as useFlexMicroformFetcher} from './flex-microform-fetcher/hook';
export {default as usePaymentMethodConfigFetcher} from './payment-method-config-fetcher';
```

plugins/fetchers/index.js

```
export {default as flexMicroformFetcher} from './flex-microform-fetcher';
export {default as paymentMethodConfigFetcher} from './payment-method-config-fetcher';
```

plugins/fetchers/meta.js

```
export {default as flexMicroformFetcher} from './flex-microform-fetcher/meta';
export {default as paymentMethodConfigFetcher} from './payment-method-config-fetcher/meta';
```

Note: Install jwt-decode package by running '**yarn add jwt-decode -W**'

Deploy with the following command:

```
yarn occ deploy
```

2. Version History

This section gives details on the release notes of the Cybersource Official.

Version 24.1.1

1. Auto Auth Reversal for DM Reject
2. Cybersource rest client upgrade
3. Code optimization changes
4. Replaced superagent and superagent-proxy libraries
5. Addressed Checkmark issues

Compatible with latest OSF: v5.4.0

OCC Version: v23.11

Version 24.1.0

1. Standard Field Mapping
2. Addressed Checkmark issues
3. Removed unused dependencies and scripts
4. Updated OSF endpoints format
5. Compatible with OCC v23.11

Compatible with latest OSF: v5.1.0

OCC Version: v23.11

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Version 23.3.0

1. Network Tokens
2. Microform upgrade
3. Cybersource rest client and other dependencies upgrade
4. Updated the user guide
5. Addressed Checkmarx issues

Compatible with latest OSF: v5.0.0

OCC Version: v23.08.01

Version 23.2.0

1. Allow merchants to configure when to enforce Strong Consumer Authentication.
2. Module compatible with latest Oracle 23C upgrade.

Compatible with OSF: v5.0.0

OCC Version: v23.08.01

Version 23.1.0

1. Payer Authentication from Hybrid model to direct connection API
2. Included custom properties in the request
3. Addressed Checkmarx issues
4. Updated the user guide with support items

Note: Local instance doesn't support Payer Authentication with saved card due to product limitation.

Compatible with OSF: v4.4.0

OCC Version: v23.1.1.1

Version 22.1.0

1. Implemented Payment Acceptance, Fraud Management and Payment Security Services for Credit Card, Google Pay and Apple Pay for OSF framework.
2. Security and vulnerability issues, Checkmarx issue and
3. Handled promise rejection with error logs
4. Request - response logs for webhook and API calls

Compatible with OSF: 3.7

3. Configuration Details

This section provides the details about the steps for configuring the extension with Merchant Details, Payment Method enabling for Credit/Debit Card, Google Pay and Apple Pay

3.1. General Settings

Step 1: Go to OCC Admin -> Settings ->Payment Processing and then click on “Payment Gateways”.

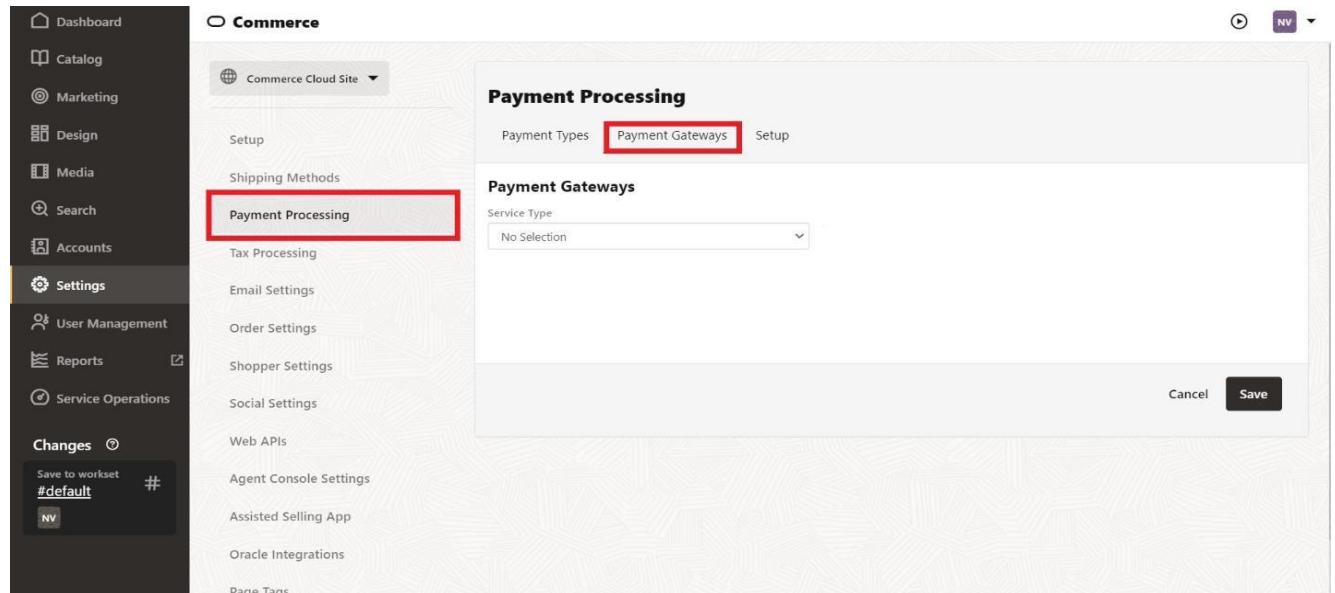
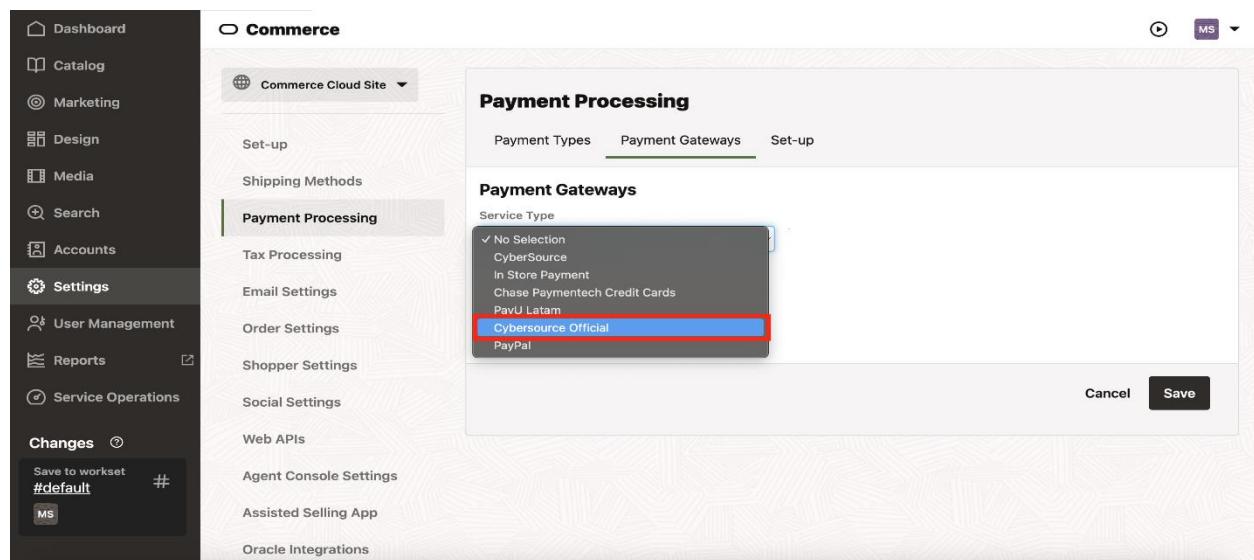


Figure 4: Payment Gateways

Step 2: Under Payment Gateways, select the Service Type “Cybersource Official” and enable the Payment Gateway



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Figure 5: Cybersource Official Gateway

Step 3: Under Cybersource Official Gateway, enter the details for Preview, StoreFront and Agent Configurations

The screenshot shows the Oracle Commerce Cloud interface. On the left, there is a dark sidebar with various navigation options: Dashboard, Catalog, Marketing, Design, Media, Search, Accounts, Settings (which is selected), User Management, Reports, and Service Operations. Below these are 'Changes' and 'Save to workset #default'. At the bottom of the sidebar is a 'MS' icon. The main area has a light gray header with 'Commerce' and a dropdown for 'Commerce Cloud Site'. The main content area is titled 'Payment Processing' and has tabs for 'Payment Types', 'Payment Gateways' (which is selected), and 'Set-up'. Under 'Payment Gateways', the 'Service Type' dropdown is set to 'Cybersource Official'. There is a checkbox for 'Payment Gateway Enabled' which is checked. To the right of the checkbox is the question 'Is the Payment Gateway enabled?'. Below this are three sections: 'Preview Configuration', 'Storefront Configuration', and 'Agent Configuration', each with a right-pointing arrow. At the bottom right of the main content area are 'Cancel' and 'Save' buttons.

Figure 6: Preview Configuration

Section	Description
Merchant ID	Enter the Cybersource Merchant ID details
Key id	Enter the Cybersource Merchant Key ID
Secret key	Enter the Cybersource Merchant Secret Key
Key alias	Key Alias (in case authentication type = jwt)
Key pass	Key Pass (in case authentication type = jwt)
Key file name	Key File Name (in case authentication type = jwt)
Authentication type	Choose the authentication type from the drop down
Environment	PSP REST API environment to send requests to
Google Pay Gateway	To retrieve payment and customer information from a payment gateway that's supported by the Google Pay API. Gateway's identifier, which is issued by Google

Google Pay Gateway merchant ID	To retrieve payment and customer information from a payment gateway that's supported by the Google Pay API. Your gateway account ID, which is provided by the gateway
Google Pay Merchant ID	A Google merchant identifier issued after registration with the Google Pay Business Console. Required when Payments Client is initialized with an environment property of PRODUCTION. See Request production access for more information about the approval process and how to obtain a Google merchant identifier
Google Pay Merchant Name	Merchant name encoded as UTF-8. Merchant name is rendered in the payment sheet. In TEST environment, or if a merchant isn't recognized, a "Pay Unverified Merchant" message is displayed in the payment sheet
Google Pay Supported Networks	Google Pay Supported networks
Apple Pay Merchant ID	Apple Pay Merchant ID
Apple Pay initiative context	Fully qualified domain name associated with your Apple Pay Merchant Identity Certificate
Apple Pay supported network	Apple Pay Supported Networks
Apple Pay display name	Apple Pay Display Name

Table 1: Configuration Fields

Step 4: Save changes

Step 5: Go back to the 'Payment Types' type

Step 6: Select supported credit/debit card types from the list [Possible card types: VISA, MASTERCARD, AMEX, DISCOVER, DINERSCLUB, JCB, CARTESBANCAIRES, MAESTRO, CARNET, CUP]

Step 7: Save and publish the changes

3.2. Fraud Management Settings

3.2.1. Enabling Payer Authentication

Step 1: Login to OCC Admin dashboard and click on Settings.

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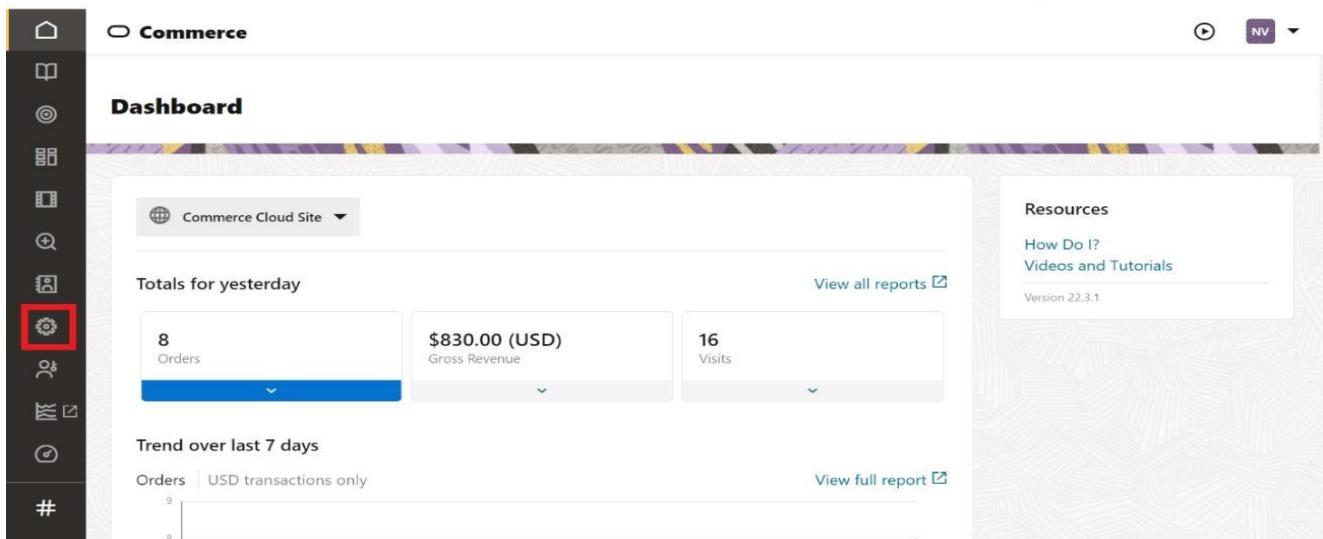


Figure 7: Enabling Payer Authentication

Step 2: Go to Settings -> Payment Processing and then click on “Payment Gateways”.

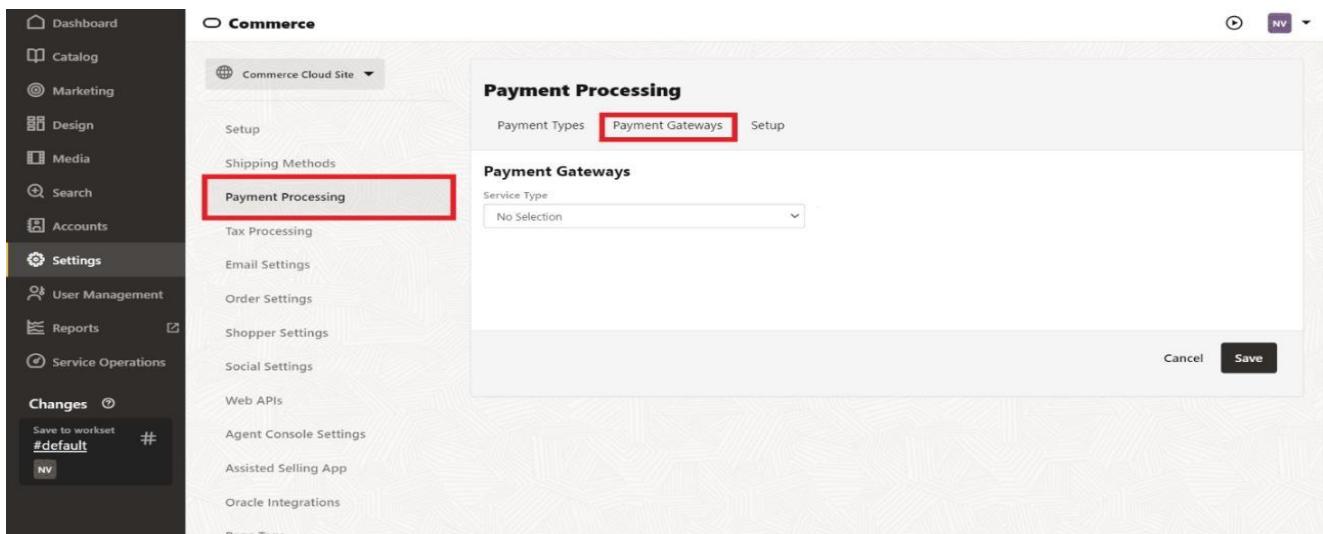


Figure 8: Payment Gateways

Step 3: Under Payment Gateways, select the Service Type “Cybersource Official”. Select the Credit Card Payer Authentication Enabled checkbox. Save the changes.

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The screenshot shows the Oracle Commerce Cloud configuration interface. On the left is a vertical toolbar with various icons. The main area is titled 'Commerce' and contains a form for payment gateway configuration. The fields include:

- Key File Name (in case authentication type = jwt) (required): keyFileName
- Authentication Type (required): http_signature
- Environment (required): environment
- Credit Card Payer Authentication Enabled: Indicates whether Payer Authentication (3D Secure) will be enabled.
- Enforce SCA for Saving Card: If enabled, card holder will be 3DS challenged when saving a card (enforcing Strong Customer Authentication).
- Network Token Updates: Subscribe to Network Token life cycle updates.
- Sale Enabled
- Card: Indicates if authorizing and taking payment will be done at the same time for a particular payment mode.

Figure 9: Enabling Payer Authentication

Note: Local Instance doesn't support Payer Authentication with saved cards

3.2.2. Enabling Strong Customer Authentication

When payer authentication is enabled, if a transaction gets declined with the reason as Strong Customer Authentication required, then another request will be sent from Oracle Commerce Cloud automatically for the same order and the customer will be 3DS challenged.

This section covers information on how to enable a Strong Customer Authentication Service. Under Payment Gateways -> "Cybersource Official", select the Enforce Strong Customer Authentication checkbox to enable the Strong Customer Authentication. Save the changes.

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The screenshot shows a configuration page for payment settings. On the left is a vertical toolbar with icons for navigation and search. The main area has a header "Commerce". The configuration fields include:

- Key File Name (in case authentication type = jwt) (required): keyFileName
- Authentication Type (required): http_signature
- Environment (required): environment
- Credit Card Payer Authentication Enabled: Indicates whether Payer Authentication (3D Secure) will be enabled.
- Enforce SCA for Saving Card: If enabled, card holder will be 3DS challenged when saving a card (enforcing Strong Customer Authentication)
- Network Token Updates: Subscribe to Network Token life cycle updates
- Sale Enabled
- Card: Indicates if authorizing and taking payment will be done at the same time for a particular payment mode

Figure 10: Enabling Strong Customer Authentication

Note: The “Enforce SCA for Saving Card” setting will be only available if “Payer Authentication” is enabled

3.2.3. Enabling Device fingerprint

This section covers information on how to enable Device Fingerprint Service.

Under Payment Gateways -> “Cybersource Official”, select the Device Fingerprint Enabled checkbox to enable the Device Fingerprint and enter the details for Device Fingerprint URL & Device Fingerprint Organization Id. Save the changes.

The screenshot shows a configuration page for Device Fingerprint settings. On the left is a vertical toolbar with icons for navigation and search. The main area has a header "Commerce". The configuration fields include:

- DM Decision Skip:
 - Card
 - Apple Pay
 - Google Pay
- Daily Report Name (required): dailyReportName
- Device Fingerprint URL (required): https://h.online-metrix.net/tp/tags
- Device Fingerprint Organization Id (required): deviceFingerprintOrgId
- Device Fingerprint Enabled: Indicates which payment modes should skip the decision manager step

At the bottom right are "Cancel" and "Save" buttons.

Figure 11: Enabling Device fingerprint

3.2.4. Advanced Fraud Screening with Decision Manager

This section provides information on configuring Decision Manager Services in OCC.

Under Payment Gateways -> “Cybersource Official”, uncheck the DM Decision Skip to enable Decision Manager for the desired Payment Service.

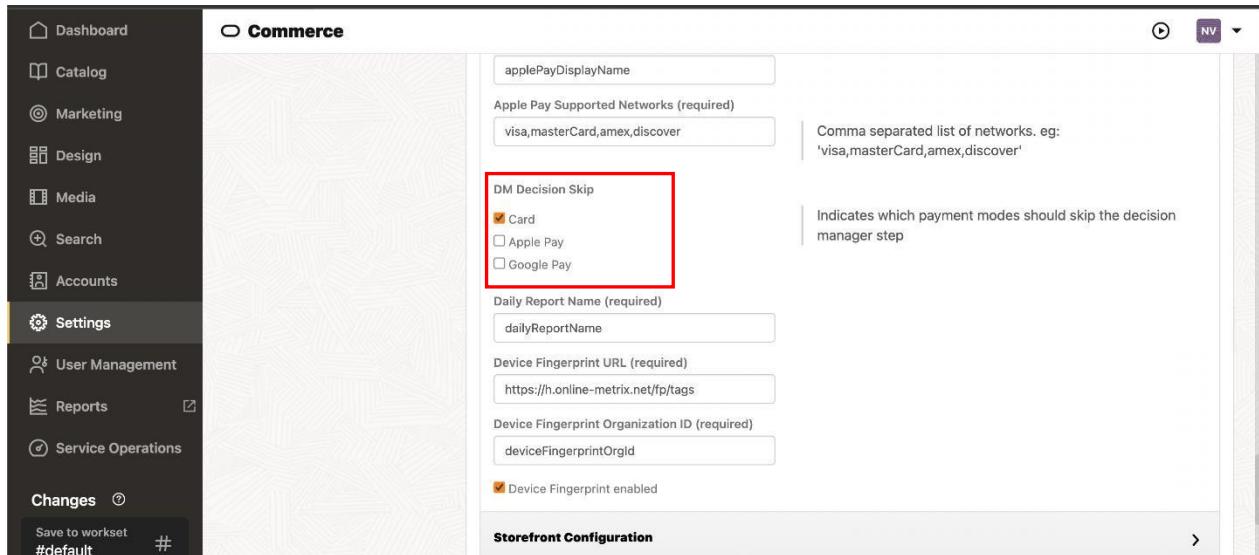


Figure 12: DM Decision Skip

Note: For the transactions with DM enabled and rejected after authorization, an Authorization Reversal will be triggered automatically.

4. Reporting

This section covers the details of the Reports imported from Cybersource to Oracle Commerce Cloud. Following Reports are generated in Cybersource and are imported in Oracle Commerce Cloud:

1. On-demand conversion
2. Daily conversion

4.1. Reporting configuration

This section covers the configuration to be made for Reporting:

The types of Reports supported are:

1. **On-demand conversion:** Daily transaction level report that provides details related to each individual transaction.

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2. **Daily conversion:** Report that can be scheduled for daily execution which returns conversion report for a given date.

In settings, give the daily report name as **ConversionDetailReport_Daily_Classic**

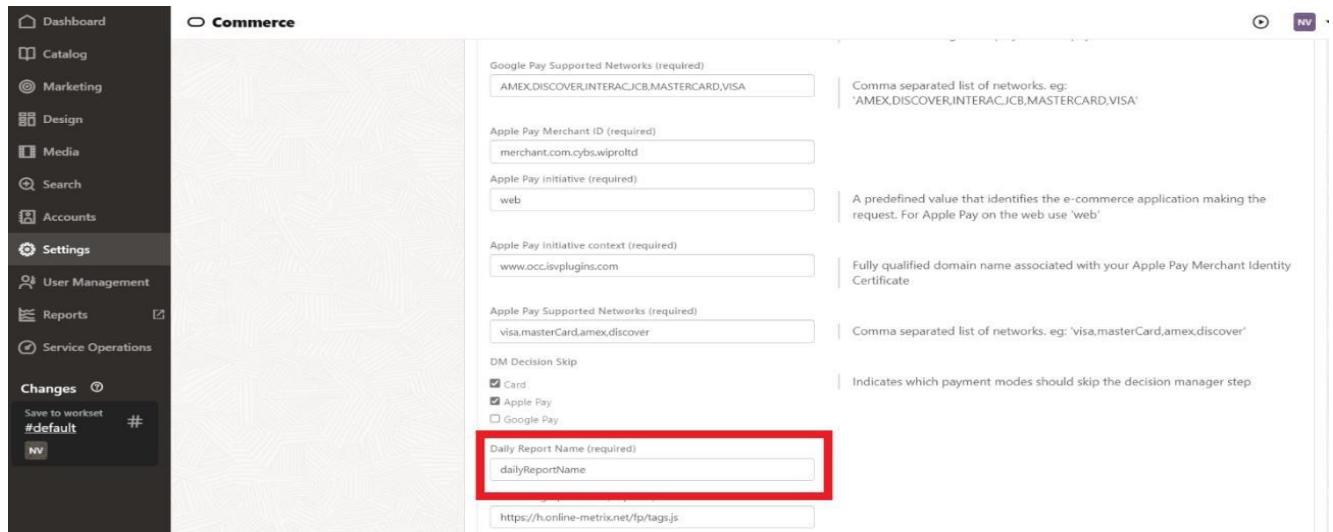


Figure 13: Enter the Daily Report Name

5. Shipping Region

This section covers the details about changing the Shipping Region in OCC Admin

Step 1: Under Settings -> Shipping Methods, click on New Shipping Region

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The screenshot shows the Oracle Commerce Cloud interface. The left sidebar includes options like Dashboard, Catalog, Marketing, Design, Media, Search, Accounts, Settings (which is selected), User Management, Reports, Service Operations, and Changes. The main content area is titled 'Commerce' and 'Shipping Methods'. It displays a table of shipping methods with columns for Shipping Method, Type, and Selected Site. The methods listed are Shipping Cost (Internally Priced), Shipping Cost External (Externally Priced), and US shipping (Internally Priced). Below the table, there's a section for 'Default Shipping Country' set to United States, with a note explaining it's preselected in the shipping address form during checkout. A 'Shipping Regions' section is also visible.

Figure 14: Shipping methods

Step 2: Enter the display name as per your preference and select the shipping country and save

The screenshot shows the Oracle Commerce Cloud interface with the 'New Shipping Region' dialog box open. The dialog has fields for 'Display Name (required)' and a list of countries under 'Select Countries and Regions'. The countries listed include Afghanistan, Åland Islands, Albania, Algeria, American Samoa, Andorra, and Angola. There are 'Cancel' and 'Save' buttons at the bottom. The background shows the same commerce setup interface as Figure 14.

Figure 15: New Shipping Region

6. Placing order from Storefront

6.1. Placing an order from storefront using Credit Card

Step 1: Open the Oracle Commerce Cloud Storefront

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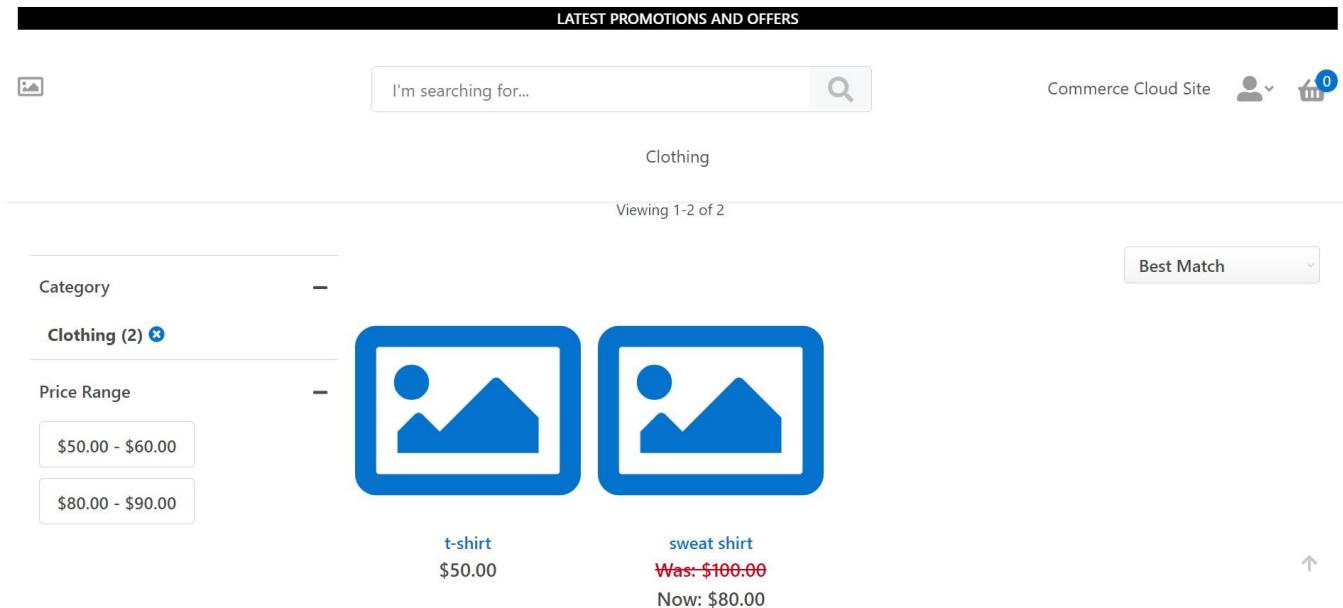


Figure 16: Oracle Commerce Cloud StoreFront

Step 2: Add an item in to cart

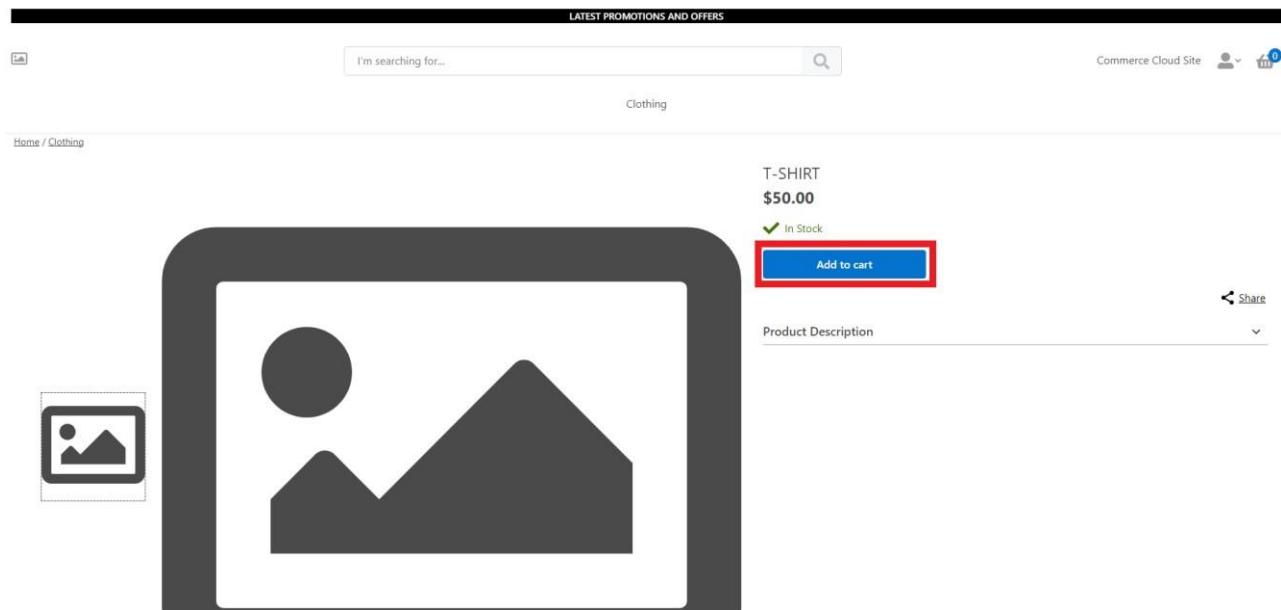


Figure 17: Oracle Commerce Cloud Add to Cart

Step 3: After adding an item to cart, click on “Checkout” option.

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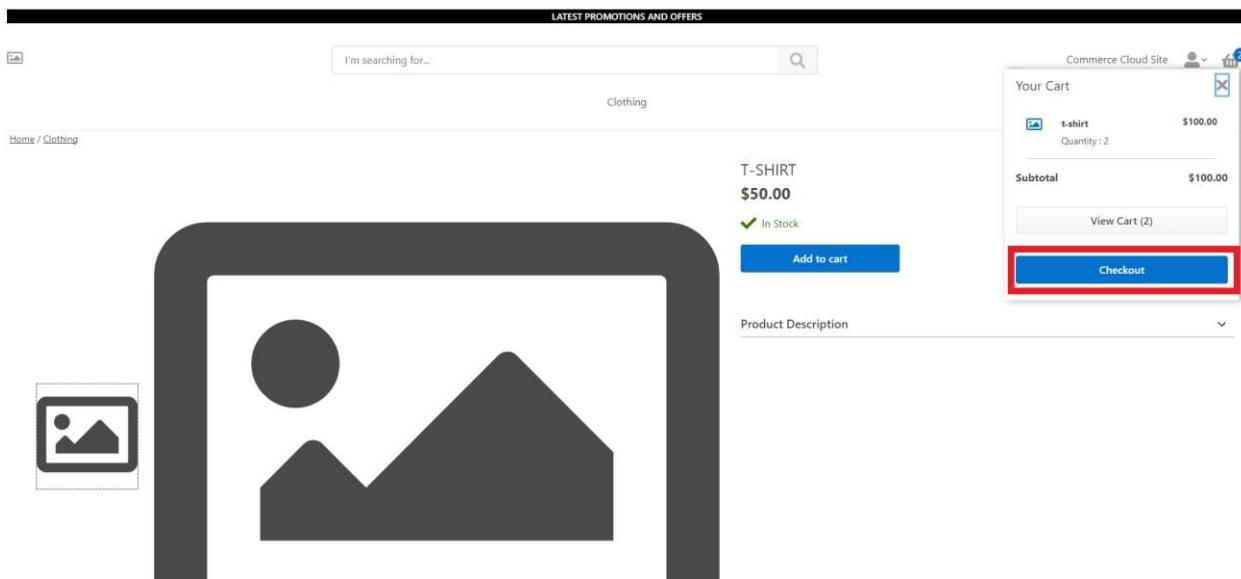


Figure 18: Oracle Commerce Cloud Checkout

Step 4: Click on “Checkout as Guest”

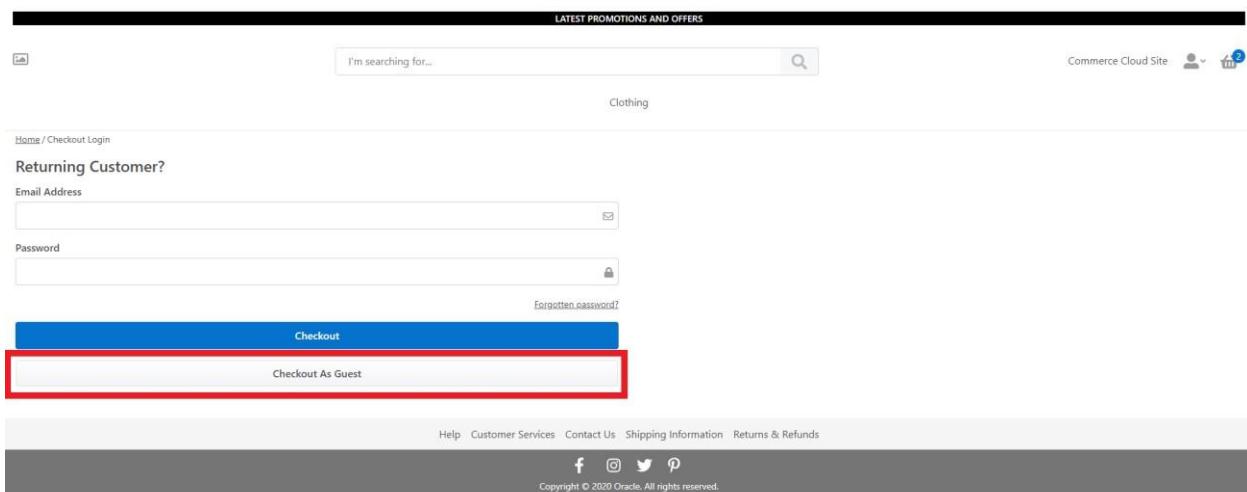


Figure 19: Oracle Commerce Cloud Checkout as Guest

Step 5: Fill in the Shipping details.

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The screenshot shows the 'Checkout' process at step 1: SHIPPING. On the left, there's a 'Delivery Address' section with fields for First Name, Last Name, Street Address, ZIP Code, and State (Alabama). A note says 'All fields required unless marked as optional.' On the right, an 'Order Summary' table shows Subtotal \$100.00, Shipping Free, Tax \$0.00, and a Total of \$100.00. At the bottom, a 'Continue' button is visible.

Order Summary	
Subtotal	\$100.00
Shipping	Free
Tax	\$0.00
Total	\$100.00

Figure 20: Shipping address

Step 6: Select the desired shipping option & click “Continue to Payment”

The screenshot shows the 'Checkout' process at step 2: PAYMENT. It displays the same delivery information and order summary as the previous screen. Below the delivery info, there's a 'Home Delivery' section showing an item (t-shirt) in stock. Under 'Ship to', the address is listed as Ann Babu, 1295 Charleston Road, Mountain View CA 94043 US. There's also an 'Edit Address' link. At the bottom, a 'Shipping Options' section shows two radio buttons: 'Shipping Cost: \$6.00' (selected) and 'US shipping: \$5.00'. A red box highlights the 'Continue to Payment' button.

Order Summary	
Subtotal	\$100.00
Shipping	\$6.00
Tax	\$0.00
Total	\$106.00

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Figure 21: Continue to Payment

Step 7: Select the required Payment method and enter the necessary details. For Credit Card, click on Continue to Review Order button and respective buttons for Google Pay & Apple Pay.

The screenshot shows the payment section of the Oracle Commerce Cloud interface. It includes fields for Card Number, Expiry Date (MM/YY), CVV Number, and Name on Card. Below these, a Billing Address is listed: 1295 Charleston Road, Mountain View ABE 94043 GB. There are buttons for Google Pay and Apply a Promo Code. At the bottom are 'Continue to Review Order' and 'Back to Previous' buttons. To the right is an Order Summary table:

Order Summary	
Subtotal	\$2,101.00
Shipping	Free
Tax	\$0.00
Total	\$2,101.00

Figure 22.1: Credit Card Payment Method

The screenshot shows the payment section for Google Pay. The 'Buy with G Pay' button is highlighted with a red box. The rest of the interface is identical to Figure 22.1, including the Billing Address, Order Summary table, and navigation buttons at the bottom. The Order Summary table is as follows:

Order Summary	
Subtotal	\$50.00
Shipping	\$6.00
Tax	\$0.00
Total	\$56.00

Figure 22.2: Google Pay Payment Method

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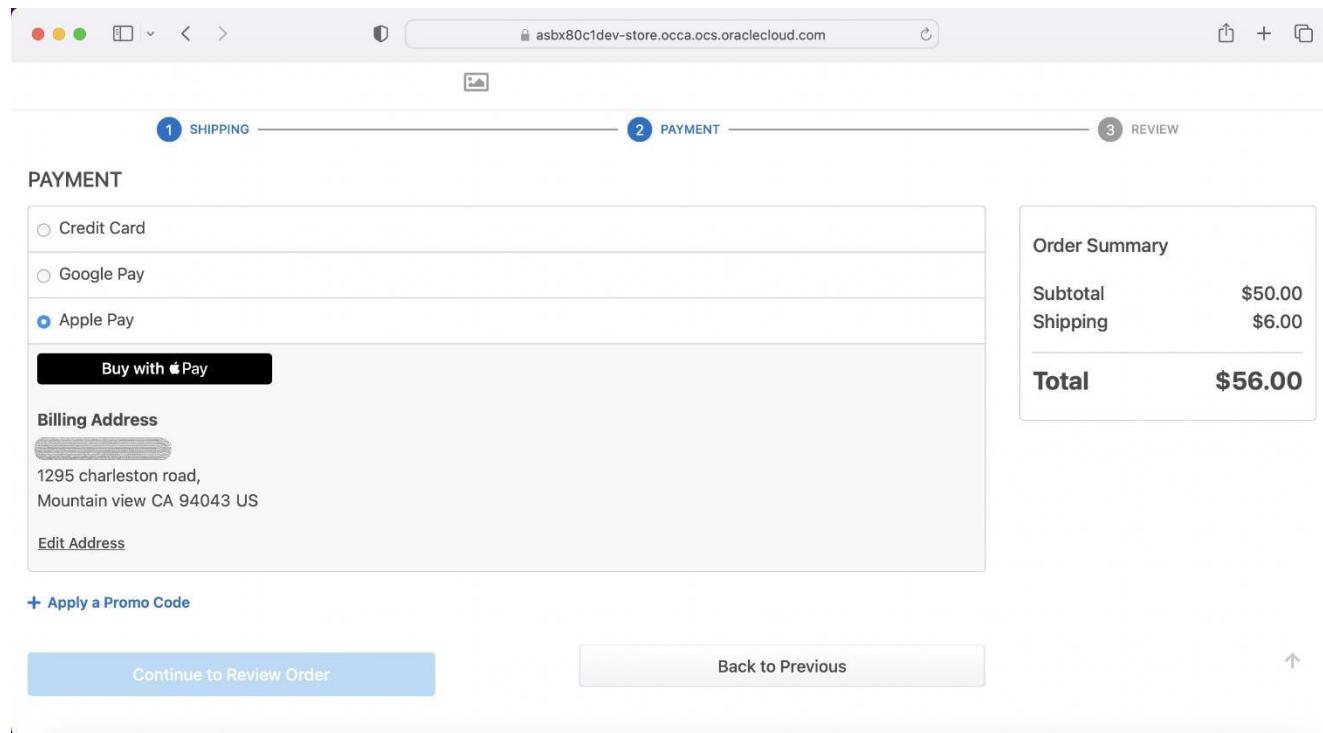
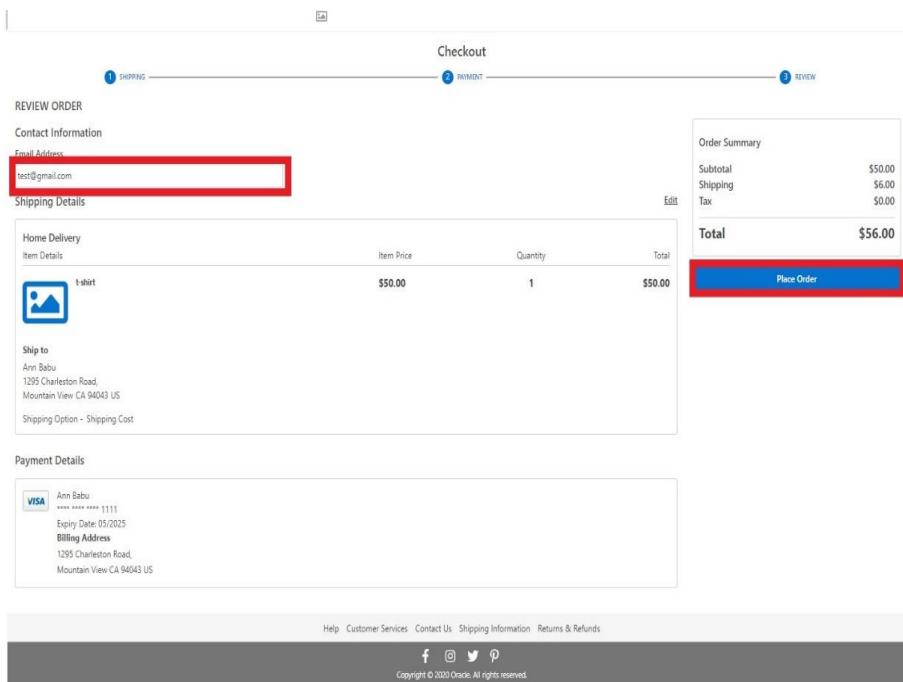


Figure 22.3: Apple Pay Payment Method

Step 8: Enter the email address, click on “Place Order” button



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Figure 23: Place Order

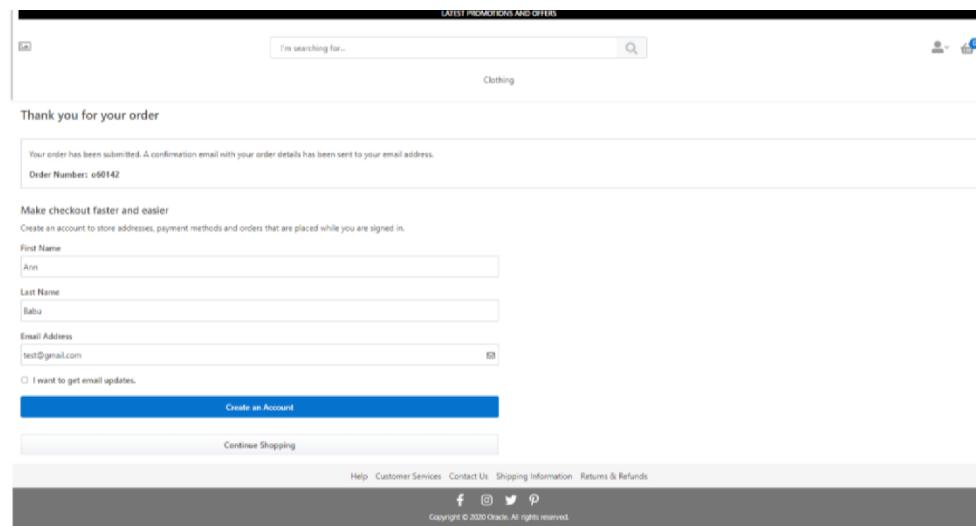


Figure 24: Order placed

7. Oracle Commerce Cloud Storefront Cancel an order

The Customer can cancel the order from Oracle Commerce Cloud.

Step 1: Click on “Agent Console Settings” and then “Remorse Period”.

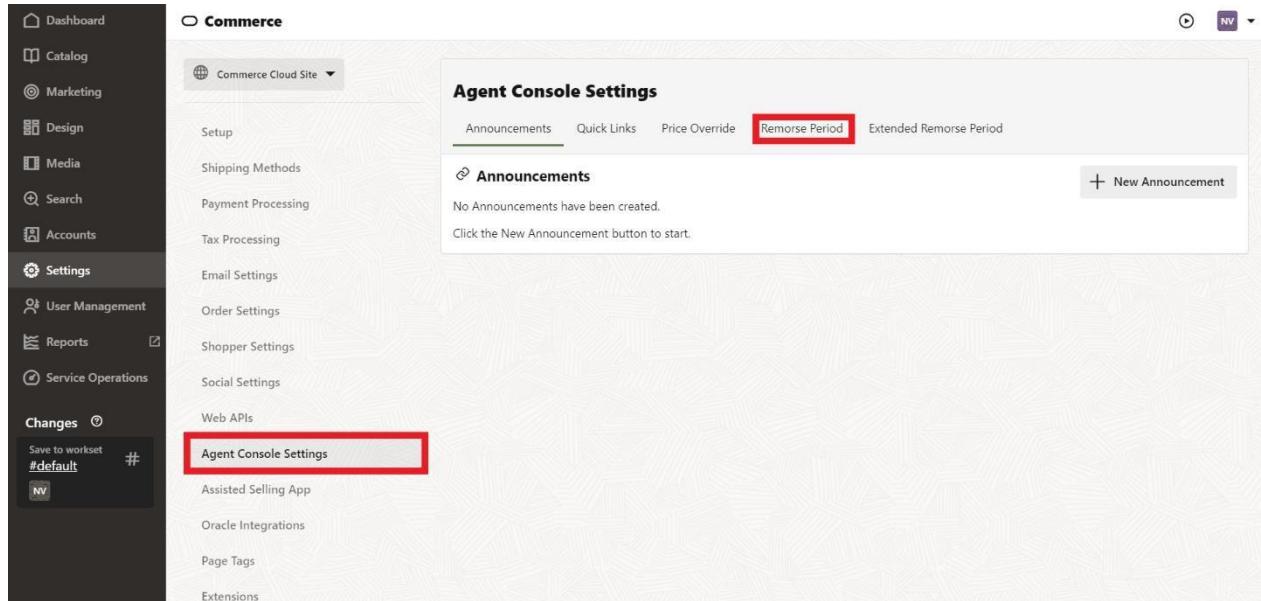


Figure 25: Remorse Period

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Step 2: Specify the Time for Remorse Period and save.

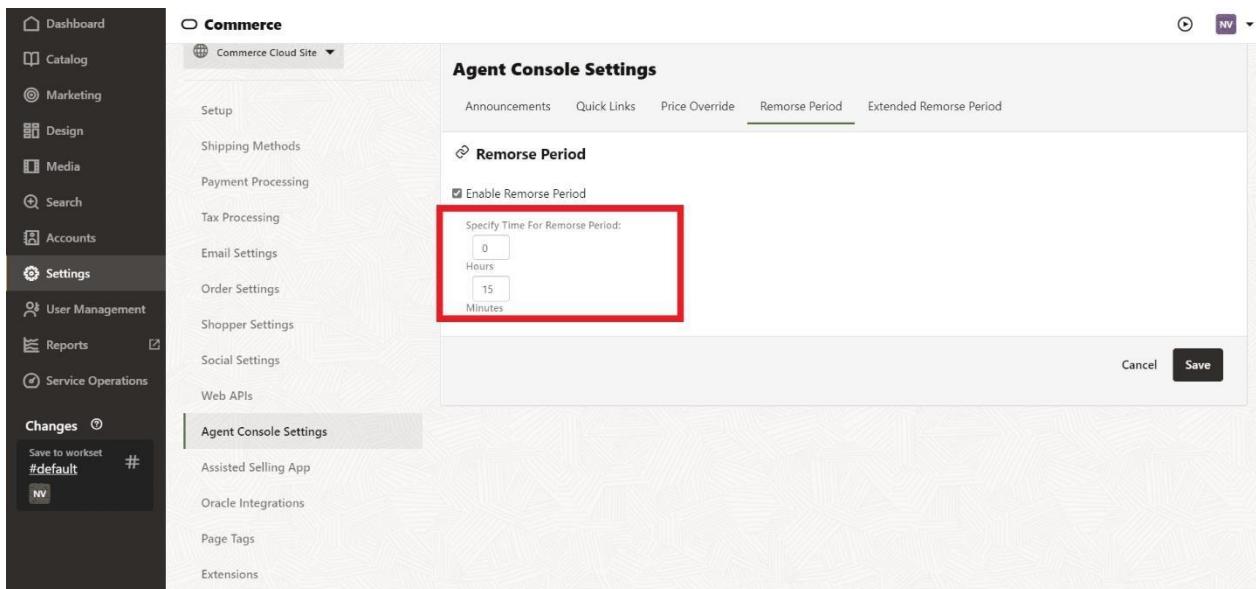


Figure 26: Enable Remorse Period

Step 3: Login into user account and select Order History from the profile

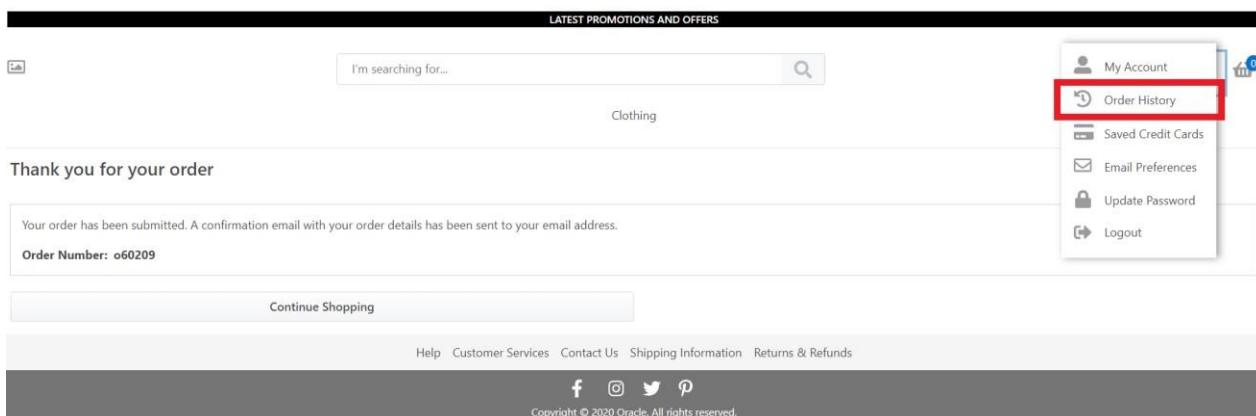


Figure 27: Order History

Step 4: Click on the order to be cancelled

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The screenshot shows the 'Order History' section of the Oracle Commerce Cloud interface. It displays two orders in a grid format. Order 060209 is in a green status bar ('Submitted to fulfillment') and Order 060201 is in a red status bar ('Removed'). Both orders show a total cost of \$106.00 and were placed on 9/26/2022.

Status	Order Number	Total Cost	Order Date
Submitted to fulfillment	060209	\$106.00	9/26/2022
Removed	060201	\$56.00	9/26/2022

Figure 28: Orders page

Step 5: Click on “Cancel This Order” button

The screenshot shows the 'Order Details' page for Order 060209. On the right side, there is a 'Copy Order' button and an 'Order Summary' table. The summary table shows Subtotal \$100.00, Shipping \$6.00, Tax \$0.00, and a Total of \$106.00. Below the summary, a red box highlights the 'Cancel This Order' button.

Subtotal	\$100.00
Shipping	\$6.00
Tax	\$0.00
Total	\$106.00

Figure 29: Cancel This order

Step 6: Select the reason for the cancellation & click on “Submit Cancellation”

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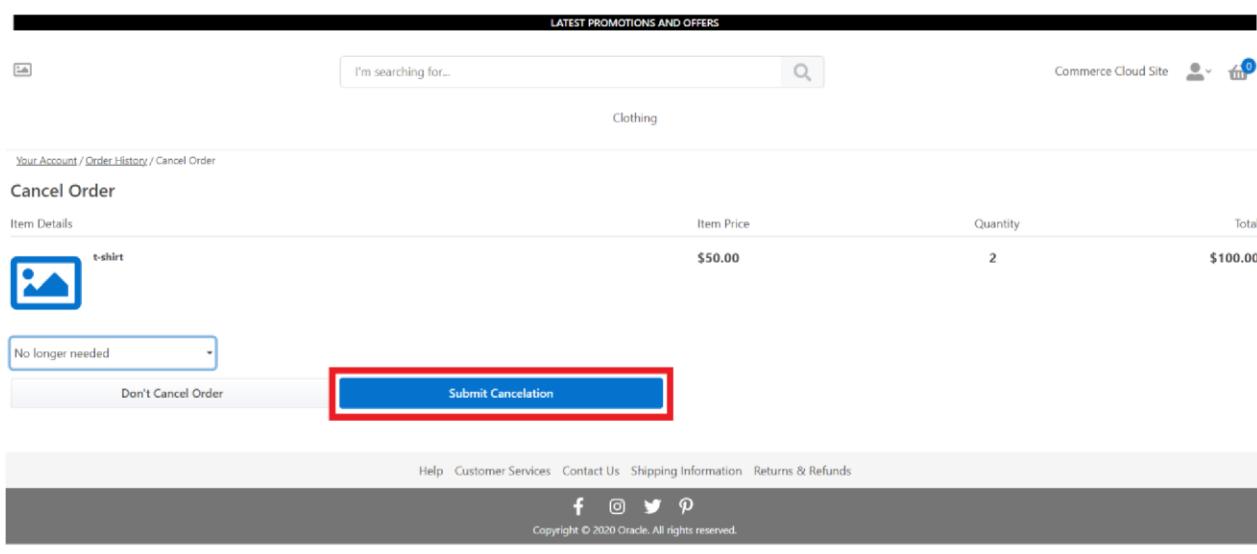


Figure 30: Submit cancellation

Step 7: The Order Cancellation screen.

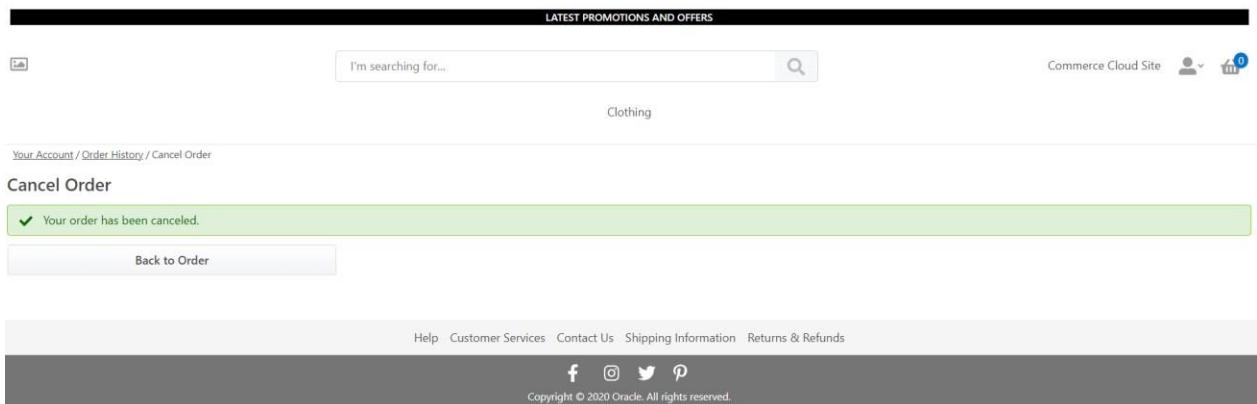


Figure 31: Order Canceled successfully

8. Apple Pay Configuration

In order to use Apple Pay there are few assumptions and prerequisites one should take into consideration.

- You must have an Apple Developer Account.
- All pages that incorporate Apple Pay must be served over HTTPS.
- Your website must comply with the Apple Pay guidelines. [Click here](#) for more information.
- Your website must have HTTPS mode enabled. [Click here](#) to know more about server requirements

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In order to configure Apple Pay added in the Cybersource Official plugin, you need to perform the following actions:

1. Register an Apple Pay Merchant ID
2. Validate your Store domain in Apple Pay.
3. Create a Payment Processing Certificate.
4. Create a Merchant Identity Certificate.

8.1. Create a Merchant ID

[Click here](#) to visit Apple's official article

1. Go to [Certificates, Identifiers & Profiles](#) page.
2. Select Identifiers from the sidebar. Click the "+" button.
3. Find and select the Merchant IDs from the list.

The screenshot shows the 'Certificates, Identifiers & Profiles' page in the Apple Developer portal. The 'Identifiers' tab is selected. A sub-section titled 'Register a new identifier' is displayed. On the left, there is a list of identifier types with radio buttons: 'App IDs' (selected), 'Service IDs', 'Pass Type IDs', 'Website Push IDs', 'iCloud Containers', 'App Groups', 'Merchant IDs', 'Media IDs', and 'Maps IDs'. Each type has a brief description below it. At the top right of this section is a 'Continue' button. At the very top of the page, there is a navigation bar with the 'Apple Developer' logo and a 'Certificates, Identifiers & Profiles' link.

Figure 32: Register a New Identifier Page

4. Fill in the Description and the Identifier field values. Record the value of the Identifier as it is required in the following configuration process. Click the Continue button.

The screenshot shows a registration form for a Merchant ID. At the top left is the Apple Developer logo. Below it, the heading 'Certificates, Identifiers & Profiles' is displayed. Underneath, the specific section 'Register a Merchant ID' is shown. On the left, there's a 'Description' field containing 'Cybersource Test Merchant ID'. A note below it says, 'You cannot use special characters such as @, &, *, !, ", -, .'. On the right, there's an 'Identifier' field containing 'merchant.com.test.cyberosource'. A note next to it says, 'We recommend using a reverse-domain name style string (i.e., com.domainname.appname)'. At the bottom right of the form are 'Back' and 'Continue' buttons.

Figure 33: Register a Merchant ID Page

5. Click the Register button to finish the Merchant ID creation process.

The screenshot shows the same registration form after the merchant ID has been registered. The 'Description' field still contains 'Cybersource Test Merchant ID'. The 'Identifier' field now shows 'merchant.com.test.cyberosource'. The 'Back' and 'Register' buttons are visible at the bottom right. The 'Register' button is highlighted in blue, indicating it has been clicked.

Figure 34: Finishing a New Merchant ID Registration Page

8.2. Create Payment Processing Certificate

A Payment Processing certificate is used to establish secure communication between Apple Pay and Cybersource.

1. Log in to your Cybersource Enterprise Business Center account.
2. On the left navigation panel go to “Payment Configuration” > “Digital Payment Solutions”.
3. Click “Configure” button near “Apple Pay”.
4. Enter the value of your Apple Pay Merchant ID in the Apple Merchant ID field.

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Step 1: Generate the Certificate Signing Request

The Certificate Signing Request (CSR) contains an identifier and a public key. Apple requires this file to encrypt sensitive payment credentials.

To use the CSR generated on this page, download and submit it to Apple (see step 2). Your old certificate can be used until its expiration, 25 months from the date of generation or until the new CSR is submitted to Apple.

Enter the Apple Merchant ID you registered in the certificates, identifiers, and profiles area of the member center on the Apple Website.

Apple Merchant ID

GENERATE NEW CERTIFICATE SIGNING REQUEST

Step 2: Submit the CSR to Apple

Submit the CSR to Apple to get the required Apple Pay Certificate. [Learn more about the submission process.](#)

Step 3: Generate Transaction Security Key

Complete this step if you use the SDK. When using the SDK, each transaction request originating from your iOS application must include a unique signature.

At least one CyberSource SOAP Toolkit API transaction security key exists. If you do not want to reuse an existing key, [generate a new transaction security key here.](#)

Important - To use Apple Pay, your processor must support payment network tokenization.

Figure 35: Business Centre Apple Pay Registration Page

5. Click Generate New Certificate Signing Request button.
6. Save the generated CSR on your disk.
7. Go to [Certificates, Identifiers & Profiles](#) page on your Apple Developer portal.
8. Select Identifiers from the sidebar.
9. Select your Merchant ID from the list.
10. Under Apple Pay Payment Processing Certificate click the Create Certificate button.
11. Select the CSR file you have downloaded from Business Centre in the previous step.

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The screenshot shows the 'Certificates, Identifiers & Profiles' section of the Apple Developer portal. Under 'Create a New Certificate', it specifies 'Apple Pay Payment Processing Certificate'. A 'Choose File' button is shown with the file path 'merchant.com.test.cybersource.txt' selected. Buttons for 'Back' and 'Continue' are visible.

Figure 36: Uploading Payment Processing Certificate Request

12. Click Continue button.
13. Click Download button.

The screenshot shows the 'Certificates, Identifiers & Profiles' section of the Apple Developer portal. Under 'Download Your Certificate', it displays 'Certificate Details' for a certificate named 'merchant.com.test.cybersource'. It includes fields for 'Certificate Name', 'Expiration Date', 'Certificate Type', and 'Created By'. A note says to download the .cer file to your Mac and install in Keychain Access. Buttons for 'Revoke' and 'Download' are present.

Figure 37: Downloading Payment Processing Certificate Request

8.3. Domain Validation

1. Go to [Certificates, Identifiers & Profiles](#) page on your Apple Developer portal.
2. Select your Merchant ID from the list.
3. Click Add Domain button under Merchant Domains.

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The screenshot shows the 'Edit or Configure Merchant ID' section of the Apple Developer portal. It includes fields for 'Name' (Cybersource Test Merchant ID) and 'Identifier' (merchant.com.test.cyberosource), with a note about special character restrictions. Below this is the 'Apple Pay Payment Processing Certificate' section, which displays a certificate entry for merchant.com.test.cyberosource, valid until July 23, 2023. Buttons for 'Revoke' and 'Download' are present. A link to 'Create an additional certificate' is also shown. The 'Apple Pay Payment Processing on the Web' section follows, with a note about web domain verification and a 'Create Certificate' button. Finally, the 'Merchant Domains' section is shown with a 'Add Domain' button.

Figure 38: Configure Apple Pay Merchant ID Page.

4. Enter your Admin domain name into the field.

The screenshot shows the 'Certificates, Identifiers & Profiles' section of the Apple Developer portal, specifically the 'Register' sub-section for domain verification. It includes a note about registering and verifying a domain, a field for entering the domain (https:// followed by a placeholder), and a 'Save' button.

Figure 39: Domain Registration Page.

5. Click Save button.
6. Download the validation file and save on your disk.

The screenshot shows the 'Certificates, Identifiers & Profiles' section of the Apple Developer portal. Under the 'Verify' tab, it displays instructions for domain verification. It includes a download link for a domain association file and an 'Ok' button to finish the process.

Figure 40: Domain Verification Page

7. The [Upload an Apple Pay merchant identity certificate](#) guide can be used in order to setup Apple Pay for testing in the sandbox environment. `yarn occ` CLI tool has a command for your convenience which can upload domain association file for you:

```
yarn occ upload-apple-domain-association -u ${OCC_ADMIN_HOST} -k  
${APPLICATION_KEY} <appledeveloper-merchantid-domain-association>
```

Where

- `APPLICATION_KEY` - Application Key created in Settings -> Web APIs -> Registered Applications
- `OCC_ADMIN_HOST` - your OCC specific environment, e.g. `asbx80c1dev-admin-{env}.oraclecloud.com`
- `apple-developer-merchantid-domain-association` - domain association file downloaded from ApplePay dev account

8. When you verify domain make sure it is accessible from ApplePay network. OCC Admin (e.g. `https://asbx80c1dev-admin-{env}.oraclecloud.com/thirdparty/.well-known/apple-developer-merchantid-domain-association`) is often protected by basic authentication which might fail the domain verification process. You can use [updateBasicAuthConfiguration](#) to update your storefront access control settings by removing basic authentication or whitelisting [Apple Pay IP Range](#).
9. Click the Ok button to finish the Domain Validation process.

8.4. Create Merchant Identity Certificate

Merchant Identity certificate is used to authenticate your sessions on Apple Pay servers. The certificate and its private key files must be uploaded to your server and full paths to these files must be entered in Cybersource Official add-on settings.

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1. Go to [Certificates, Identifiers & Profiles](#) page on your Apple Developer portal.
2. Select your Merchant ID from the list.
3. Generate your CSR following [Apple Developer Help article](#).
4. Click Create Certificate under Apple Pay Merchant Identity Certificate.

Apple Pay Payment Processing on the Web

To configure Apple Pay Payment Processing on the web for this merchant ID, you must register and verify the domains that will process transactions. You must also create a Apple Pay Merchant Identity, which authenticates your web sessions with the Apple Pay Payment Processing servers.

Incorporation of Apple Pay Payment Processing into your website is subject to these [Apple Pay Payment Processing Web Merchant Terms and Conditions](#) and [Acceptable Use Guidelines](#). Failure to comply with any of these Terms and Conditions or guidelines may result in deactivation of Apple Pay Payment Processing transactions on your website.

Merchant Domains

Domain: www.qa.prestashop.cybsplugin.com
Status: Verified
Verification Expires: Aug 3, 2021

Add a domain for use with this Merchant ID.

[Add Domain](#)

[Remove](#) [Verify](#)

Apple Pay Merchant Identity Certificate

Create an Apple Pay Merchant Identity Certificate for this Merchant ID.

[Create Certificate](#)

Figure 41: Create Merchant Identity Certificate Page.

5. Upload the CSR and click Continue.

Apple Developer

Certificates, Identifiers & Profiles

< All Certificates

Create a New Certificate

[Back](#) [Continue](#)

Certificate Type
Apple Pay Merchant Identity Certificate

Upload a Certificate Signing Request
To manually generate a Certificate, you need a Certificate Signing Request (CSR) file from your Mac.
[Learn more >](#)

CertificateSigningRequest.certSigningRequest

Figure 42: Create a New Merchant Identity Certificate Page.

6. Click the Download button and save the Certificate on your disk.

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The screenshot shows the 'Certificates, Identifiers & Profiles' section of the Apple Developer portal. It displays a certificate named 'merchant.com.test.cyberosource' with the type 'Apple Pay Merchant Identity'. The expiration date is listed as '2023/07/23'. On the right, there are 'Revoke' and 'Download' buttons. Below the certificate details, there is a note about downloading the certificate to a Mac for installation in Keychain Access.

Figure 43: Download Merchant Identity Certificate Page.

7. Convert the Certificate into PEM format.

```
openssl x509 -inform der -in merchant_id.cer -out merchant_id.pem
```

8. Install the certificate by double clicking on it. Certificate will be available under Keychain Access.

The screenshot shows the 'Keychain Access' application window. It lists several certificates under the 'Certificates' category. One entry is expanded, showing its details: 'Apple Pay Merchant Identity:merchant.com.test.cyberosource' was issued by 'Apple Worldwide Developer Relations Certification Authority' and expires on 'Sunday, July 23, 2023 at 2:06:49 PM India Standard Time'. To the right, a table provides a detailed view of the certificate and its associated private key.

Name	Kind	Expires	Keychain
certificate	Jul 17, 2023 at 12:42:18 PM	login	
certificate	Jul 23, 2023 at 2:06:49 PM	login	
private key	--	login	
certificate	Apr 30, 2039 at 11:40:09...	login	
certificate	Apr 30, 2039 at 11:49:06...	login	
certificate	May 7, 2029 at 5:13:24 AM	login	
certificate	Feb 8, 2023 at 3:18:47 AM	login	
certificate	May 30, 2031 at 7:38:36...	login	

Figure 44: Certificates Under Keychain Access.

9. Right click on the private key file and export as merchant_id.p12

10. Convert your private key into KEY format.

```
openssl pkcs12 -in merchant_id.p12 -out merchant_id.key -nodes
```

11. Identity certificate file is located in packages/server-extension/certs/applePayIdentityCert.pem. Private key file is located in packages/server-extension/certs/applePayIdentityKey.key. **Please make sure you update the file with identity certificate downloaded from your Apple dev account.**

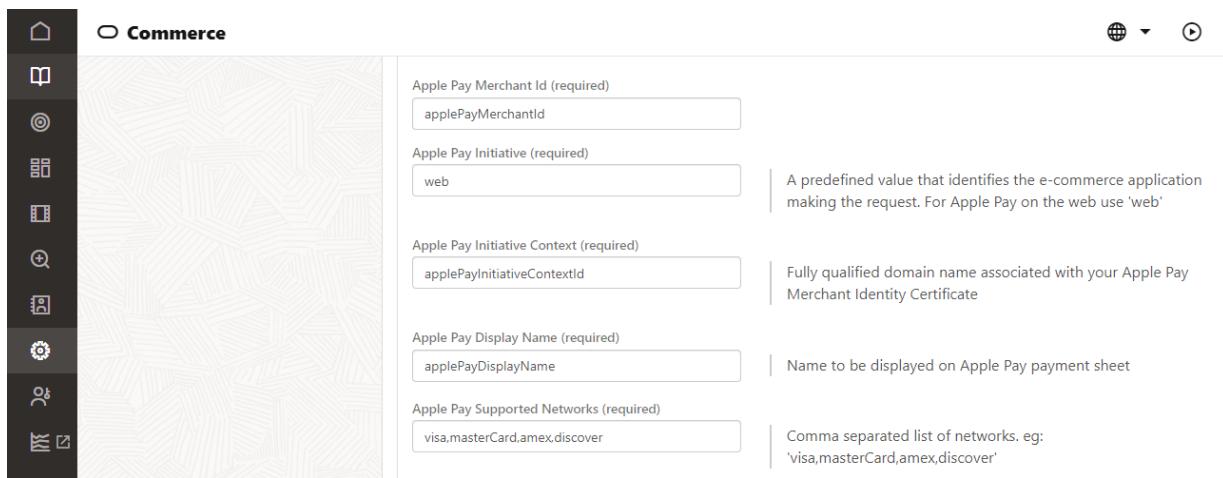


Figure 45: Cybersource Official Payment Processing Page.

9. Network Tokens

A Network Token is a card scheme generated token, that represents customer card information for secure transactions that references a customer's actual PAN.

Before a MID can be enabled for Network Tokens, it must be provisioned with a Token Requestor ID (TRID) for each card scheme. Please contact your Cybersource representative or reseller to arrange for Network Tokens to be enabled on your Cybersource account.

Plug-in would need to subscribe to the necessary webhook notifications and ingest them for changes to the card. Webhook subscription to the Network Token life cycle updates is created when Authorization is processed, while the Network Token Updates is enabled in the back office.

The following Token updates are processed in Oracle Commerce Cloud:

- Expiry month
- Expiry year
- Card suffix

This section covers information on how to enable Network Token service. Under Payment Gateways -> "Cybersource Official", select the Network Token Updates checkbox to enable Network Tokens. Save the changes.

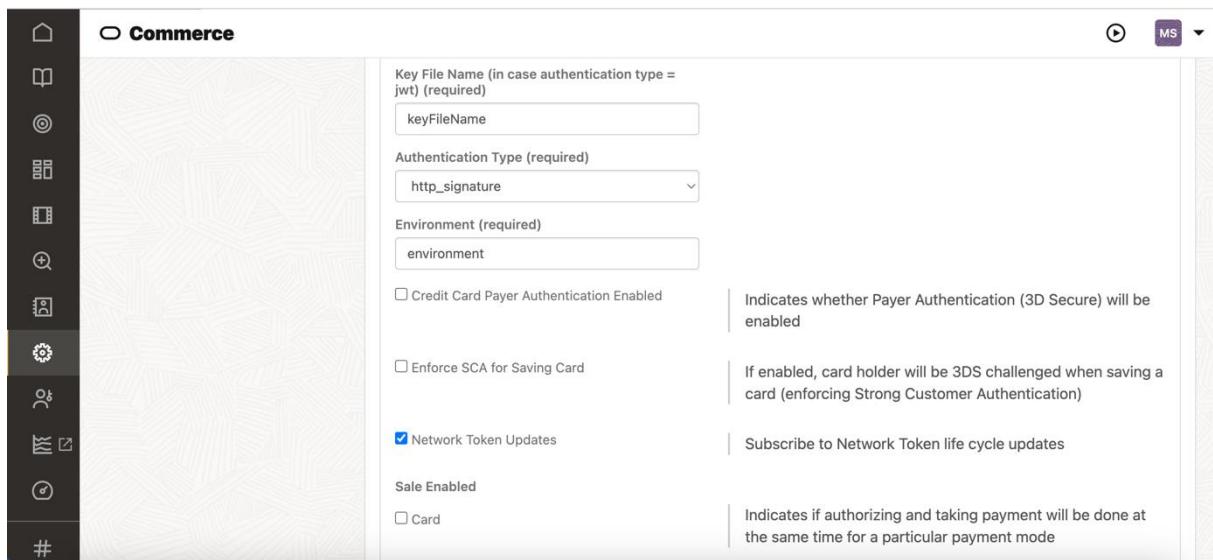


Figure 46: Enabling Network Tokens

10. Support

If you require support with this software, please contact **GlobalPartnerSolutionsCS@visa.com** and provide the following details:

- Summary of the issue
- Steps to reproduce the issue
- Oracle Commerce Cloud Platform version: You can find Oracle Commerce Cloud Platform Version in Oracle Commerce Cloud Backoffice dashboard.

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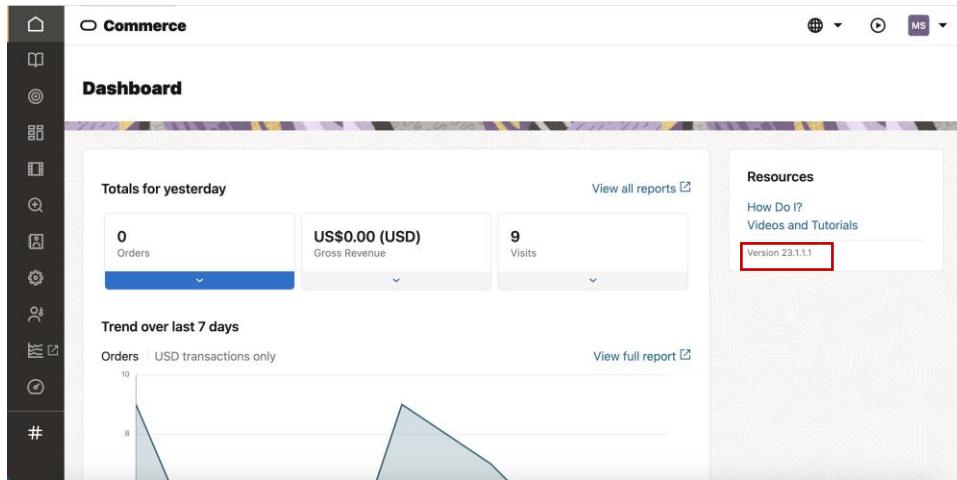


Figure 47: Cybersource Official Payment Processing Page.

- Plugin/ Extension version: Under Settings->Extension, find the version of the installed Cybersource Official extension.

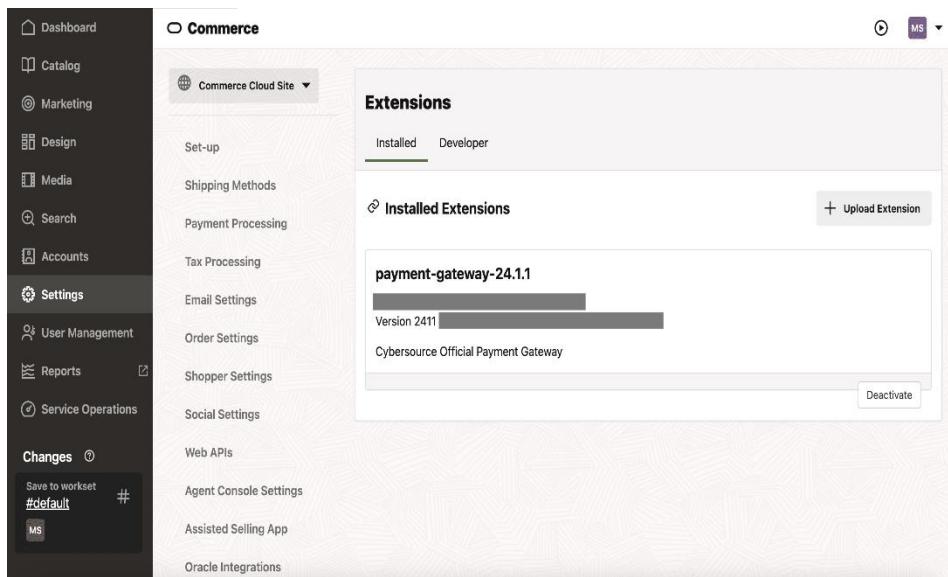


Figure 48: Cybersource Official Extension Page.

- Cybersource Merchant ID: Under Settings->Payment Processing, Select the Cybersource Official Payment from the Service Type dropdown, find the Merchant Id.

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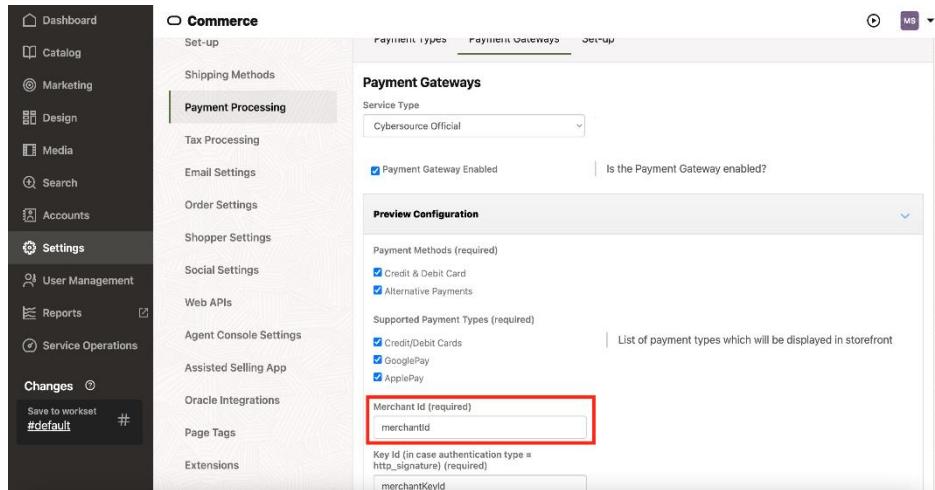


Figure 49: Cybersource Official Payment Processing Page.

- Order ID/ Merchant Reference Number: Order ID can be found in Order Confirmation Page or Order History.
- Configuration screenshots: Please provide screenshots of Cybersource Official Configurations.
- Log file and other relevant data: Download the **debug** and **error** logs from Oracle Commerce Cloud using getExtensionServerLogs admin endpoint.

11. Abbreviations

This section covers the full form of all the abbreviations used in the document.

Abbreviation	Full Form
MID	Merchant ID
Org ID	Organization ID
API	Application Programming Interface
PCI	Payment Card Industry

Table 2: Abbreviations