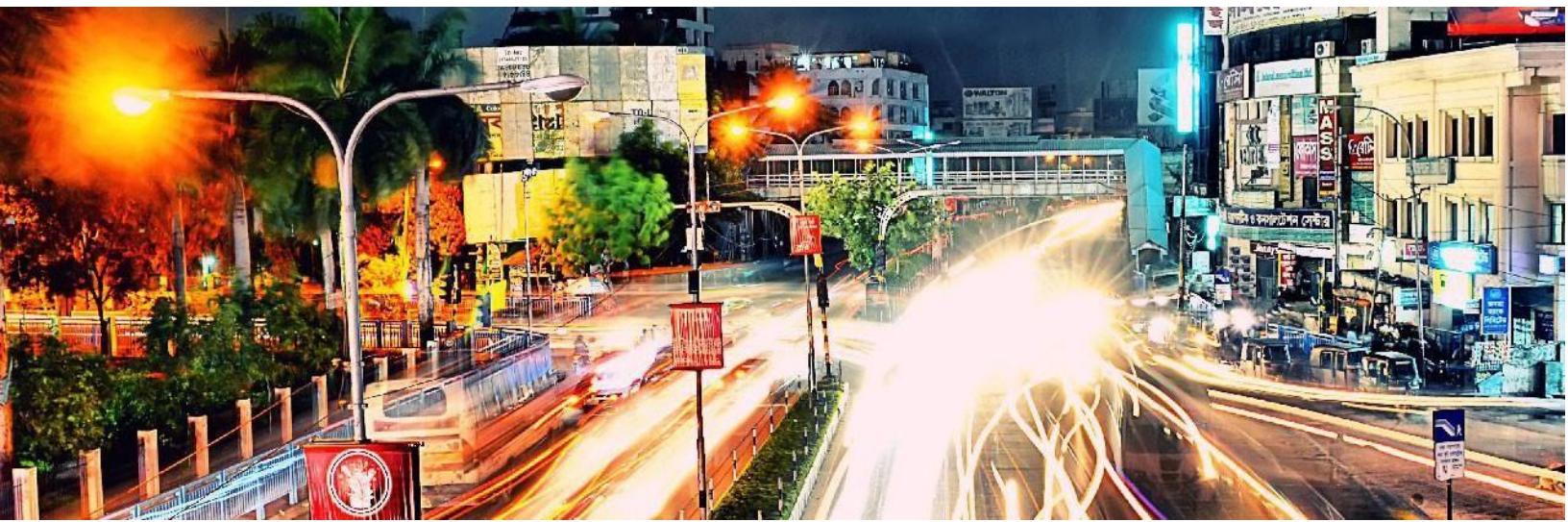


Cybersource®



ISV - Oracle Commerce Cloud Gateway User Installation Guide

June 2023



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1. Introduction

This document contains the details of configuring the ISV OCC 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 Card, Google Pay and Apple Pay Payment Methods.

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

Credit Cards (Flex 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
- c) Fraud Management
 - Payer 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
 - 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

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 Card, Google Pay and Apple Pay Payment Methods.
- Supports Tokenization which eliminates electronic CHD 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.

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. The main area has a header 'Commerce' and a sub-header 'Dashboard'. It displays 'Totals for yesterday' with 8 Orders, \$830.00 (USD) Gross Revenue, and 16 Visits. Below this is a chart titled 'Trend over last 7 days' showing a slight upward trend from 8 to 9. To the right is a 'Resources' sidebar 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 Oracle Commerce Cloud Settings page under 'Commerce'. The sidebar on the left includes 'Payment Processing' (which is selected), 'Tax Processing', 'Email Settings', 'Order Settings', 'Shopper Settings', 'Social Settings', 'Web APIs', 'Agent Console Settings', 'Assisted Selling App', 'Oracle Integrations', 'Page Tags', and 'Extensions'. The 'Extensions' button is highlighted with a red box. The main content area shows 'Payment Types' with logos for VISA, MasterCard, American Express, Discover, PayPal, Diners Club, Elo, and CartaSi. It also shows 'Billing Countries' with a dropdown for 'Default Billing Country' set to 'No Selection'. A note says 'The storefront will only accept payments from these countries. If none selected, you cannot accept payments.' and 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 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.

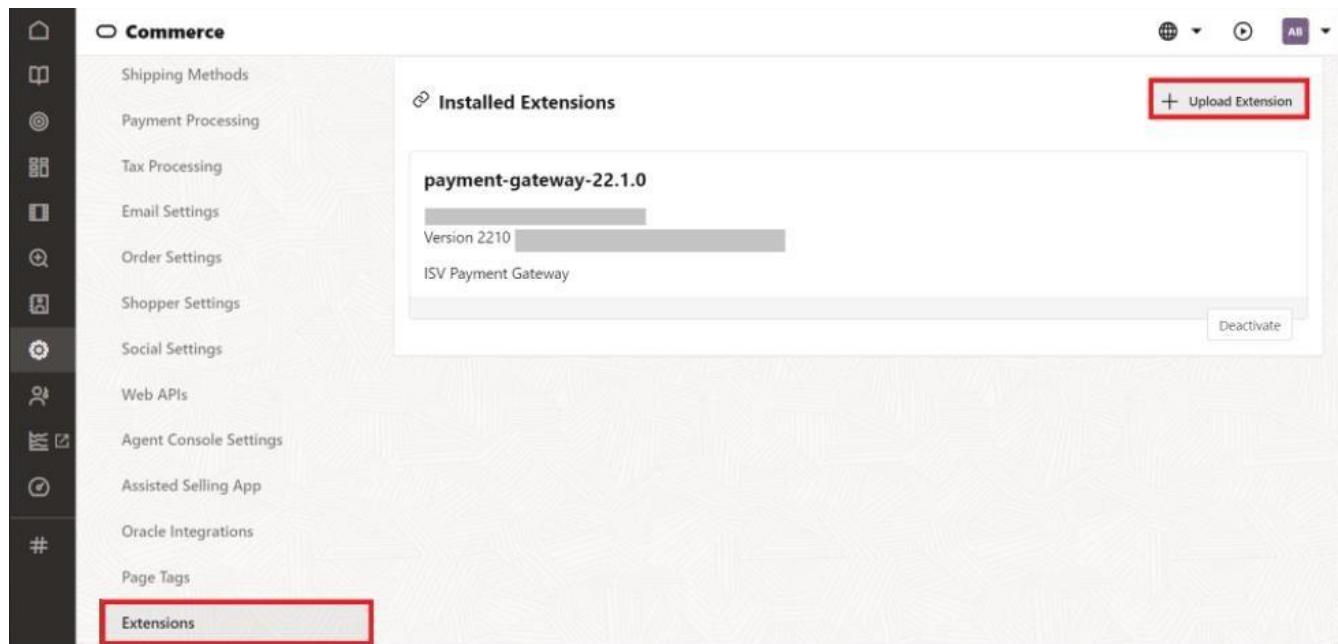


Figure 3: Upload Extension

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)

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';
|

```

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';
```

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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. Configuration Details

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

2.1. General Settings

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

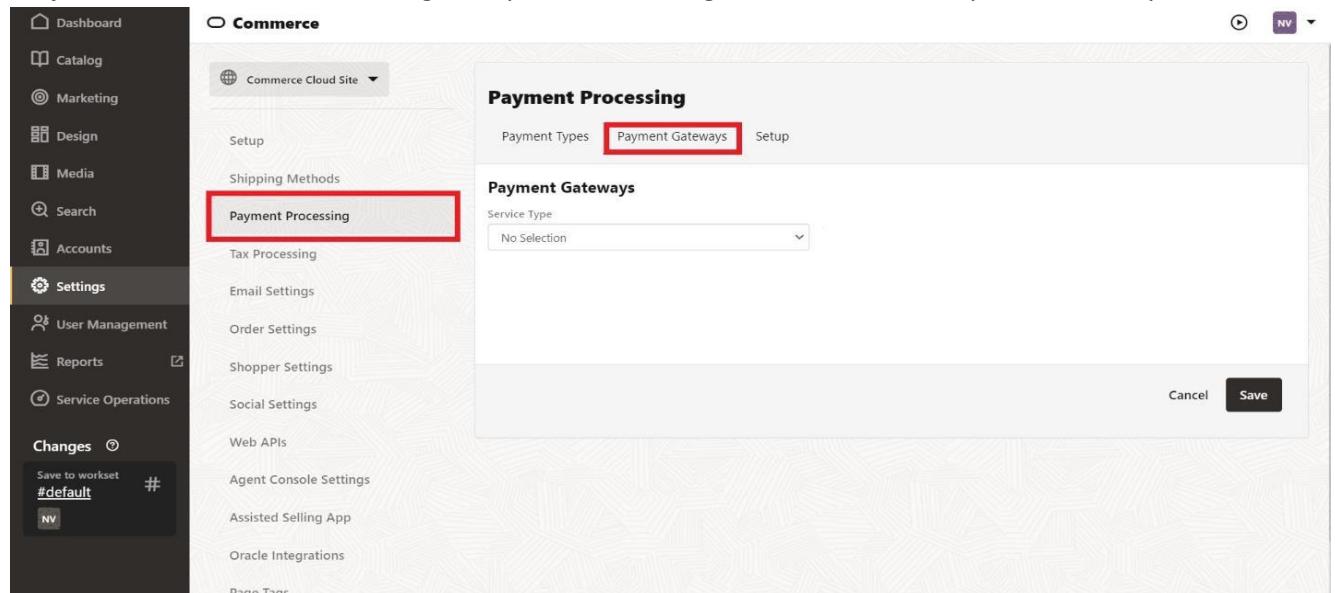


Figure 4: Payment Gateways

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

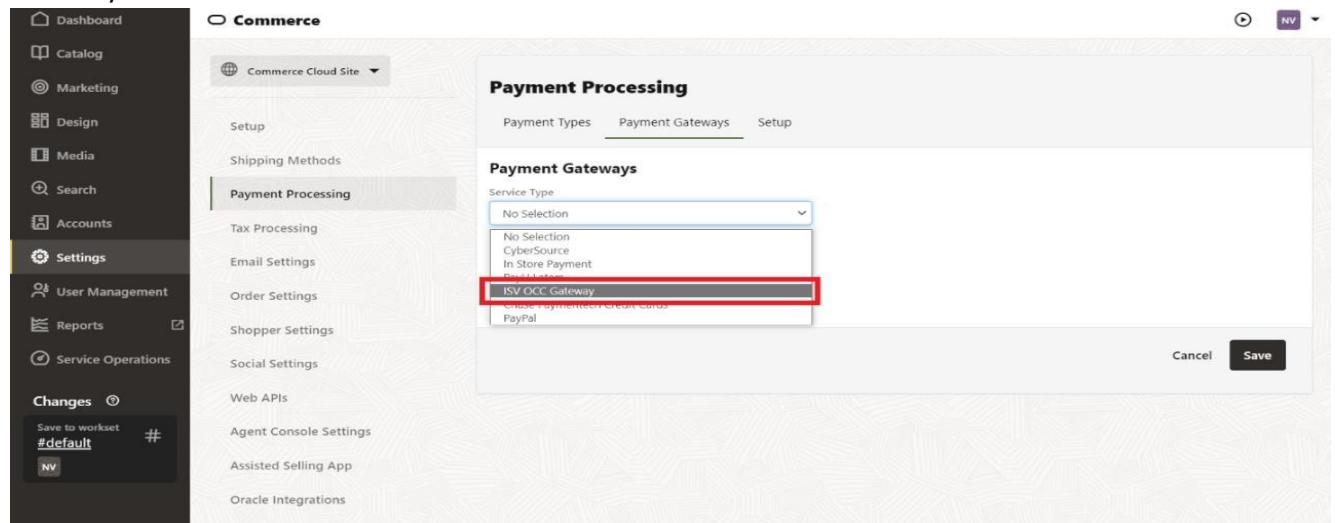


Figure 5: ISV OCC Gateways

Step 3: Under ISV OCC Gateway, enter the details for Preview, StoreFront and Agent Configurations

Figure 6: Preview Configuration

Step 4: Save and publish the changes

Section	Description
Merchant ID	Enter the Merchant ID details
Key id	Enter the Merchant Key ID
Secret key	Enter the 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

2.2. Fraud Management Settings

2.2.1. Enabling Payer Authentication

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

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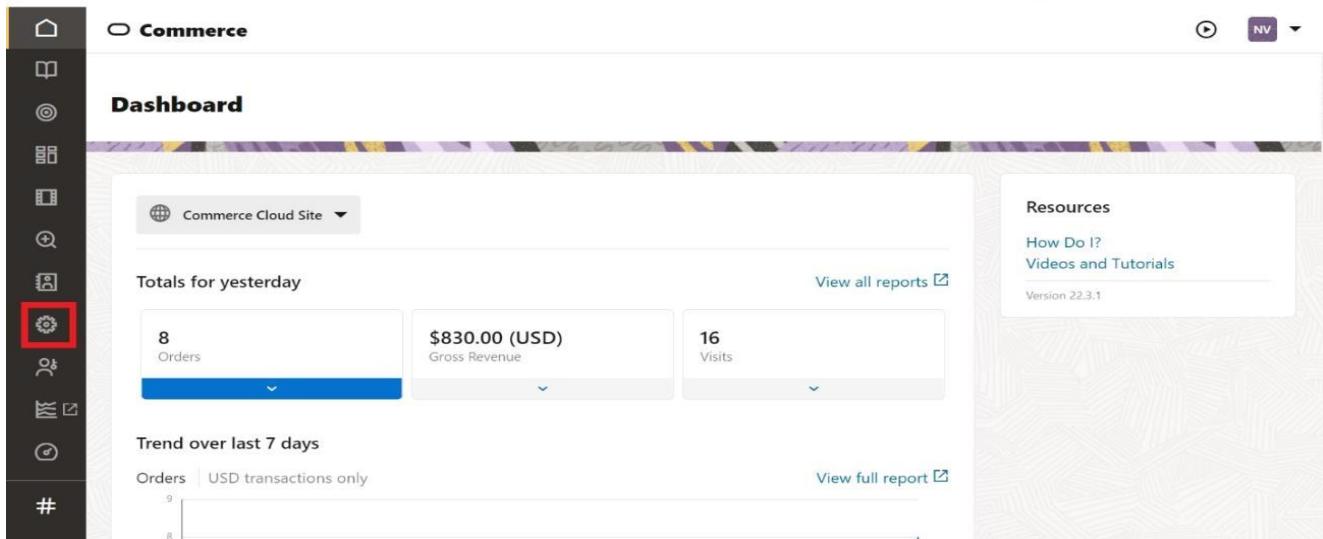


Figure 7: Enabling Payer Authentication

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

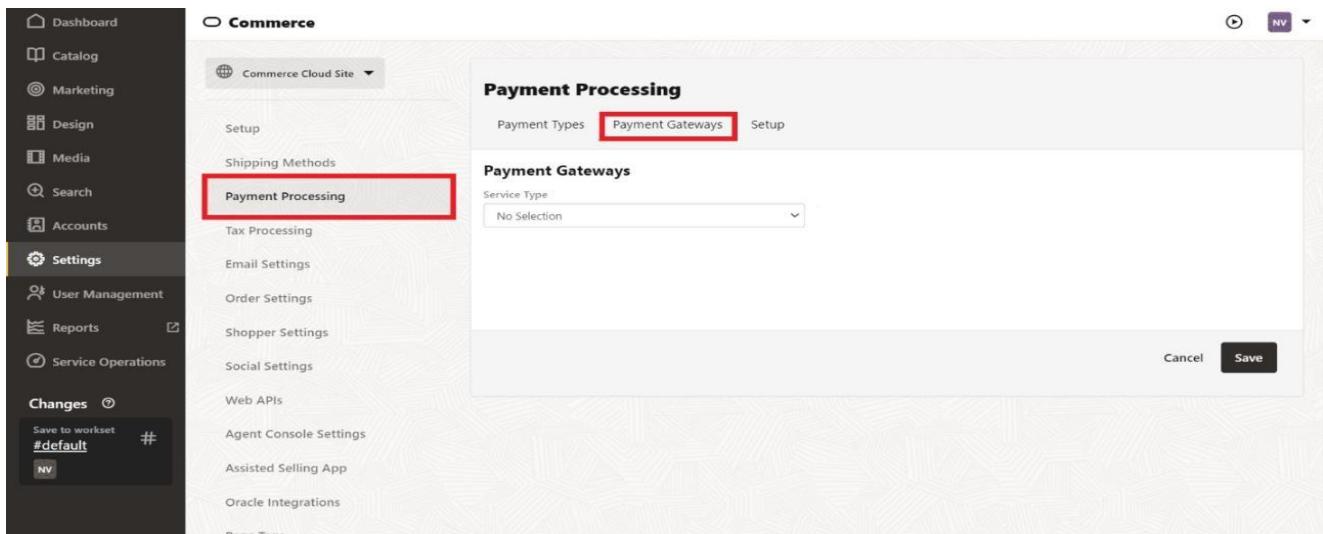


Figure 8: Payment Gateways

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

The screenshot shows the Oracle Commerce Cloud interface with a sidebar containing various icons. The main area is titled 'Commerce' and contains the following configuration fields:

- Key File Name (in case authentication type = jwt) (required)**: A text input field labeled 'keyFileName'.
- Authentication Type (required)**: A dropdown menu set to 'http_signature'.
- Environment (required)**: A text input field labeled 'environment'.
- Credit Card Payer Authentication Enabled**: A checked checkbox. A tooltip indicates it enables Payer Authentication (3D Secure).
- Sale Enabled**: An unchecked checkbox. A tooltip indicates it authorizes and takes payment at the same time.
- Card**: An unchecked checkbox under Sale Enabled.
- Credit Card Flex SDK URL (required)**: A text input field labeled 'flexSdkUrl'.
- CVV Required. [DO NOT EDIT]**: An unchecked checkbox. A tooltip indicates it's required for saved cards.

Figure 9: Enabling Payer Authentication

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

2.2.2. Enabling Device fingerprint

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

Under Payment Gateways -> “ISV OCC Gateway”, 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 the Oracle Commerce Cloud interface with a sidebar containing various icons. The main area is titled 'Commerce' and contains the following configuration fields:

- DM Decision Skip**: A group of three unchecked checkboxes for 'Card', 'Apple Pay', and 'Google Pay'. A tooltip indicates which payment modes skip the decision manager step.
- Daily Report Name (required)**: A text input field labeled 'dailyReportName'.
- Device Fingerprint URL (required)**: A text input field labeled 'https://h.online-metrix.net/fp/tags'.
- Device Fingerprint Organization Id (required)**: A text input field labeled 'deviceFingerprintOrgId'.
- Device Fingerprint Enabled**: A checked checkbox.

Figure 10: Enabling Device fingerprint

2.2.3. Advanced Fraud Screening with Decision Manager

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

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

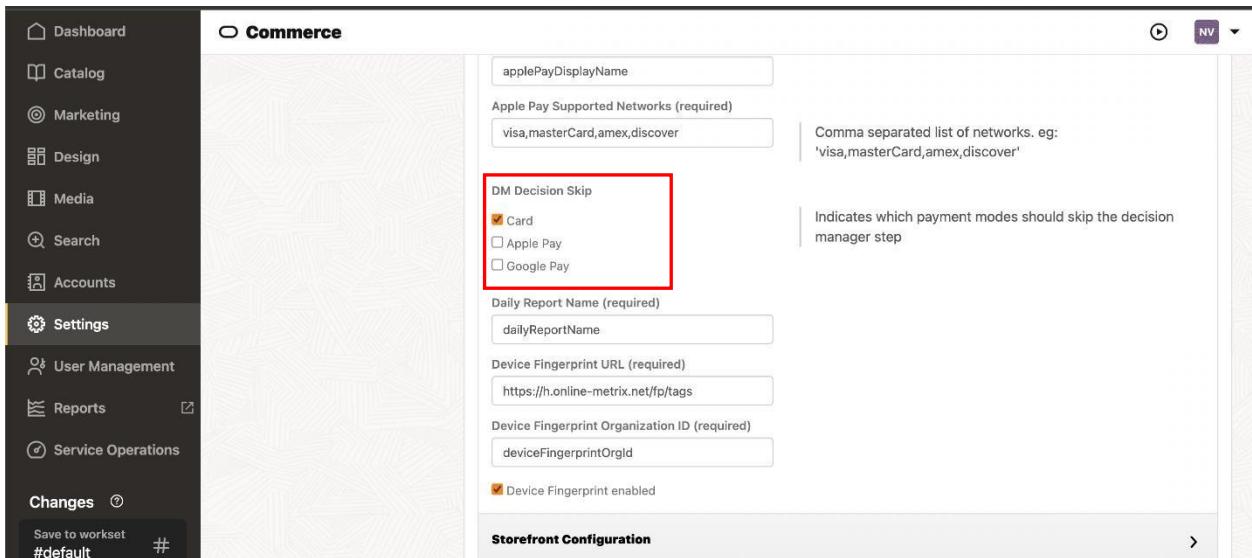


Figure 11: DM Decision Skip

3. 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

3.1. 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.
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**

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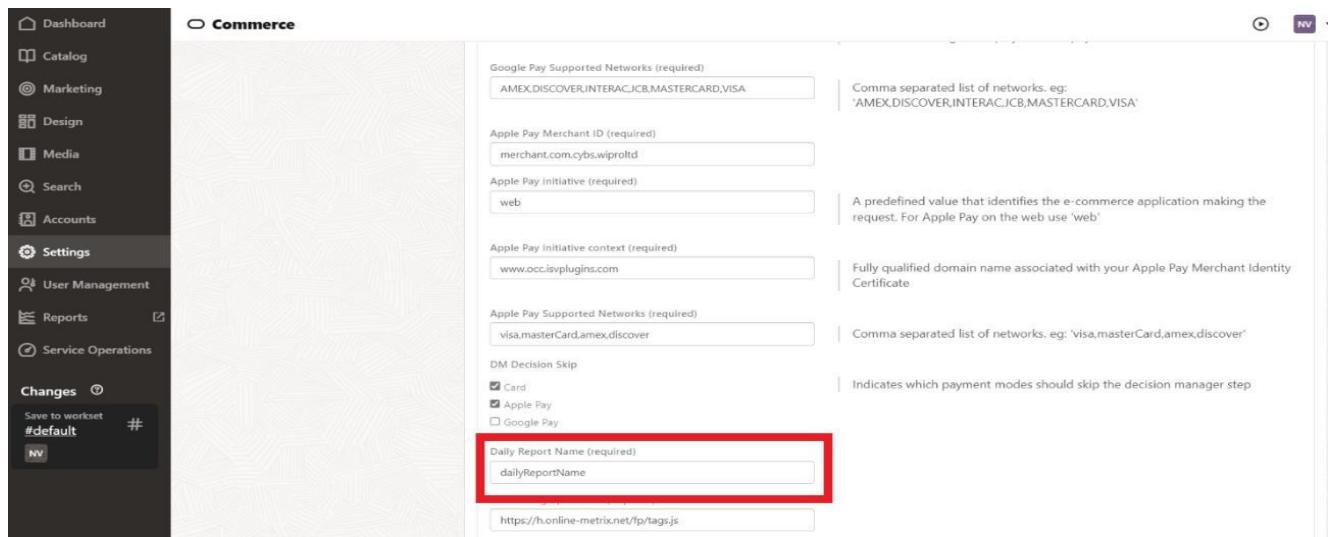


Figure 12: Enter the Daily Report Name

4. 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

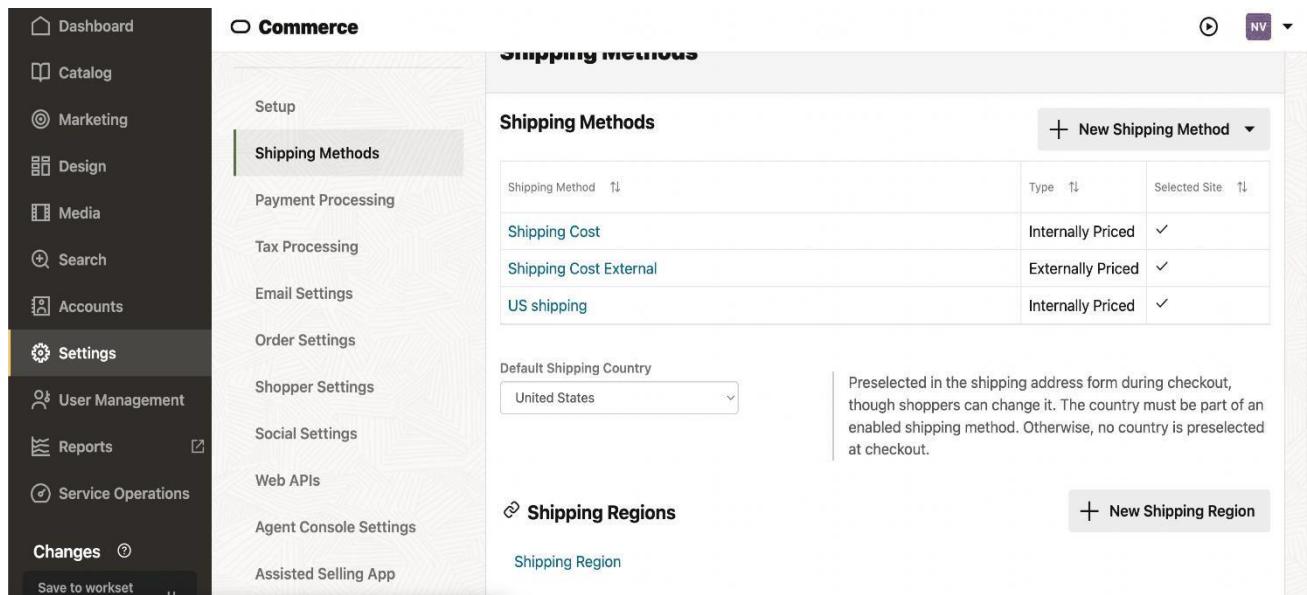


Figure 13: Shipping methods

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

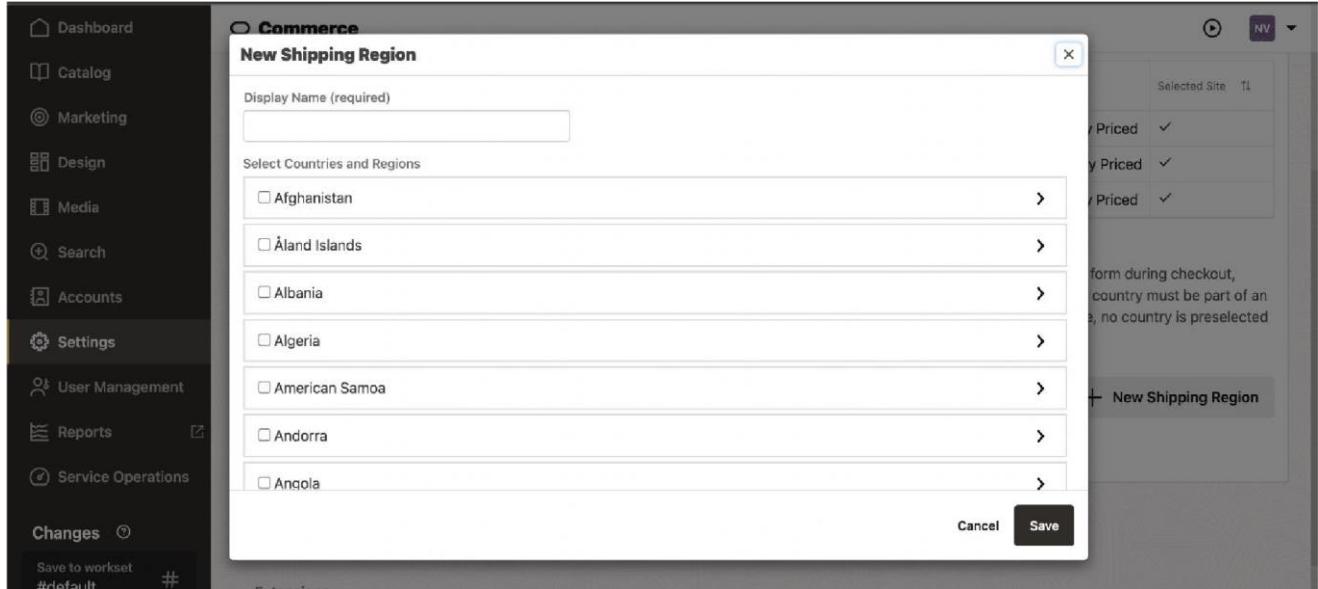


Figure 14: New Shipping Region

5. Placing order from Storefront

5.1. Placing an order from storefront using Credit Card

Step 1: Open the Oracle Commerce Cloud Storefront

The screenshot shows the Oracle Commerce Cloud StoreFront interface. At the top, there is a search bar with placeholder text 'I'm searching for...' and a magnifying glass icon. To the right of the search bar are links for 'Commerce Cloud Site', a user profile icon, and a shopping cart icon with a '0' notification. Below the search bar, there is a category 'Clothing' and a message 'Viewing 1-2 of 2'. On the left, there are filters for 'Category' (set to 'Clothing (2)') and 'Price Range' (\$50.00 - \$60.00 and \$80.00 - \$90.00). The main area displays two products: 't-shirt' and 'sweat shirt'. Both products have blue placeholder images. The 't-shirt' is listed at '\$50.00'. The 'sweat shirt' was originally '\$100.00' but is now listed at 'Now: \$80.00'. A dropdown menu 'Best Match' is visible on the right.

Figure 15: Oracle Commerce Cloud StoreFront

Step 2: Add an item in to cart

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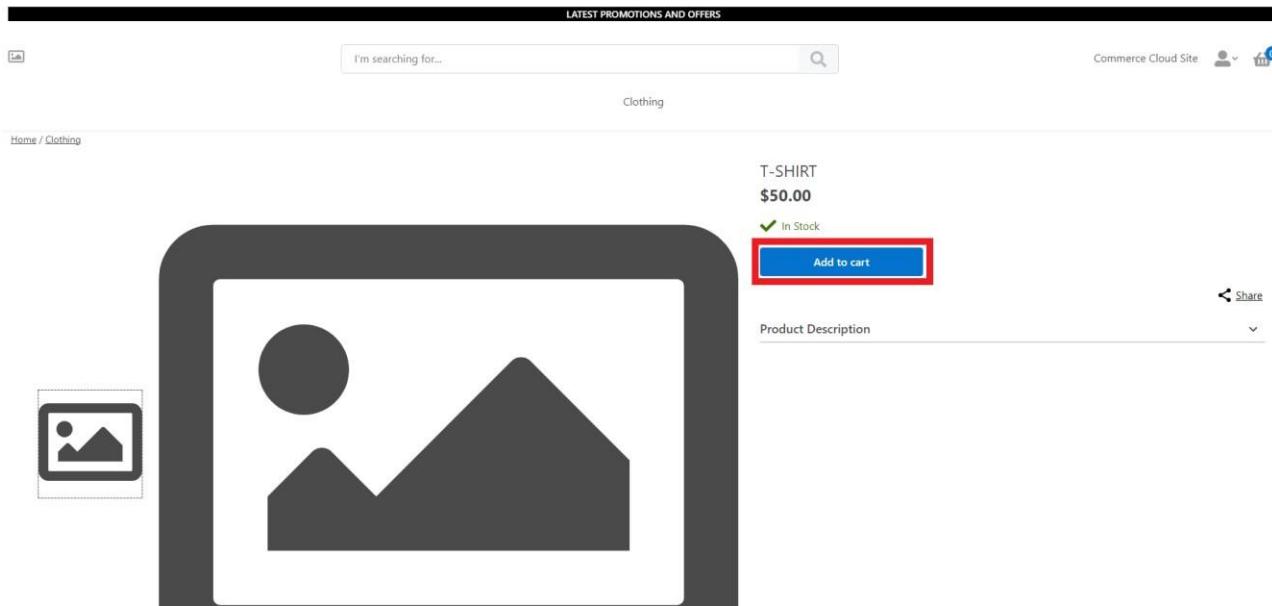


Figure 16: Oracle Commerce Cloud Add to Cart

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

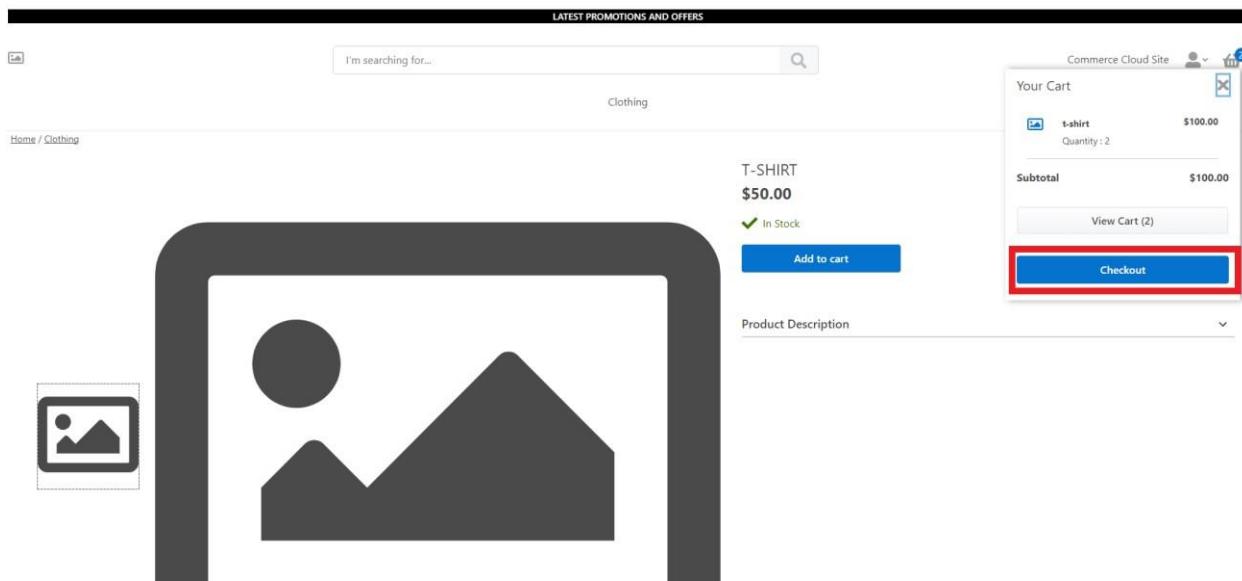


Figure 17: Oracle Commerce Cloud Checkout

Step 4: Click on “Checkout as Guest”

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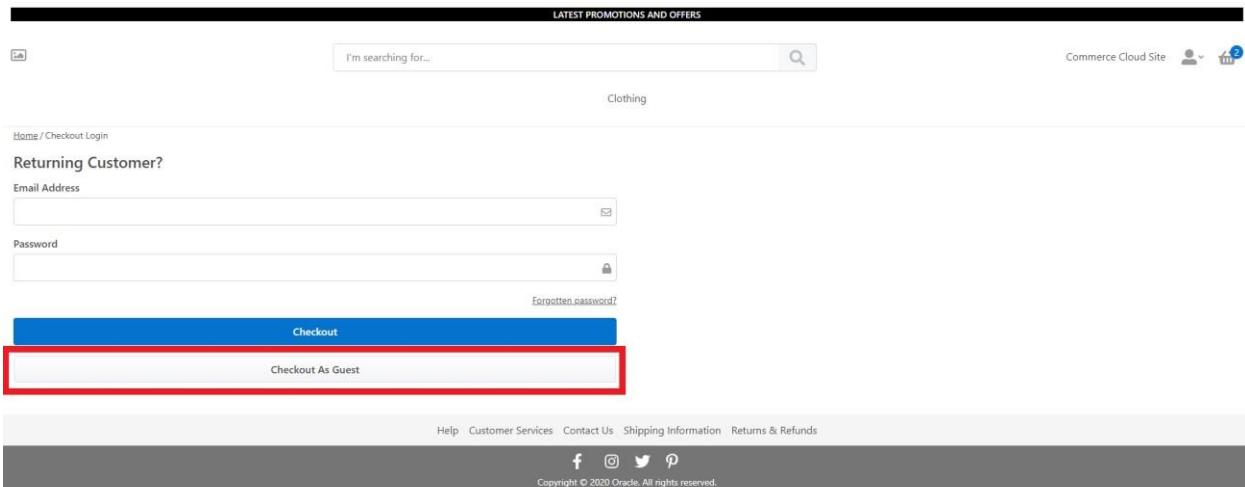


Figure 18: Oracle Commerce Cloud Checkout as Guest

Step 5: Fill in the Shipping details.

A screenshot of the shipping address input form. The top navigation bar shows 'Checkout' with steps 1 SHIPPING, 2 PAYMENT, and 3 REVIEW. The 'SHIPPING' tab is active. The 'Delivery Address' section contains fields for First Name, Last Name, Country (United States), ZIP Code, State (Alabama), Street Address, Town/City, and Phone Number (optional). To the right, an 'Order Summary' table shows Subtotal \$100.00, Shipping \$0.00, Tax \$0.00, and a Total of \$100.00. At the bottom is a 'Continue' button and a footer with standard links and social media icons.

Figure 19: Shipping address

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

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The screenshot shows the 'Checkout' process at step 1: SHIPPING. On the left, there's a section for 'Home Delivery' with an item detail for a 't-shirt' which is 'In Stock'. It includes a quantity selector set to 2 and a total price of \$100.00. Below this is a 'Ship to' section with an address for 'Ann Babu' at '1295 Charleston Road, Mountain View CA 94043 US'. There's also a link to 'Edit Address'. Under 'Shipping Options', the radio button for 'Shipping Cost: \$6.00' is selected. At the bottom is a blue 'Continue to Payment' button, which is highlighted with a red border.

Figure 20: 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' step. It features a 'Credit Card' selection option with a checked radio button. Below it are fields for 'Card Number', 'Expiry Date (MM/YY)', and 'CVV Number'. There's also a field for 'Name on Card' and a 'Billing Address' section containing the address '1295 Charleston Road, Mountain View ABE 94043 GB'. An 'Edit Address' link is present. At the bottom, there are buttons for 'Google Pay' and '+ Apply a Promo Code'. To the right, an 'Order Summary' table shows a Subtotal of \$2,101.00, Free shipping, and a Total of \$2,101.00.

Figure 21.1: Credit Card Payment Method

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The screenshot shows the 'Checkout' process at step 2: PAYMENT. The payment methods section includes 'Credit Card', 'Google Pay' (selected), and 'Buy with Google Pay'. Below this is a 'Billing Address' field containing '1295 Charleston Road, Mountain View CA 94043 US' with an 'Edit Address' link. A 'Continue to Review Order' button is on the left, and a 'Back to Previous' button is on the right. To the right is an 'Order Summary' table:

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

At the bottom are links for Help, Customer Services, Contact Us, Shipping Information, Returns & Refunds, and social media icons (Facebook, Instagram, Twitter, Pinterest). The copyright notice 'Copyright © 2020 Oracle. All rights reserved.' is also present.

Figure 21.2: Google Pay Payment Method

The screenshot shows the 'Checkout' process at step 2: PAYMENT. The payment methods section includes 'Credit Card', 'Google Pay', and 'Apple Pay' (selected). Below this is a 'Billing Address' field containing '1295 charleston road, Mountain view CA 94043 US' with an 'Edit Address' link. A 'Continue to Review Order' button is on the left, and a 'Back to Previous' button is on the right. To the right is an 'Order Summary' table:

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

At the bottom are links for Help, Customer Services, Contact Us, Shipping Information, Returns & Refunds, and social media icons (Facebook, Instagram, Twitter, Pinterest). The copyright notice 'Copyright © 2020 Oracle. All rights reserved.' is also present.

Figure 21.3: Apple Pay Payment Method

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

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The screenshot shows the 'Checkout' page. At the top, there are three tabs: 'SHIPPING' (highlighted with a red box), 'PAYMENT', and 'REVIEW'. Below these tabs, the 'REVIEW ORDER' section contains 'Contact Information' and 'Email Address' (test@gmail.com). The 'Shipping Details' section shows 'Home Delivery' for a 't-shirt' item at \$50.00, quantity 1, total \$50.00. The 'Order Summary' table is as follows:

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

A 'Place Order' button is highlighted with a red box. At the bottom, there are links for Help, Customer Services, Contact Us, Shipping Information, Returns & Refunds, and social media icons (Facebook, Instagram, Twitter, Pinterest).

Figure 22: Place Order

The screenshot shows the 'Thank you for your order' page. It displays a message: 'Your order has been submitted. A confirmation email with your order details has been sent to your email address.' The 'Order Number' is e60142. Below this, there's a section for creating an account with fields for First Name (Ann), Last Name (Babu), Email Address (test@gmail.com), and a checkbox for 'I want to get email updates.' A 'Create an Account' button is highlighted with a blue box. There's also a 'Continue Shopping' link. At the bottom, there are links for Help, Customer Services, Contact Us, Shipping Information, Returns & Refunds, and social media icons.

Figure 23: Order placed

6. 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”.

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The screenshot shows the Oracle Commerce Cloud interface. On the left, there's a sidebar with various navigation options like Dashboard, Catalog, Marketing, Design, Media, Search, Accounts, Settings, User Management, Reports, and Service Operations. Under the 'Changes' section, there's a 'Save to workspace' button with '#default' and a 'New' button. The main content area is titled 'Commerce' and has a sub-section 'Commerce Cloud Site'. Below this are several tabs: Setup, Shipping Methods, Payment Processing, Tax Processing, Email Settings, Order Settings, Shopper Settings, Social Settings, and Web APIs. A red box highlights the 'Agent Console Settings' tab. Underneath it, there are five tabs: Announcements, Quick Links, Price Override, Remorse Period (which is highlighted with a red box), and Extended Remorse Period. The 'Remorse Period' tab contains sections for 'Announcements' and 'Remorse Period'. The 'Announcements' section says 'No Announcements have been created.' and 'Click the New Announcement button to start.' A 'New Announcement' button is shown with a plus sign. The 'Remorse Period' section is currently empty.

Figure 24: Remorse Period

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

This screenshot shows the same interface as Figure 24, but with a modal dialog open over the 'Remorse Period' tab. The dialog is titled 'Remorse Period' and contains a checkbox labeled 'Enable Remorse Period'. Below the checkbox is a section titled 'Specify Time For Remorse Period:' with two input fields: 'Hours' (set to 0) and 'Minutes' (set to 15). A red box highlights this entire section. At the bottom right of the dialog are 'Cancel' and 'Save' buttons. The rest of the interface remains the same as Figure 24.

Figure 25: Enable Remorse Period

Step 1: Login into user account and select Order History from the profile

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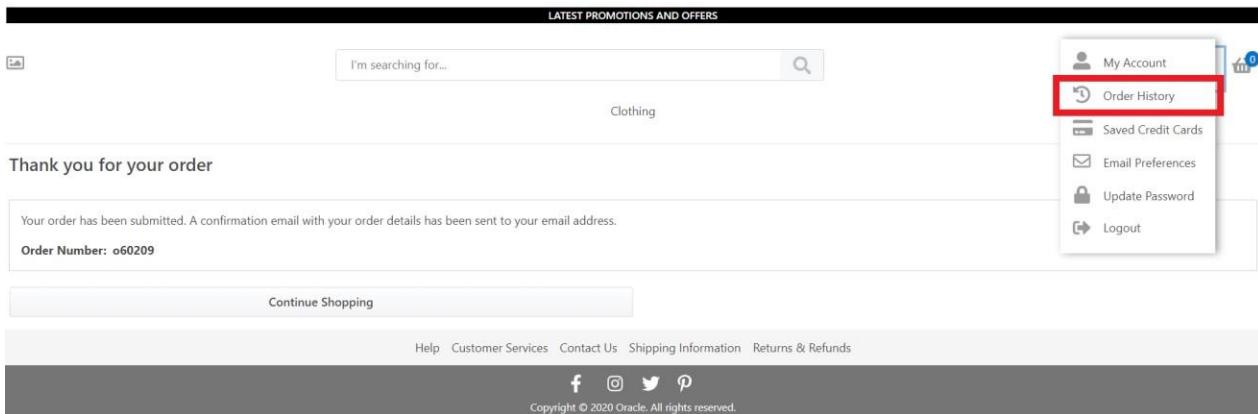


Figure 26: Order History

Step 14: Click on the order to be cancelled

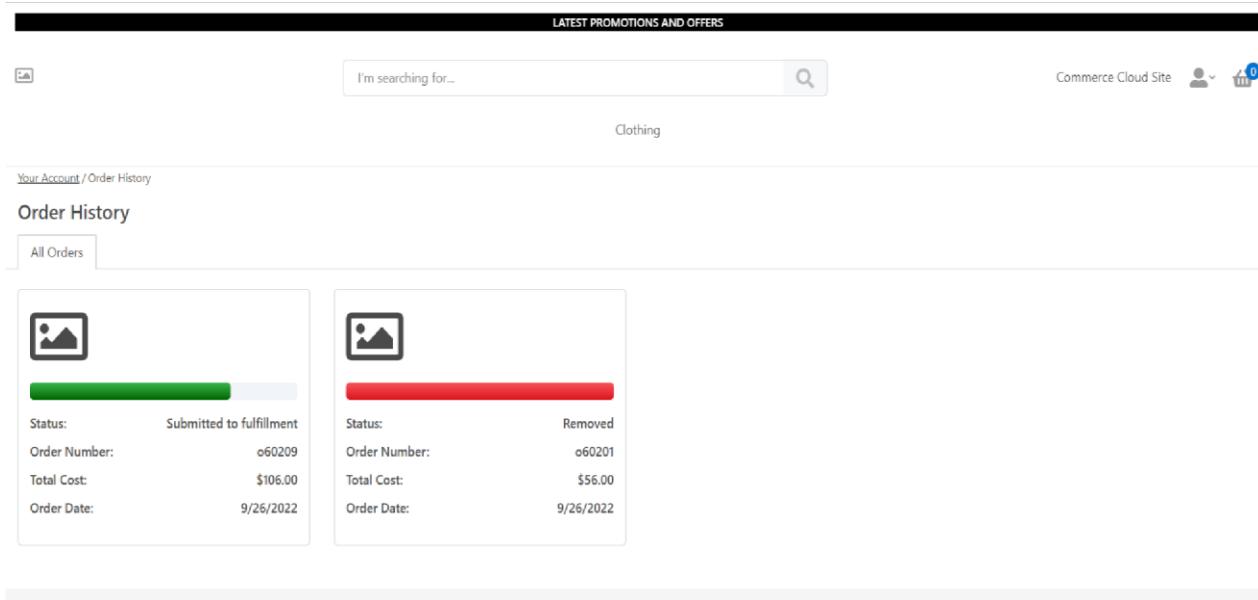


Figure 27: Orders page

Step 15: Click on “Cancel This Order” button

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The screenshot shows the Oracle Commerce Cloud Order Details page. At the top, there's a navigation bar with 'LATEST PROMOTIONS AND OFFERS' and a search bar. Below that is a breadcrumb trail: 'Back | Your Account / Order History / Order Details'. The main area is titled 'Order Details' and shows the following information:

Order Number:	060209
Order Date:	9/26/2022
Creation Date:	9/26/2022
Order Status:	Submitted to fulfillment
Number of items:	2
Order Total:	\$106.00

Below this is a section titled 'Shipping Details' with a table:

Home Delivery	Item Details	Item Price	Quantity	Total
	t-shirt	\$50.00	2	\$100.00

On the right side, there's a 'Copy Order' button and a 'Cancel This Order' button, which is highlighted with a red box.

Figure 28: Cancel This order

Step 16: Select the reason for the cancellation & click on “Submit Cancellation”

The screenshot shows the Oracle Commerce Cloud Cancel Order page. At the top, there's a navigation bar with 'LATEST PROMOTIONS AND OFFERS' and a search bar. Below that is a breadcrumb trail: 'Your Account / Order History / Cancel Order'. The main area is titled 'Cancel Order' and shows the following information:

Item Details	Item Price	Quantity	Total
t-shirt	\$50.00	2	\$100.00

Below this is a dropdown menu labeled 'No longer needed' and two buttons: 'Don't Cancel Order' and 'Submit Cancellation', with 'Submit Cancellation' highlighted with a red box.

At the bottom, there's a footer with links: Help, Customer Services, Contact Us, Shipping Information, Returns & Refunds, and social media icons for Facebook, Instagram, Twitter, and Pinterest. It also includes a copyright notice: 'Copyright © 2020 Oracle. All rights reserved.'

Figure 29: Submit cancellation

Step 17: The Order Cancellation screen.

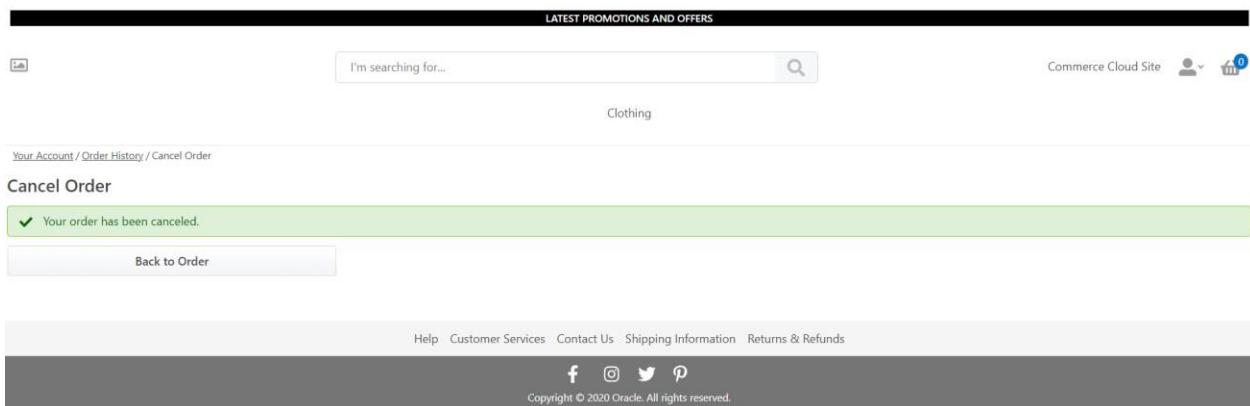


Figure 30: Order Canceled successfully

7. 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

In order to configure Apple Pay added in the ISV OCC Gateway 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.

7.1. 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.

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The screenshot shows the 'Certificates, Identifiers & Profiles' page with the 'Register a new identifier' section. The 'App IDs' option is selected. Other options listed include Services IDs, Pass Type IDs, Website Push IDs, iCloud Containers, App Groups, Merchant IDs, Media IDs, and Maps IDs.

Figure 31: 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 the 'Certificates, Identifiers & Profiles' page with the 'Register a Merchant ID' section. The 'Description' field contains 'Cybersource Test Merchant ID' and the 'Identifier' field contains 'merchant.com.test.cyberosource'.

Figure 32: Register a Merchant ID Page

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

The screenshot shows the 'Certificates, Identifiers & Profiles' page with the 'Register a Merchant ID' section. The 'Description' field contains 'Cybersource Test Merchant ID' and the 'Identifier' field contains 'merchant.com.test.cyberosource'. The 'Register' button is visible.

Figure 33: Finishing a New Merchant ID Registration Page

7.2. 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.

The screenshot shows the 'Apple Pay Registration' page. At the top, there's a header bar with a close button ('X'), the title 'Apple Pay Registration', and a 'Help' link. Below the header, the first step is titled 'Step 1: Generate the Certificate Signing Request'. It contains instructions about what a CSR is and how it's used. A text input field is labeled 'Apple Merchant ID' with a placeholder value. Below the input field is a blue button labeled 'GENERATE NEW CERTIFICATE SIGNING REQUEST'. Further down, another section titled 'Step 2: Submit the CSR to Apple' provides instructions on where to submit the generated CSR. A third section, 'Step 3: Generate Transaction Security Key', includes a note about using the SDK and a callout box with instructions for generating a new transaction security key if needed. At the bottom, there's an 'Important' note about payment network tokenization.

Figure 34: EBC 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 EBC in the previous step.

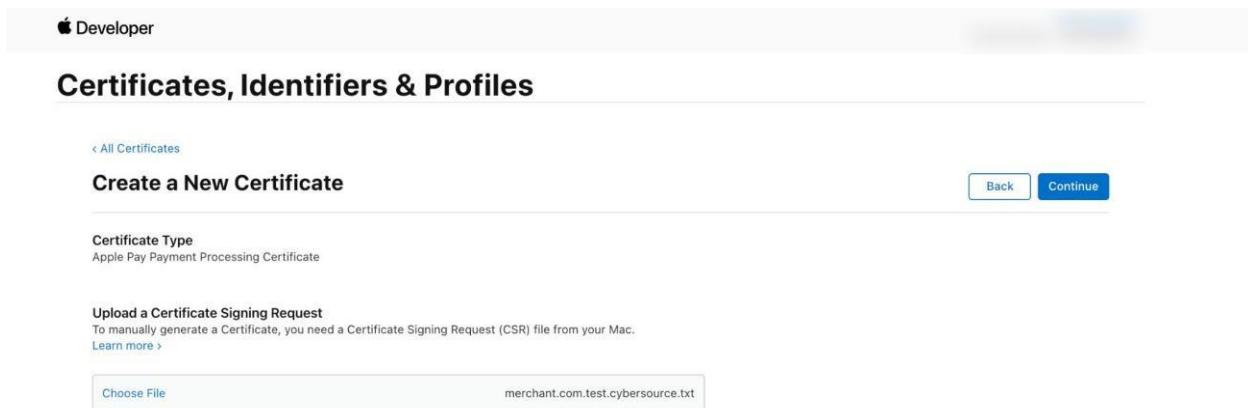


Figure 35: Uploading Payment Processing Certificate Request

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

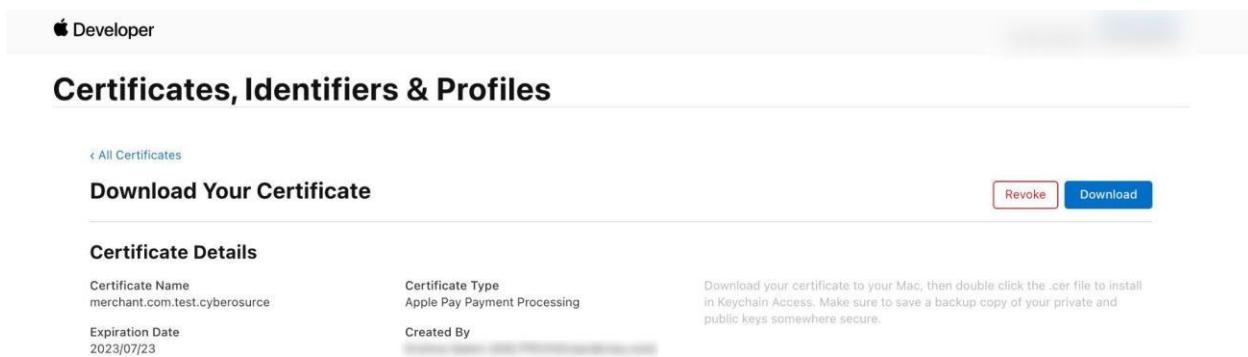


Figure 36: Downloading Payment Processing Certificate Request

7.3. 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 'Certificates, Identifiers & Profiles' section under the 'Edit or Configure Merchant ID' heading. A sub-section titled 'Apple Pay Payment Processing Certificate' is displayed. It includes a text area for 'Name' containing 'Cybersource Test Merchant ID', an 'Identifier' field showing 'merchant.com.test.cyberosource', and a note about special character restrictions. Below this is a certificate summary: Name: merchant.com.test.cyberosource, Type: Apple Pay Payment Processing, Expires: Jul 23, 2023 (Active Certificate). 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 is partially visible below.

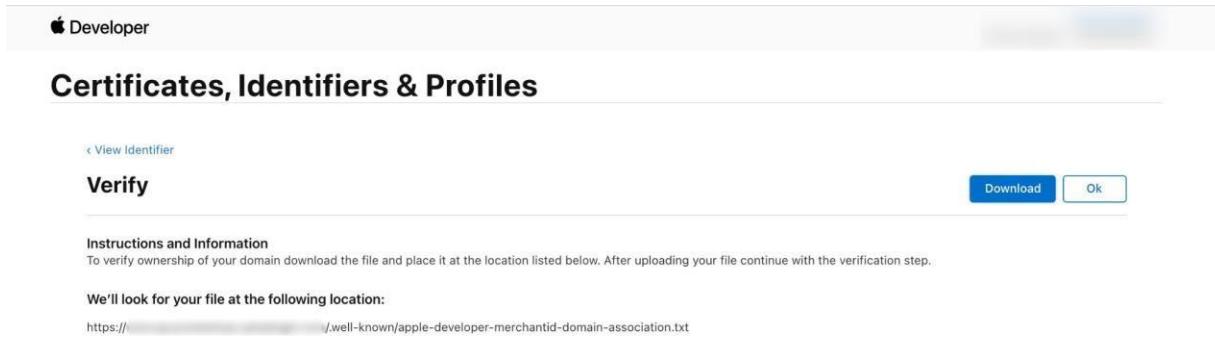
Figure 37: Configure Apple Pay Merchant ID Page.

4. Enter your Admin domain name into the field.

The screenshot shows the 'Certificates, Identifiers & Profiles' section under the 'Register' heading. A sub-section titled 'Enter the domain you wish to register' is displayed. A text input field contains 'https://'. The top right corner shows user information: Krishna Salem - 94C658DZ5A.

Figure 38: Domain Registration Page.

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



The screenshot shows the Apple Developer portal interface. At the top, there's a navigation bar with the Apple logo and developer account information. Below it, a main header reads "Certificates, Identifiers & Profiles". Under this, a sub-section titled "Verify" is displayed. It contains instructions for domain verification, a download link for a file, and two buttons: "Download" and "Ok".

Figure 39: 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 Apple Pay 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.

7.4. 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.

1. Go to [Certificates, Identifiers & Profiles](#) page on your Apple Developer portal.
2. Select your Merchant ID from the list.

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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

[Remove](#)

[Verify](#)

Add a domain for use with this Merchant ID.

[Add Domain](#)

Apple Pay Merchant Identity Certificate

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

[Create Certificate](#)

Figure 40: Create Merchant Identity Certificate Page.

5. Upload the CSR and click Continue.

The screenshot shows the 'Create a New Certificate' page in the Apple Developer portal. At the top, it says 'Certificates, Identifiers & Profiles'. Below that, there's a 'Create a New Certificate' section with a 'Certificate Type' dropdown set to 'Apple Pay Merchant Identity Certificate'. A note below says 'Upload a Certificate Signing Request' with a link to learn more. There's a 'Choose File' button and a file input field containing 'CertificateSigningRequest.certSigningRequest'. At the bottom right are 'Back' and 'Continue' buttons.

Figure 41: Create a New Merchant Identity Certificate Page.

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

The screenshot shows the 'Download Your Certificate' page in the Apple Developer portal. At the top, it says 'Certificates, Identifiers & Profiles'. Below that, there's a 'Download Your Certificate' section. It shows 'Certificate Details' with fields: 'Certificate Name' (merchant.com.test.cyberosource), 'Expiration Date' (2023/07/23), 'Certificate Type' (Apple Pay Merchant Identity), and 'Created By' (redacted). A note says 'Download your certificate to your Mac, then double click the .cer file to install in Keychain Access. Make sure to save a backup copy of your private and public keys somewhere secure.' At the bottom right are 'Revoke' and 'Download' buttons.

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Figure 42: 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.

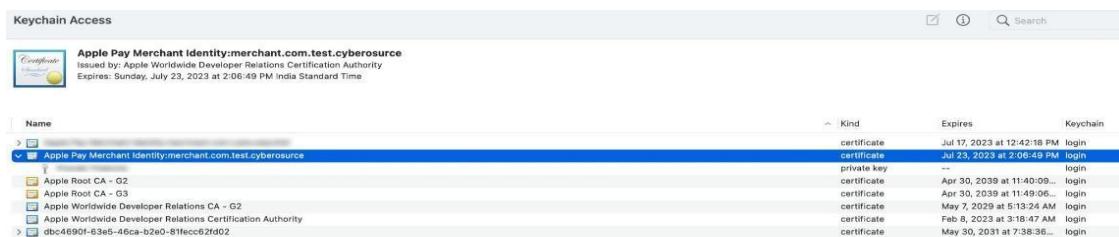


Figure 43: Certificates Under Keychain Access.

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.**

The screenshot shows the 'Commerce' section of the Oracle Commerce Cloud interface. On the left, there is a sidebar with various icons. The main area contains several input fields for payment processing:

- 'Apple Pay Merchant Id (required)' with value 'applePayMerchantId'
- 'Apple Pay Initiative (required)' with value 'web'
- 'Apple Pay Initiative Context (required)' with value 'applePayInitiativeContextId'
- 'Apple Pay Display Name (required)' with value 'applePayDisplayName'
- 'Apple Pay Supported Networks (required)' with value 'visa.masterCard.amex.discover'
- A descriptive note next to the 'applePayInitiativeContextId' field: 'A predefined value that identifies the e-commerce application making the request. For Apple Pay on the web use "web"'
- A descriptive note next to the 'applePaySupportedNetworks' field: 'Fully qualified domain name associated with your Apple Pay Merchant Identity Certificate'
- A descriptive note next to the 'applePayDisplayName' field: 'Name to be displayed on Apple Pay payment sheet'
- A descriptive note next to the 'applePaySupportedNetworks' field: 'Comma separated list of networks. e.g: "visa,masterCard,amex,discover"

Figure 44: ISV OCC Gateway Payment Processing Page.

8. 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.

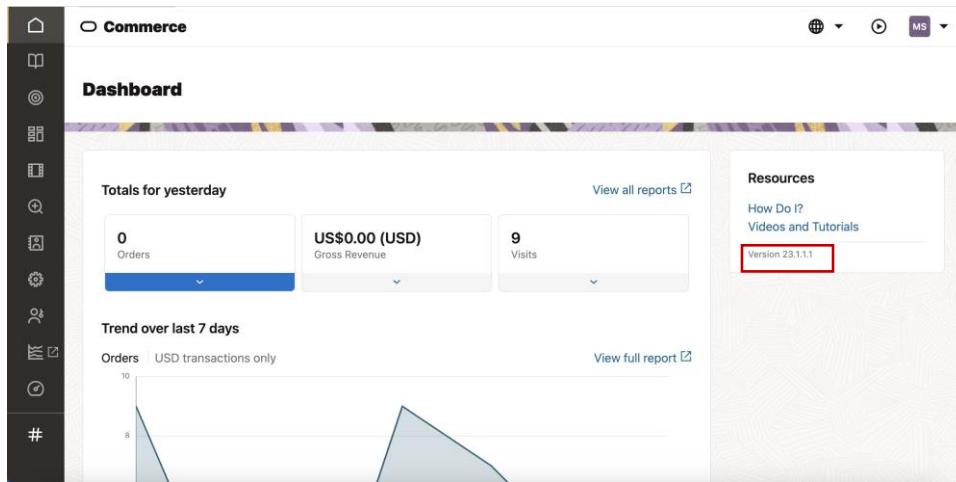


Figure 45: ISV OCC Gateway Payment Processing Page.

- Plugin/ Extension version: Under Settings->Extension, find the version of the installed ISV Payment Gateway extension.

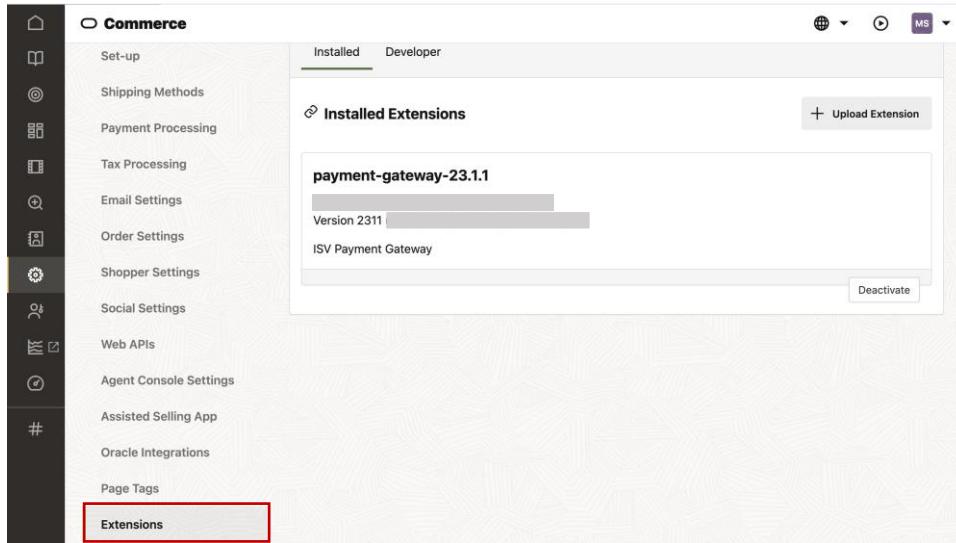


Figure 46: ISV OCC Gateway Extension Page.

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

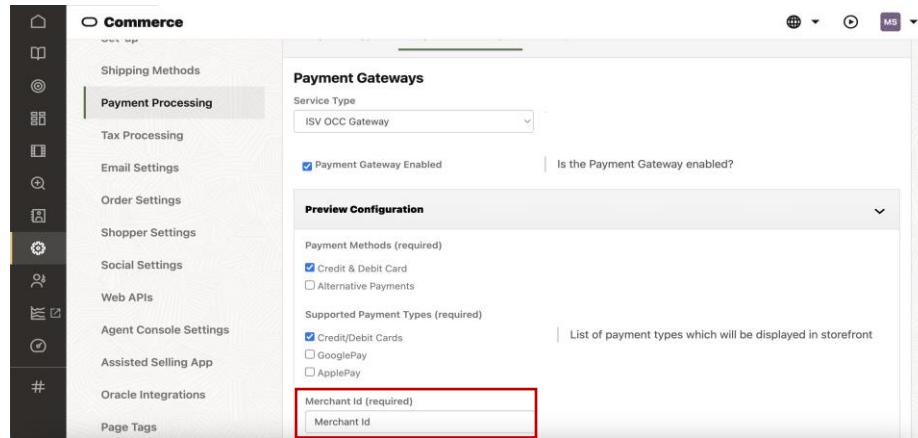


Figure 47: ISV OCC Gateway Payment Processing Page.

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

9. Abbreviations

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

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

Table 2: Abbreviations