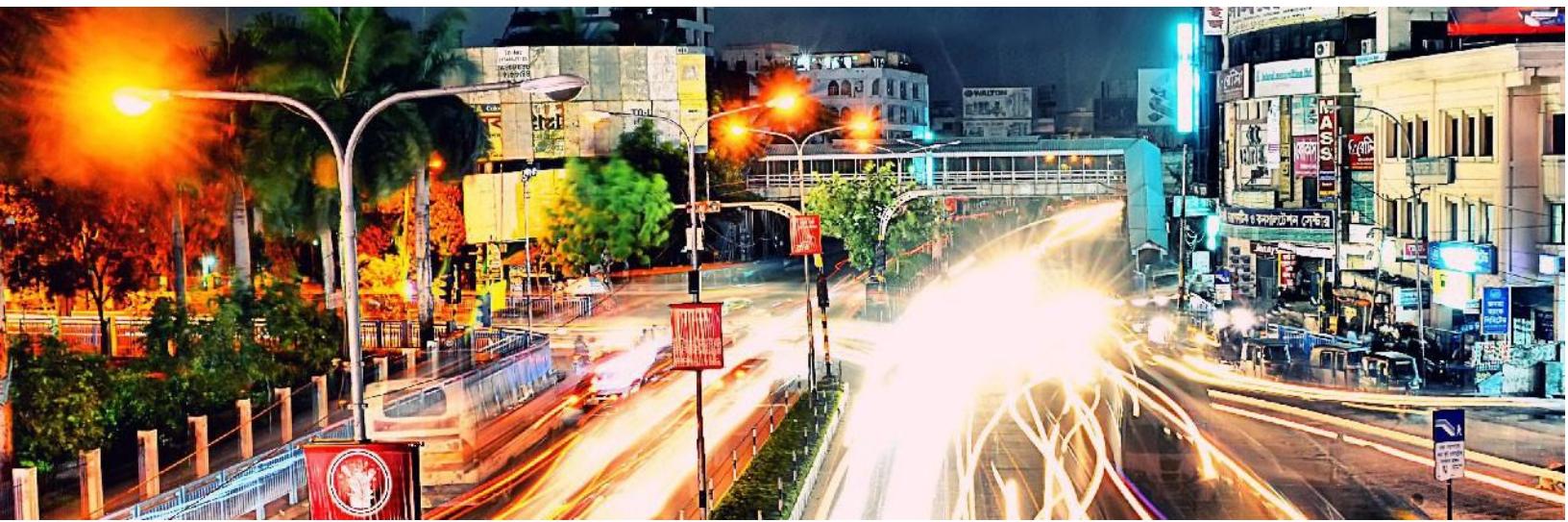


Cybersource®



ISV - Oracle Commerce Cloud Gateway User Installation Guide

November 2022



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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](https://www.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](https://www.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.

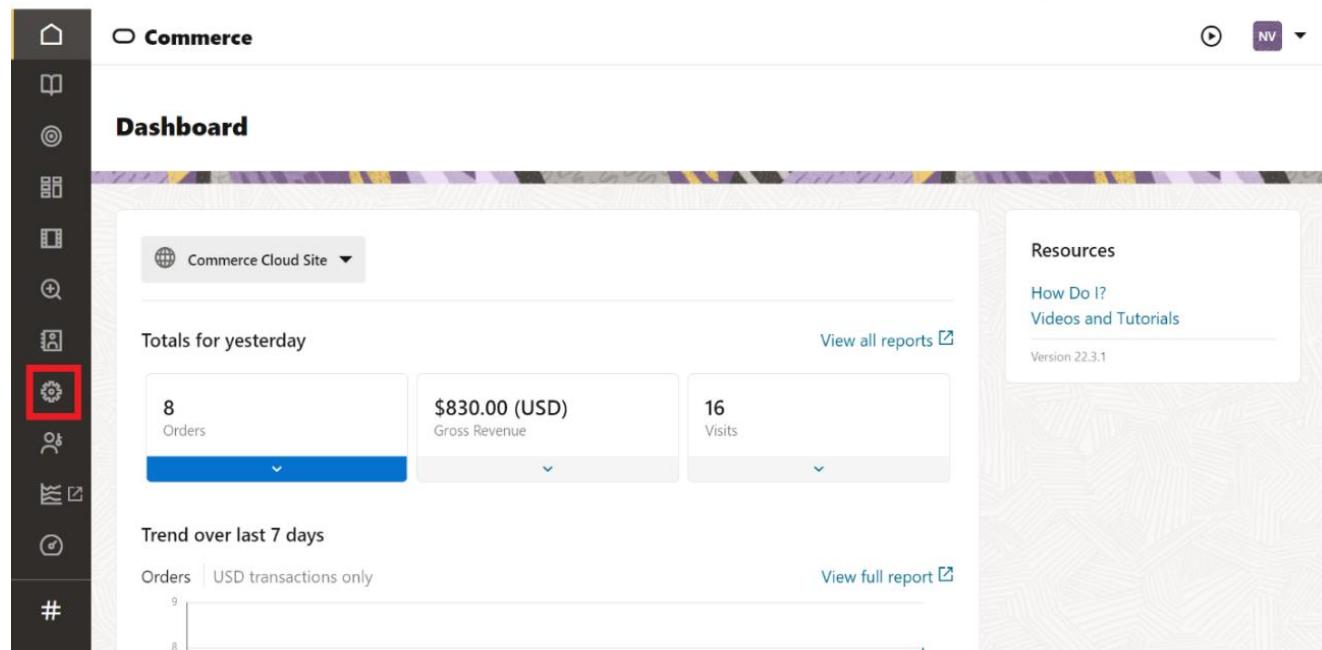


Figure 1: Oracle Commerce Cloud Back Office Dashboard

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

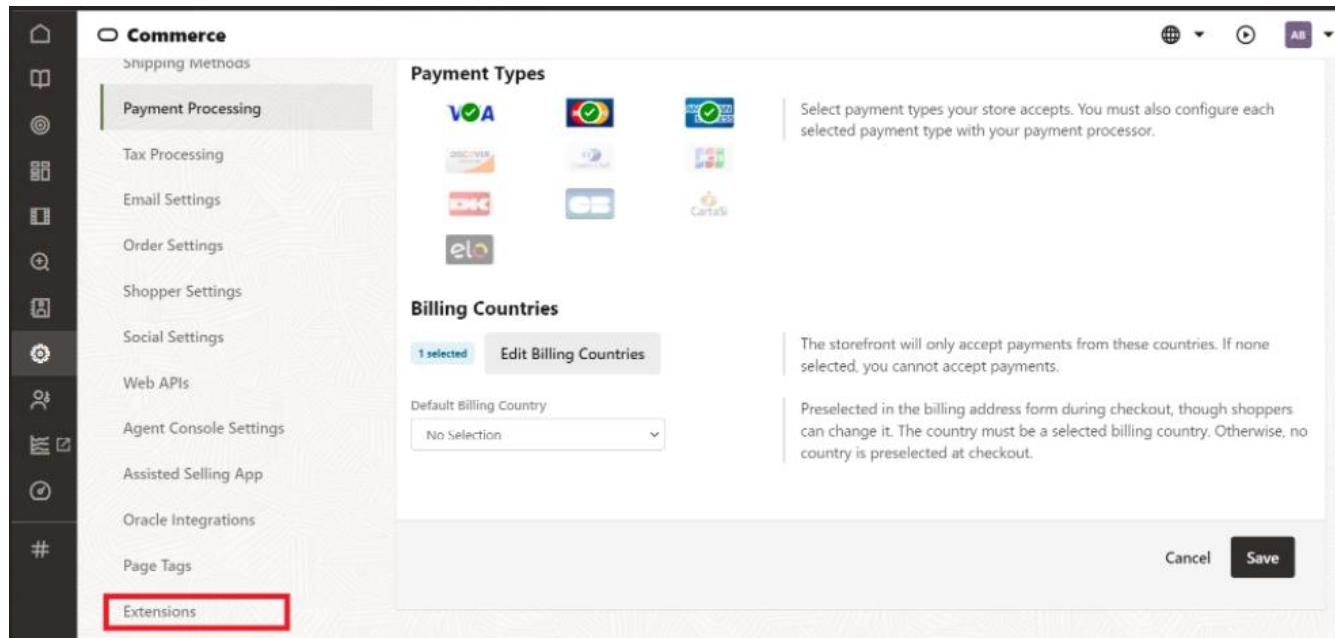


Figure 2: Extension button

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

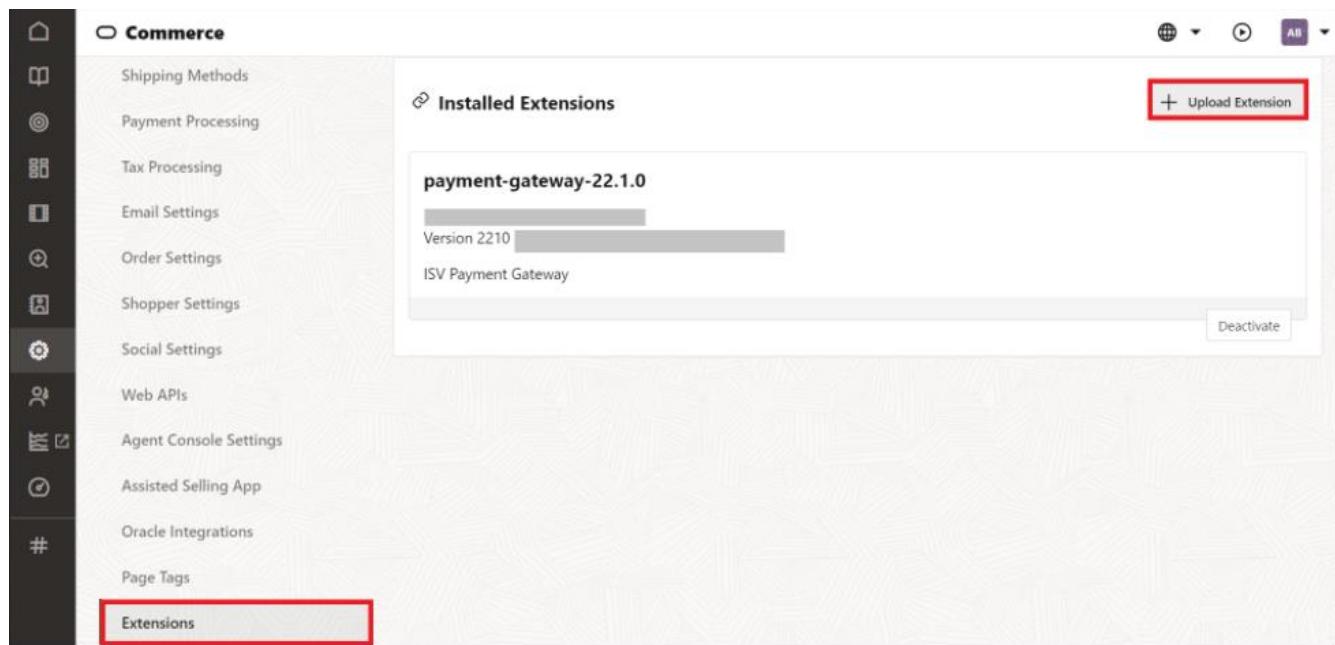


Figure 3: Upload Extension

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/server-extension/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

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 getPayerAuthTokenAction = () => import('./get-payer-auth-token-action');
export const applePayValidationAction = () => import('./apple-pay-validation-action');
```

plugins/actions/meta.js

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

export {flexMicroformAction} from './flex-microform-action/meta';
export {getPayerAuthTokenAction} from './get-payer-auth-token-action/meta';
export {applePayValidationAction} from './apple-pay-validation-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

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```
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 payerAuthEndpoint = () => import('./payer-auth-endpoint');
export const applePayValidationEndpoint = () => import('./apple-pay-validation-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 payerAuthEndpoint} from './payer-auth-endpoint/meta';
export {default as applePayValidationEndpoint} from './apple-pay-validation-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 './paymentMethod-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';
```

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”.

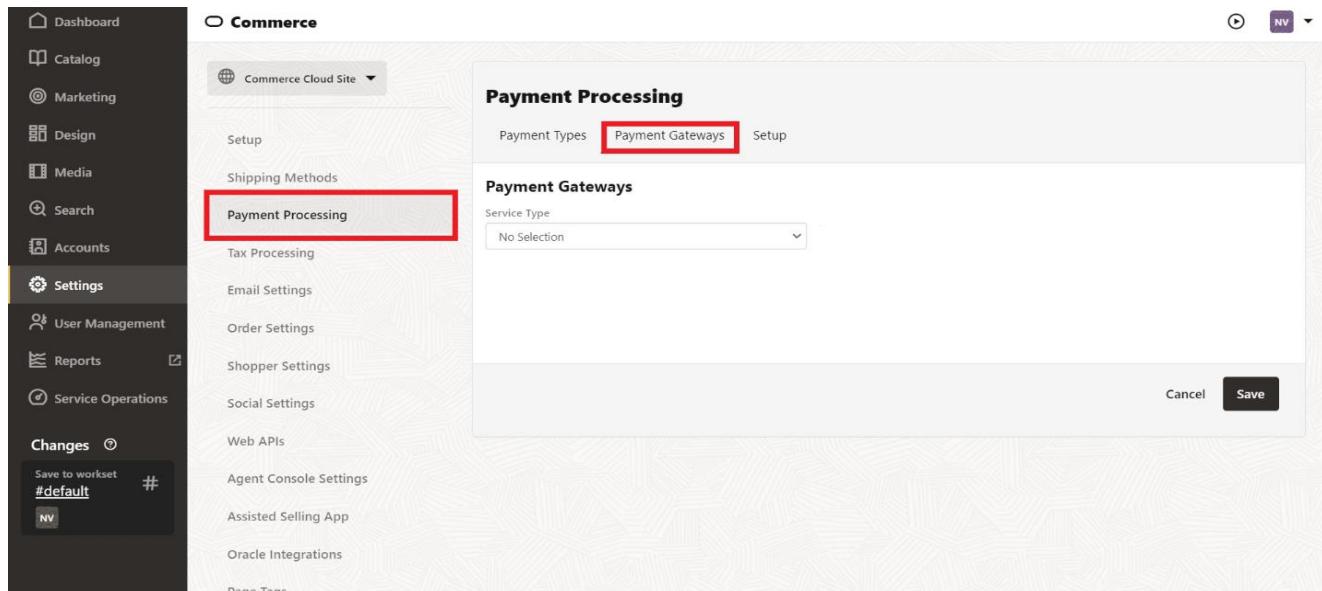


Figure 4: Payment Gateways

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

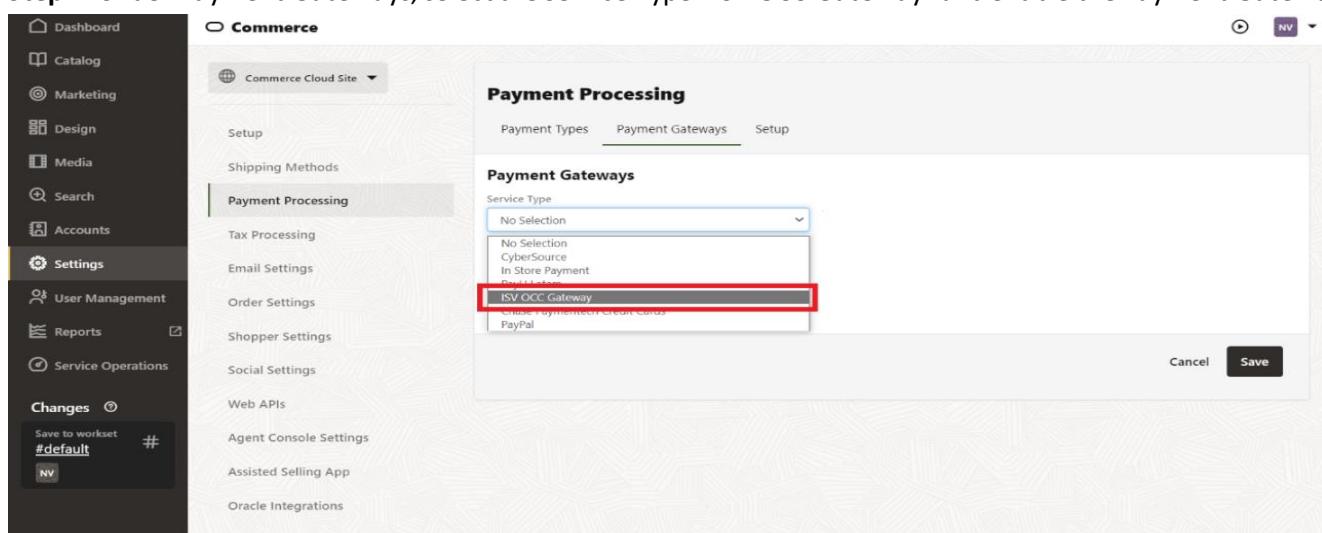


Figure 5: ISV OCC Gateways

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
Payer auth key ID	Cardinal Cruise Key ID. Request from PSP
Payer auth key	Cardinal Cruise Key. Request from PSP
Secret key 3ds	Required by OCC. Can be ignored
Payer ID organization unit ID	Cardinal Cruise Org ID. Request from PSP
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

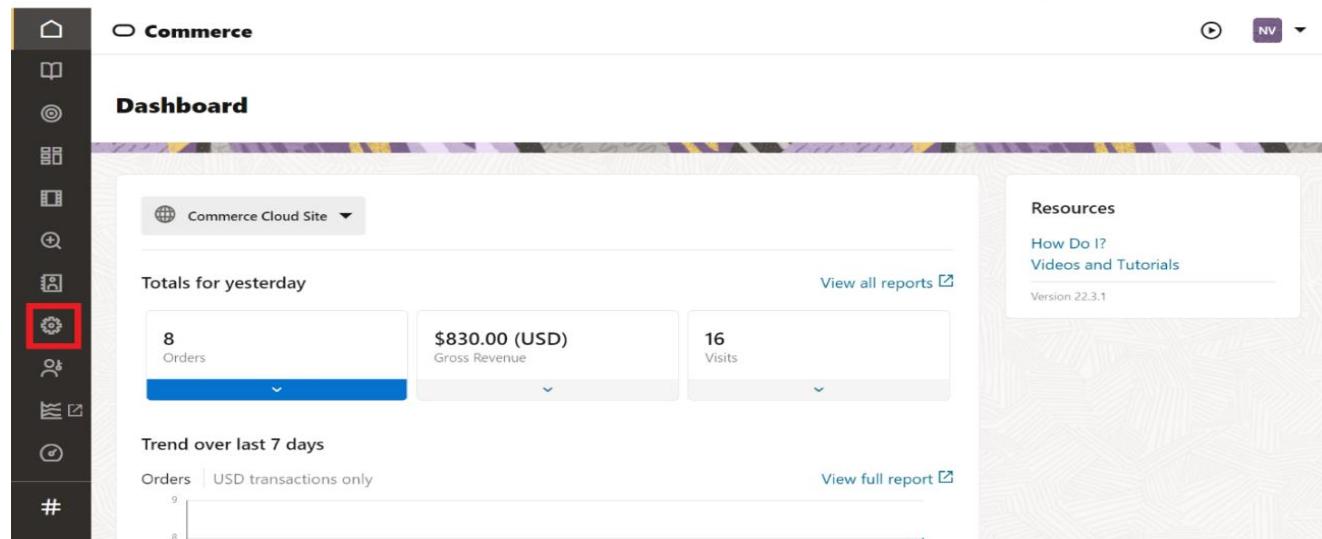
Google Pay Gateway merchant ID	To retrieve payment and customer information from a payment gateway that's supported by the Google Pay API. Your gateway account ID, which is provided by the gateway
Google Pay Merchant ID	A Google merchant identifier issued after registration with the Google Pay Business 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 SDK URL	Apple Pay SDK URL
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”.

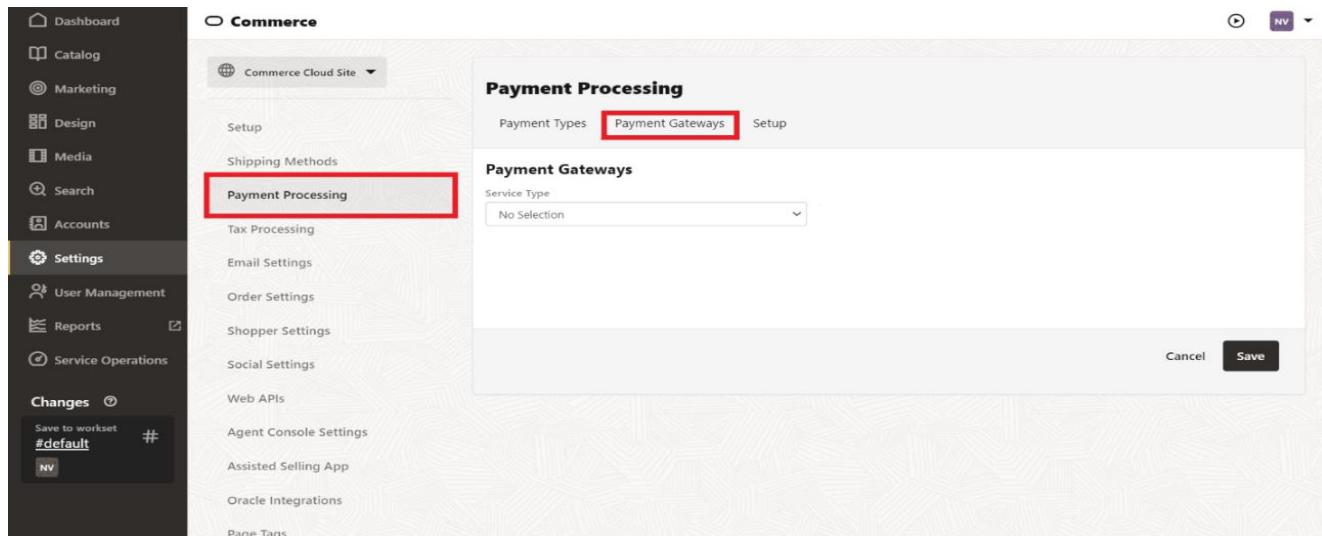


Figure 87: Payment Gateways

Step 3: Under Payment Gateways, select the Service Type “ISV OCC Gateway”. Select the Credit Card Payer Authentication Enabled checkbox and enter the Payer Auth Key Id, Payer Auth Key, Secret Key 3ds and Payer Id Organization Unit Id

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

- http_signature**: A dropdown menu set to 'environment'.
- Environment (required)**: A text input field containing 'environment'.
- Credit Card Payer Authentication Enabled**: A checked checkbox with a tooltip indicating it enables Payer Authentication check.
- Payer Auth Key Id (required)**: A text input field containing 'payerAuthKeyId'.
- Payer Auth Key (required)**: A text input field containing 'payerAuthKey'.
- Secret Key 3ds (required)**: A button labeled 'Click to update'.
- Payer Id Organization Unit Id (required)**: A text input field containing 'payerAuthOrgUnitId'.
- Cardinal Commerce browser SDK to control payer authentication process in UI (required)**: A text input field containing 'https://songbirdstag.cardinalcommerce.com/edge/v'.

Figure 9: Enabling Payer Authentication

Step 4: Save the changes.

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 panel is titled 'Commerce' and contains the following fields:

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

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

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.

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

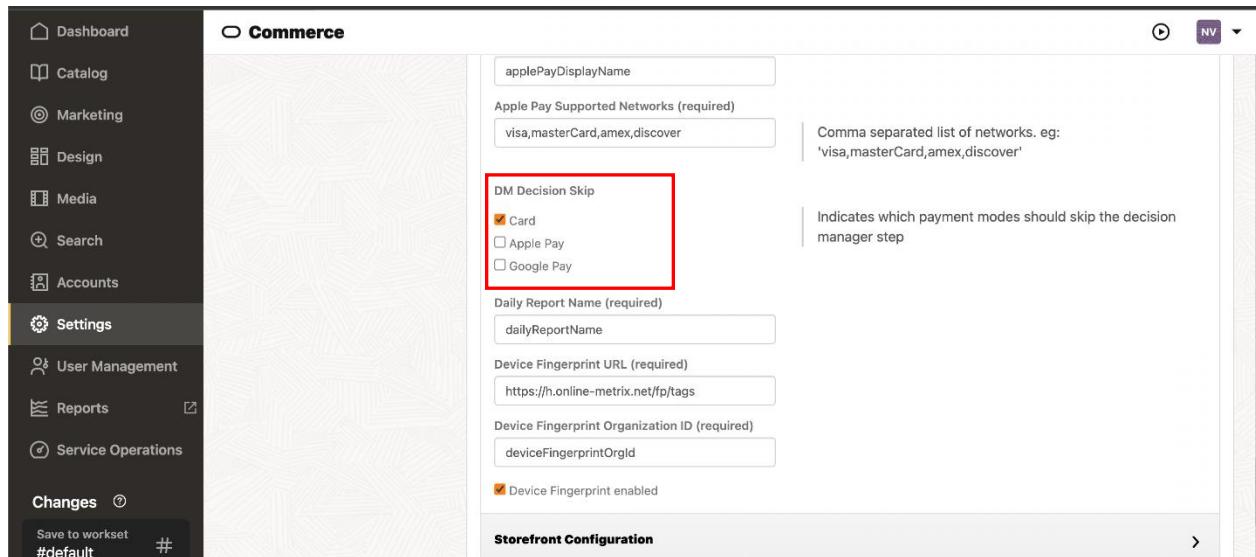


Figure 11: DM Decision Skip

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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The screenshot shows the Oracle Commerce Cloud Admin interface under the 'Commerce' section. On the left, there's a sidebar with various navigation options like Dashboard, Catalog, Marketing, Design, Media, Search, Accounts, Settings, User Management, Reports, Service Operations, and Changes. The 'Changes' section is currently active, showing a 'Save to workset' button with '#default' and a 'NV' button. The main content area is titled 'Commerce' and shows the 'Apple Pay' configuration page. It includes fields for Google Pay Supported Networks (AMEX,DISCOVER,INTERAC,JCB,MASTERCARD,VISA), Apple Pay Merchant ID (merchant.com.cybs.wiproltd), Apple Pay Initiative (web), Apple Pay Initiative context (www.occisplugins.com), Apple Pay Supported Networks (visa,masterCard,amex,discover), DM Decision Skip (checkboxes for Card, Apple Pay, Google Pay), and Daily Report Name (input field containing 'dailyReportName'). The 'Daily Report Name' field is highlighted with a red box.

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

The screenshot shows the Oracle Commerce Cloud Admin interface under the 'Commerce' section. The left sidebar is identical to Figure 12. The main content area is titled 'Shipping Methods'. It has a table with columns for 'Shipping Method', 'Type', and 'Selected Site'. The rows show 'Shipping Cost' (Internally Priced), 'Shipping Cost External' (Externally Priced), and 'US shipping' (Internally Priced). Below the table is a 'Default Shipping Country' dropdown set to 'United States'. To the right of the table, a note explains that this is preselected in the shipping address form during checkout. At the bottom, there's a 'Shipping Regions' section with a 'New Shipping Region' button.

Figure 13: Shipping methods

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

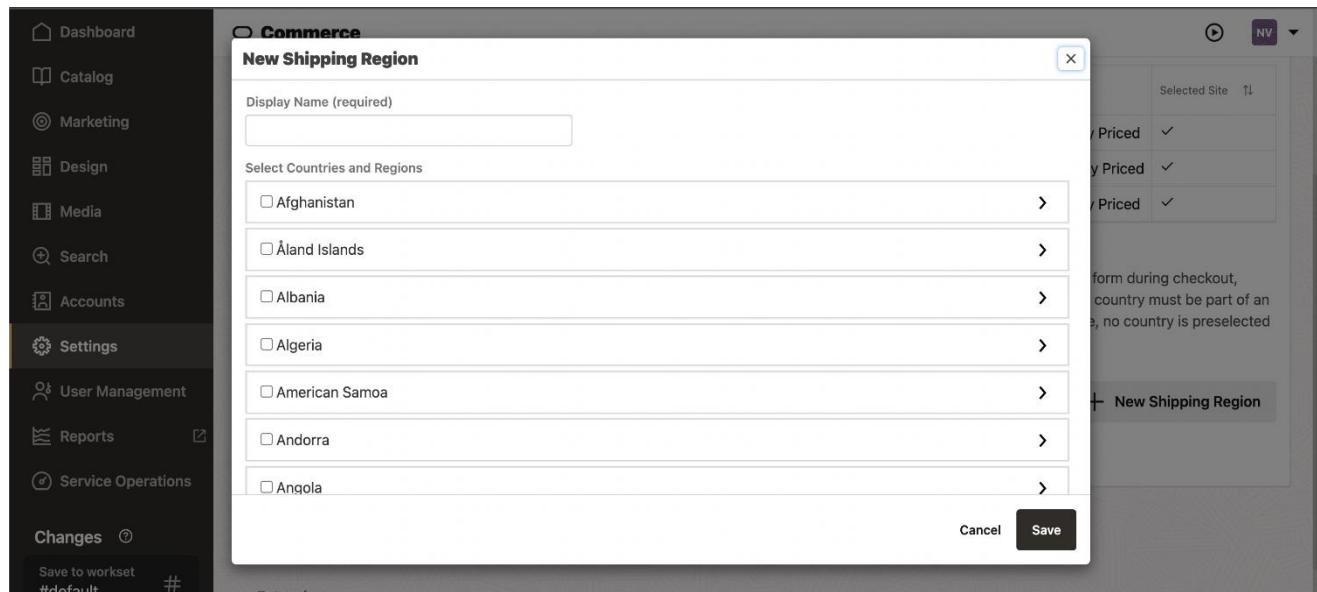


Figure 14: New Shipping Region

5. Placing order from Storefront

5.1. Placing an order from storefront using Credit Card

Step 1: Open the Oracle Commerce Cloud Storefront

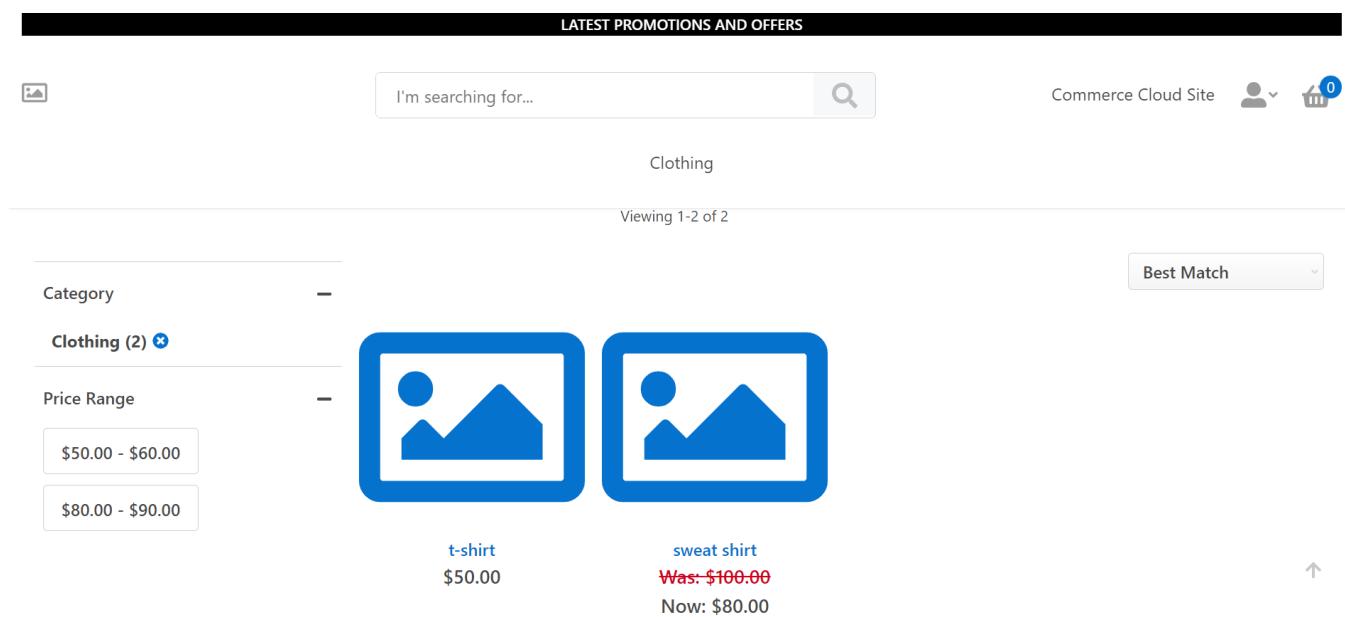


Figure 15: Oracle Commerce Cloud StoreFront

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Step 2: Add an item in to cart

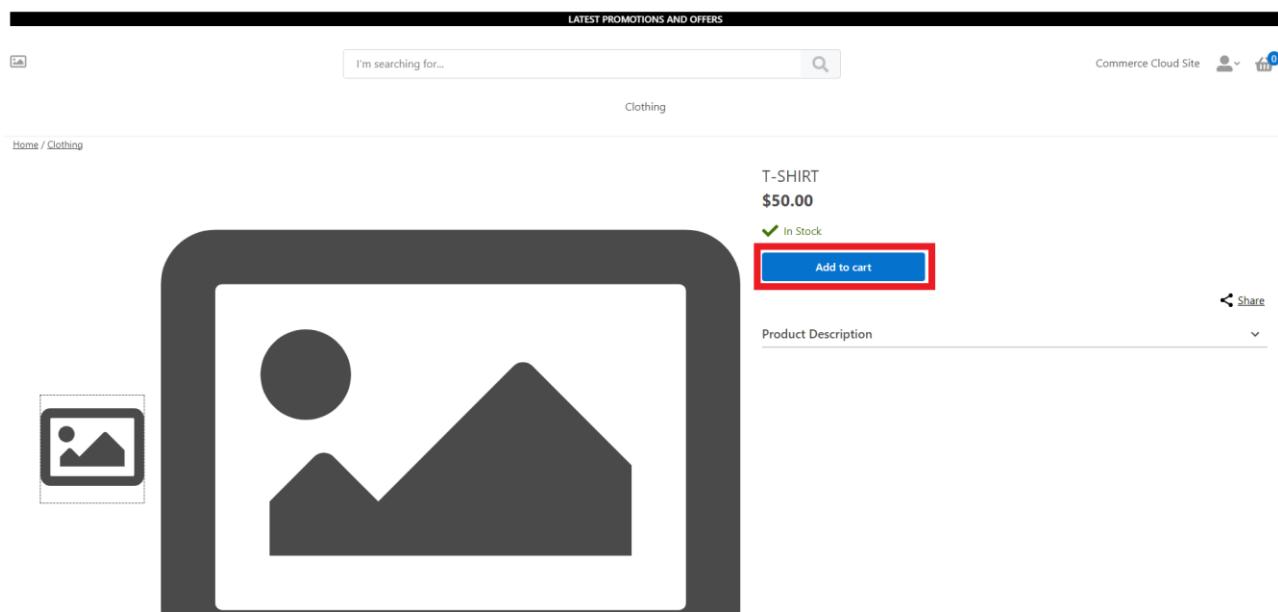


Figure 16: Oracle Commerce Cloud Add to Cart

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

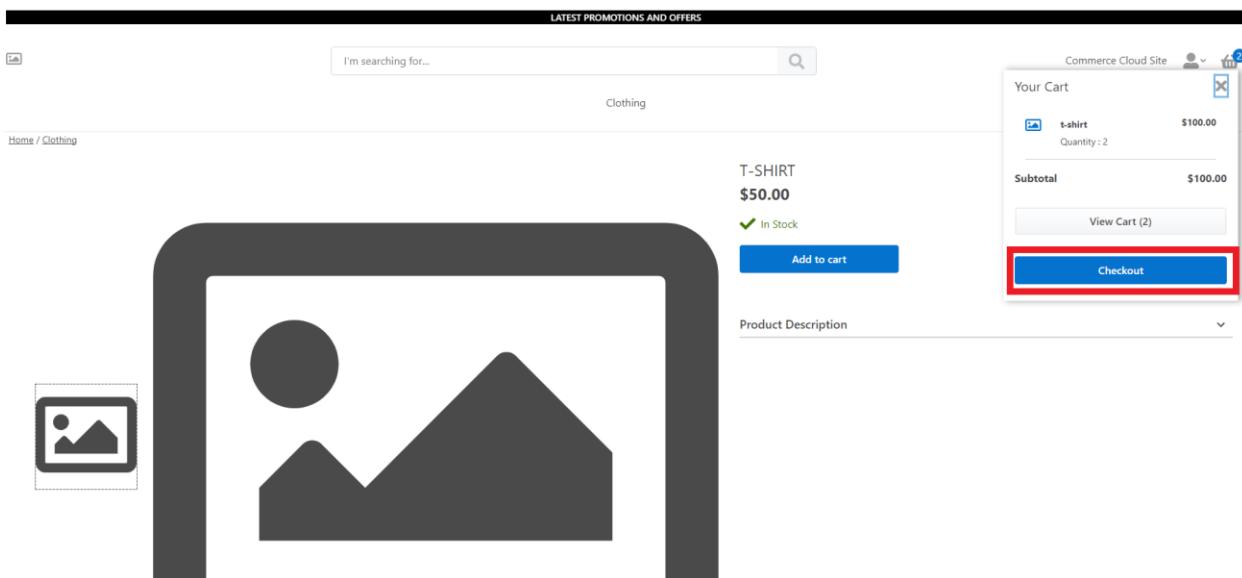


Figure 17: Oracle Commerce Cloud Checkout

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Step 4: Click on “Checkout as Guest”

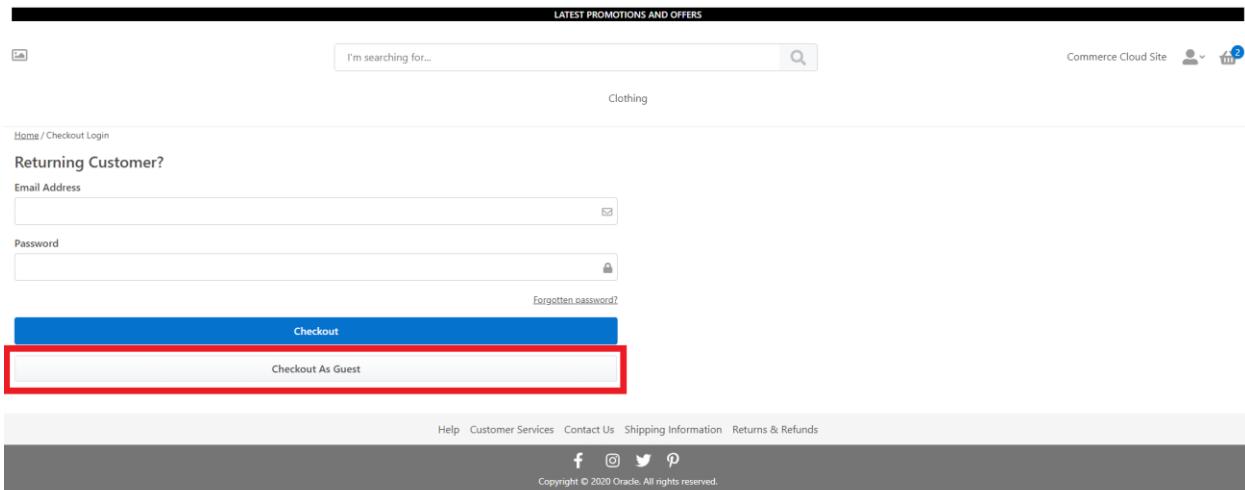


Figure 18: Oracle Commerce Cloud Checkout as Guest

Step 5: Fill in the Shipping details.

The screenshot shows the 'Checkout' process at step 1: SHIPPING. The page title is 'Checkout'. On the left, there's a 'SHIPPING' section with a note: 'All fields required unless marked as optional.' It includes fields for 'First Name' (with placeholder 'John'), 'Last Name' (placeholder 'Doe'), 'Country' (selected 'United States'), 'ZIP Code' (placeholder '12345'), 'State' (selected 'Alabama'), 'Street Address' (placeholder '123 Main St'), and 'Town/City' (placeholder 'Anytown'). On the right, an 'Order Summary' table shows: Subtotal \$100.00, Shipping Free, Tax \$0.00, and a bolded Total \$100.00. At the bottom, there's a 'Continue' button and a footer with links for 'Help', 'Customer Services', 'Contact Us', 'Shipping Information', and 'Returns & Refunds', along with social media icons and the copyright notice 'Copyright © 2020 Oracle. All rights reserved.'

Figure 19: Shipping address

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

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'. The item price is \$50.00, quantity is 2, and total is \$100.00. Below this is a 'Ship to' field containing an address: Ann Babu, 1295 Charleston Road, Mountain View CA 94043 US, with an 'Edit Address' link. To the right is an 'Order Summary' table:

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

Below the summary is a 'Shipping Options' section with two radio buttons: 'Shipping Cost: \$6.00' (selected) and 'US shipping: \$5.00'. At the bottom is a red-bordered 'Continue to Payment' button.

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 'Checkout' process at step 2: PAYMENT. On the left, there's a 'PAYMENT' section with a radio button selected for 'Credit Card'. Below it are fields for 'Card Number' (with icons for VISA, MasterCard, and American Express), 'Expiry Date (MM/YY)', 'CVV Number', and 'Name on Card'. Below these is a 'Billing Address' section with the same address as the shipping section: Ann Babu, 1295 Charleston Road, Mountain View CA 94043 US, with an 'Edit Address' link. At the bottom is a checkbox for 'Google Pay'. At the very bottom are 'Continue to Review Order' and 'Back to Previous' buttons.

Figure 21.1: Credit Card Payment Method

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The screenshot shows the payment step of a checkout process. At the top, a navigation bar indicates the current step is 'PAYMENT' (step 2). Below this, a 'PAYMENT' section offers 'Credit Card' and 'Google Pay' options; 'Google Pay' is selected and highlighted with a red box. A 'Buy with G Pay' button is prominently displayed. To the right, an 'Order Summary' table shows a Subtotal of \$50.00, Shipping of \$6.00, and Tax of \$0.00, totaling \$56.00. Below the summary are buttons for 'Continue to Review Order' and 'Back to Previous'. The bottom of the page includes standard links like Help, Customer Services, Contact Us, Shipping Information, and Returns & Refunds, along with social media icons and a copyright notice.

Figure 21.2: Google Pay Payment Method

This screenshot shows the payment step of a checkout process using Apple Pay. The interface is similar to Figure 21.2, with a 'PAYMENT' step indicated at the top. The 'Apple Pay' option is selected in the payment method list. A 'Buy with Apple Pay' button is visible. The 'Order Summary' table shows a Subtotal of \$50.00, Shipping of \$6.00, and a Total of \$56.00. The page includes standard navigation and footer links.

Figure 21.3: Apple Pay Payment Method

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

The screenshot shows the 'Checkout' process at the 'Place Order' step. The 'REVIEW ORDER' section includes 'Contact Information' (Email Address: test@gmail.com) and 'Shipping Details' (Home Delivery: t-shirt, \$50.00, 1, \$50.00). The 'Order Summary' table shows Subtotal (\$50.00), Shipping (\$6.00), Tax (\$0.00), and Total (\$56.00). The 'Place Order' button is highlighted with a red box. Below the order summary is a 'Payment Details' section showing a VISA card with the number ending in 1111, Expiry Date 05/2025, and Billing Address (1295 Charleston Road, Mountain View CA 94043 US). The footer contains 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 storefront after placing an order. It features a search bar ('I'm searching for...'), a clothing category link, and a 'Thank you for your order' message. The message states: 'Your order has been submitted. A confirmation email with your order details has been sent to your email address.' The Order Number is 060142. Below this, there's a section for creating an account with fields for First Name (Ann), Last Name (Balu), Email Address (test@gmail.com), and a checkbox for 'I want to get email updates.' A 'Create an Account' button is present. There's also a 'Continue Shopping' link. The footer includes 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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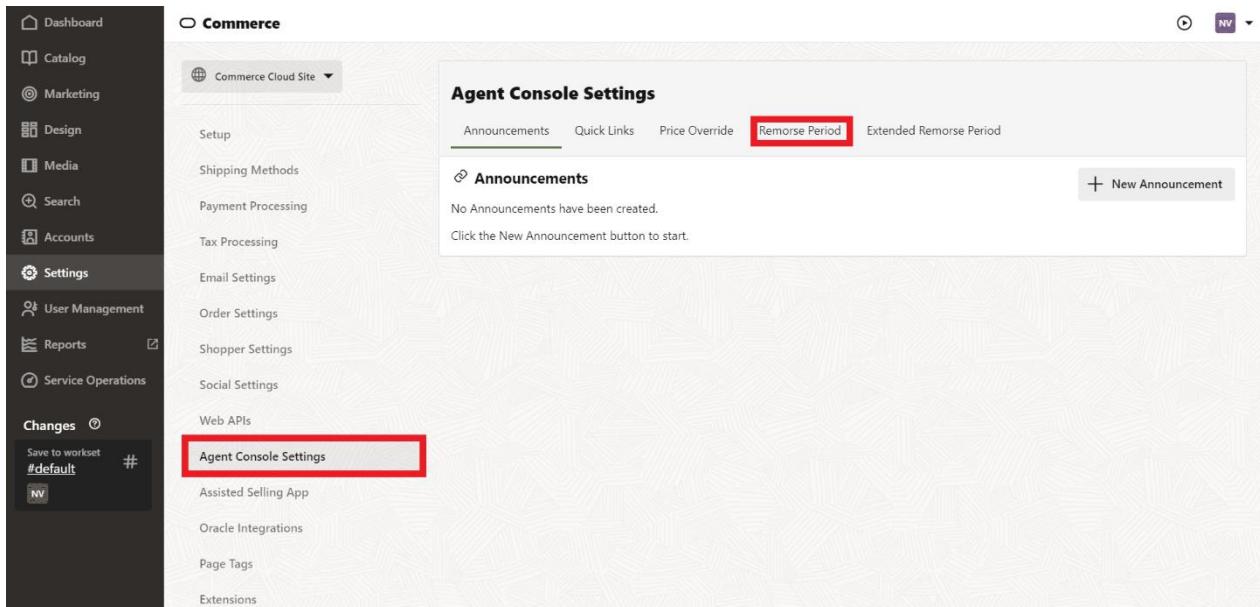


Figure 24: Remorse Period

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

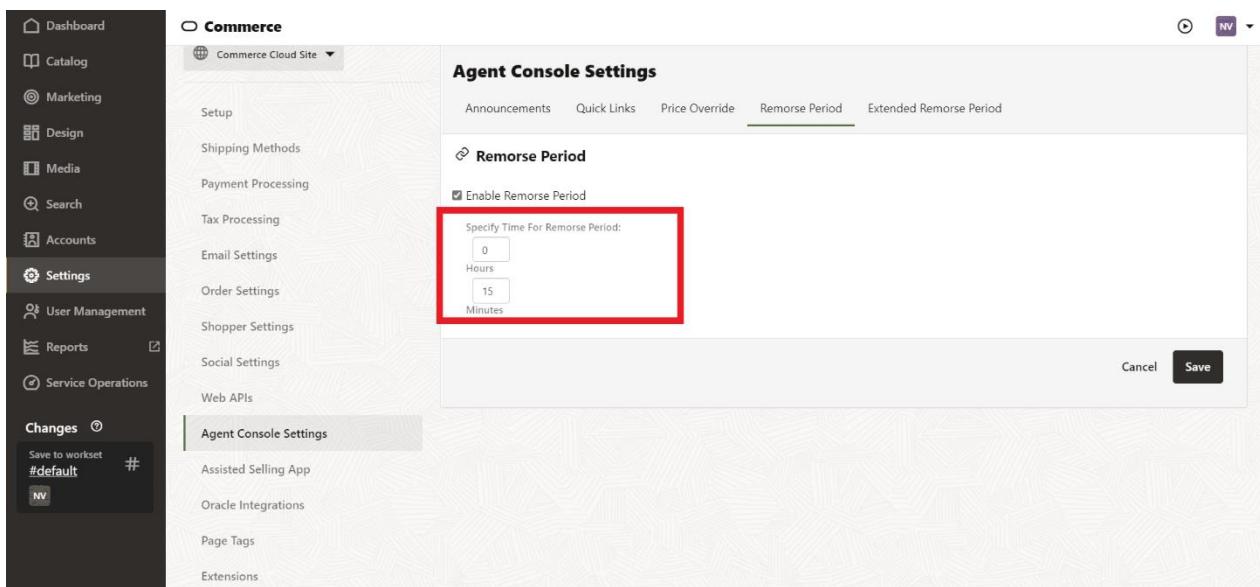


Figure 25: Enable Remorse Period

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

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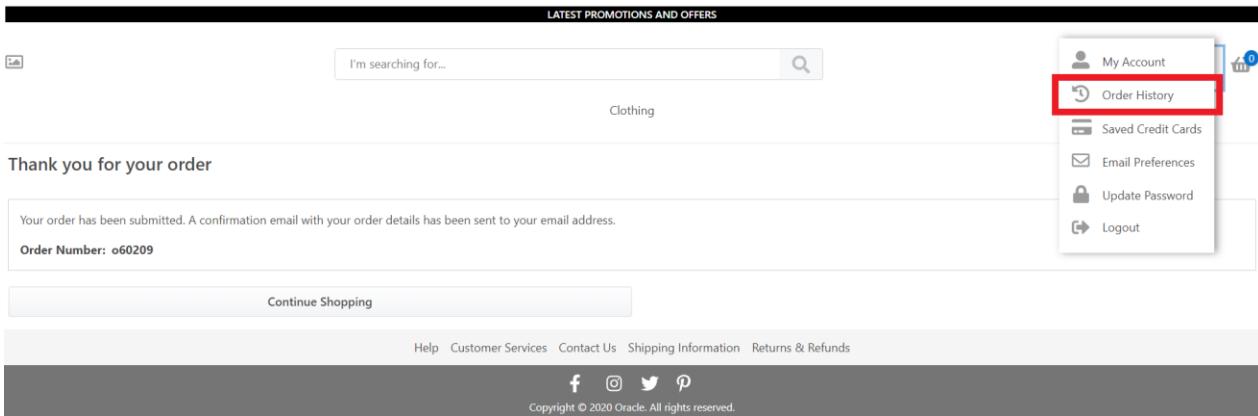


Figure 26: Order History

Step 14: Click on the order to be cancelled

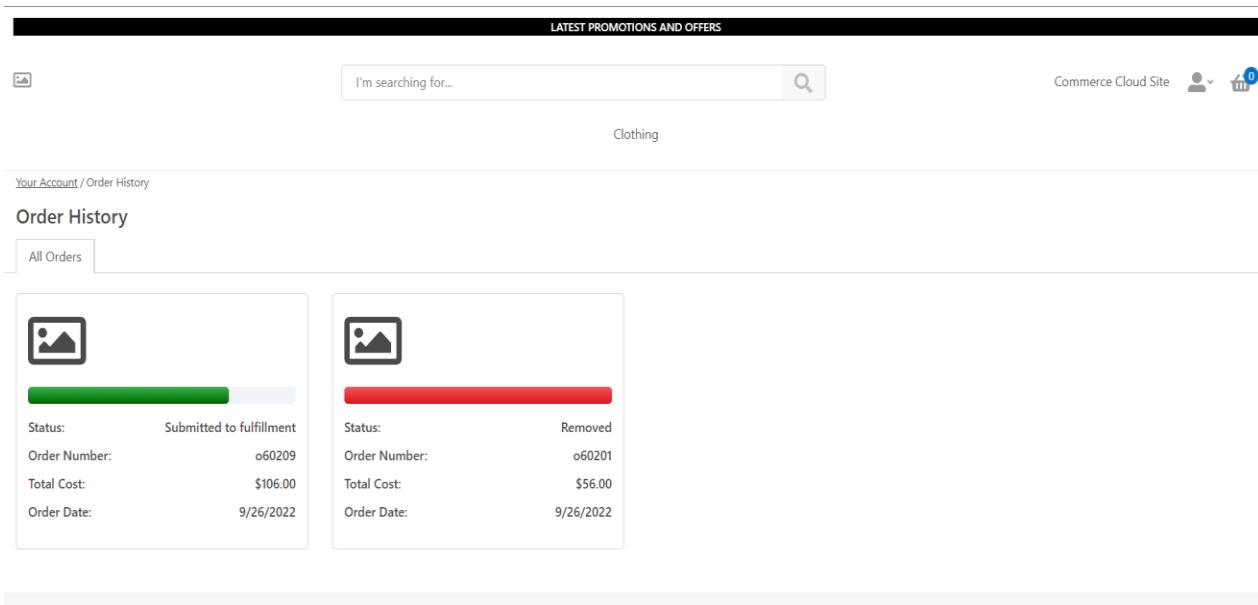


Figure 27: Orders page

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Step 15: Click on “Cancel This Order” button

LATEST PROMOTIONS AND OFFERS

I'm searching for...

Commerce Cloud Site

Clothing

« Back | Your Account / Order History / Order Details

Order Details

Order Number: o60209
Order Date: 9/26/2022
Creation Date: 9/26/2022
Order Status: Submitted to fulfillment
Number of items: 2
Order Total: \$106.00

Shipping Details

Home Delivery

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

Order Summary

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

Cancel This Order

Figure 28: Cancel This order

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

LATEST PROMOTIONS AND OFFERS

I'm searching for...

Commerce Cloud Site

Clothing

Your Account / Order History / Cancel Order

Cancel Order

Item Details

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

No longer needed

Don't Cancel Order **Submit Cancellation**

Help Customer Services Contact Us Shipping Information Returns & Refunds

f
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Figure 29: Submit cancellation

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Step 17: The Order Cancellation screen.

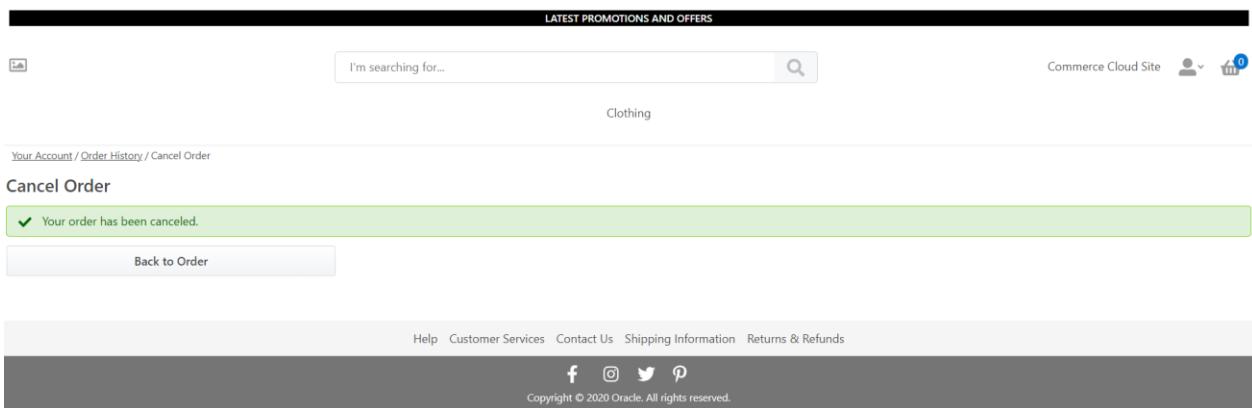


Figure 30: Order Canceled successfully

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, and the description states: 'Register an App ID to enable your app, app extensions, or App Clip to access available services and identify your app in a provisioning profile. You can enable app services when you create an App ID or modify these settings later.' Other options like 'Services IDs', 'Pass Type IDs', 'Website Push IDs', etc., are also listed with their descriptions.

Figure 31: Register a New Identifier Page

- 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 is filled with 'Cybersource Test Merchant ID' and the 'Identifier' field is filled with 'merchant.com.test.cyberosource'. Both fields have placeholder text below them: 'You cannot use special characters such as @, &, *, ^, %, -, . .' and 'We recommend using a reverse-domain name style string (i.e., com.domainname.appname)' respectively.

Figure 32: Register a Merchant ID Page

- 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 'Identifier' field now displays 'merchant.com.test.cyberosource'. The 'Back' and 'Register' buttons are visible at the bottom right.

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.

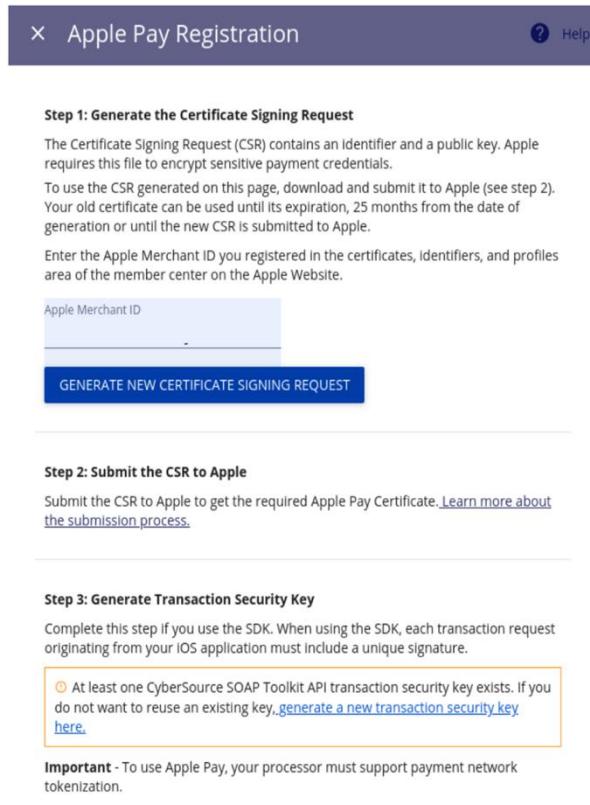


Figure 34: EBC Apple Pay Registration Page

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.

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The screenshot shows the 'Certificates, Identifiers & Profiles' section of the Apple Developer portal. At the top, it says 'Create a New Certificate'. Below that, 'Certificate Type' is set to 'Apple Pay Payment Processing Certificate'. Under 'Upload a Certificate Signing Request', there's a note about generating a CSR file from a Mac, a 'Learn more' link, and a file input field containing 'merchant.com.test.cybersource.txt'. There are 'Back' and 'Continue' buttons at the bottom right.

Figure 35: Uploading Payment Processing Certificate Request

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

The screenshot shows the 'Download Your Certificate' page for the uploaded certificate. It displays 'Certificate Details' including 'Certificate Name: merchant.com.test.cyberosource', 'Certificate Type: Apple Pay Payment Processing', 'Expiration Date: 2023/07/23', and 'Created By: [redacted]'. It also includes instructions to download the certificate to a Mac and install it in Keychain Access. There are 'Revoke' and 'Download' buttons at the top right.

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 'Edit or Configure Merchant ID'. A merchant ID 'Cybersource Test Merchant ID' is selected. The identifier is set to 'merchant.com.test.cyberosource'. There are 'Remove' and 'Save' buttons. Below this, the 'Apple Pay Payment Processing Certificate' section is shown, featuring a certificate for 'merchant.com.test.cyberosource' with a red 'Revoke' button and a green 'Download' button. It also includes a link to 'Create an additional certificate to use for this Merchant ID.' The 'Apple Pay Payment Processing on the Web' section follows, with a note about registering domains and creating a merchant identity certificate. The 'Merchant Domains' section is present with an 'Add Domain' button. Finally, the 'Apple Pay Merchant Identity Certificate' section is shown with a 'Create Certificate' button.

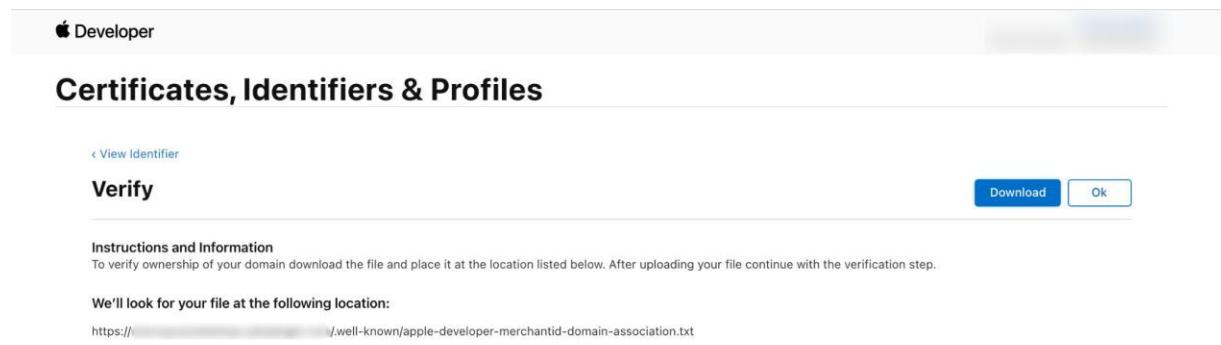
Figure 37: Configure Apple Pay Merchant ID Page.

4. Enter your Admin domain name into the field.

The screenshot shows the 'Certificates, Identifiers & Profiles' section under 'Register'. It prompts the user to enter their domain name for Apple Pay Payment Processing. A note states: 'To use Apple Pay Payment Processing on the web you must register and verify your fully qualified domain name. To begin enter your domain below.' An input field contains 'https://', followed by a placeholder domain name. A 'Save' button is visible.

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 'Apple Developer'. Below it, a section titled 'Certificates, Identifiers & Profiles' is visible. Under this, a 'Verify' button is prominently displayed. To the right of the 'Verify' button are two buttons: 'Download' and 'Ok'. Above the 'Verify' button, there's a link 'View Identifier'. Below the 'Verify' button, there's a section titled 'Instructions and Information' with a note about verifying ownership of a domain by uploading a file to a specific URL. The URL shown is 'https://well-known/apple-developer-merchantid-domain-association.txt'.

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} <apple-developer-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.

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.
3. Generate your CSR following [Apple Developer Help article](#).

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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 40: 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 >](#)

[Choose File](#)

CertificateSigningRequest.certSigningRequest

Figure 41: Create a New Merchant Identity Certificate Page.

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

Apple Developer

Certificates, Identifiers & Profiles

[All Certificates](#)

Download Your Certificate

[Revoke](#) [Download](#)

Certificate Details

Certificate Name
merchant.com.test.cybersource

Expiration Date
2023/07/23

Certificate Type
Apple Pay Merchant Identity

Created By

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.

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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.

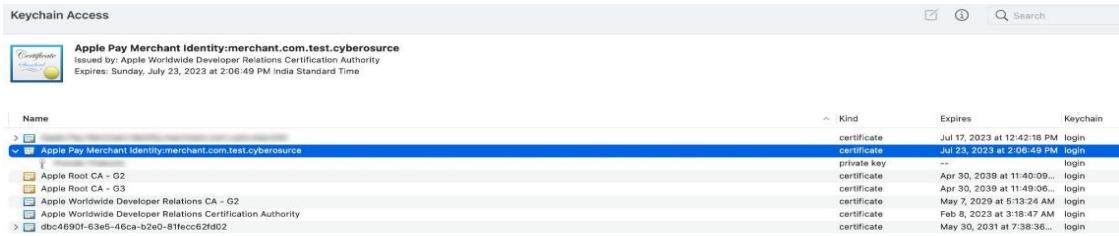


Figure 43: Certificates Under Keychain Access.

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' settings page in Oracle Commerce. The left sidebar has a dark theme with navigation links: 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 contains several configuration fields:

- 'Apple Pay SDK URL (required)':
- 'Apple Pay Merchant ID (required)':
- 'Apple Pay initiative (required)':

A predefined value that identifies the e-commerce application making the request. For Apple Pay on the web use 'web'
- 'Apple Pay initiative context (required)':

Fully qualified domain name associated with your Apple Pay Merchant Identity Certificate
- 'Apple Pay display name (required)':
- 'Apple Pay Supported Networks (required)':

Comma separated list of networks. e.g: 'visa,masterCard,amex,discover'

Figure 44: Cybersource Official Add-on Payment Setting Page.

8. 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