



Payment Gateway Configuration Guide

Version 1.2

This document is designed to provide you details on how to integrate your business to the HiPay TPP payment gateway using the HiPay Fullservice Magento module. This document provides step-by-step instructions on how to simply and quickly get up and running with our services as well as detailed reference material.

Please refer to the "Help & Support" section on HiPay TPP back office for more detailed documentation about all HiPay TPP possibilities.



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TECHNICAL SUPPORT

If you need any complementary information concerning the technical implementation of HiPay Fullservice TPP don't hesitate to go to our support center (http://help.hipay.com) or contact our Technical Support team:

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About this Guide

Purpose

This document is designed to provide you details on how to integrate your business to the HiPay Fullservice TPP payment gateway. This document provides step-by-step instructions on how to simply and guickly get up and running with our services as well as detailed reference material. Where applicable, this document refers to the related documentation with further details.

Intended Audience

The intended audience is the merchant's technical staff or the merchant's system integrator.

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How to Read this Guide

Document Conventions

To ease readability and improve understanding, this document uses a number of conventions.

This guide uses several typographic conventions to highlight certain words and phrases and draw attention to specific pieces of information. The following table clarifies the conventions used across this guide.

Table 1: Typographic conventions that apply across this guide

Convention	Purpose in this guide
Mono-space	Indicates source code, code examples, input to the command line, application output, code lines embedded in text, and variables and code elements.
Italic	Italicized regular text is used for emphasis or to indicate a term that is being defined or will be defined shortly.
	Horizontal ellipsis points in sample code indicate the omission of part of the code. This is done when you would normally expect additional code to appear, but such code would not be related to the example.
\$	At the beginning of a command, indicates an operating system shell prompt.
<placeholder></placeholder>	Indicates placeholders, most often method or function parameters; these placeholders represent information that must be supplied by the implementation or the user. For command-line input, indicates parameter values.

Abbreviations used in tables

The tables of this document describe data elements. These data elements are equivalent to parameters in a query or to fields of a response message. The following table helps understanding the different attributes (columns) that define a data element.

Table 2: Description of data elements

Column	Explanation
Field Name	Contains the name of the data element.
Format	The format of the element.
Length	Denotes maximum size of the element.



	For example a size of 6 means that the data value cannot exceed six characters.
	When no size is specified, it means there is no limitation on the length of the field.
Req.	Specifies whether an element is required or not.
	M = Mandatory; must always be provided
	C = Conditional; requirement depends on value or appearance of other elements.
Description	Provides a brief description of the data element and where applicable, a list of valid values and element dependencies.

Table 3: Available formats of data elements

Format Abbreviation	Description	Example
AN	Alphanumeric characters (a-z, A-Z, 0-9)	
A	Alphabetic characters only (a-z, A-Z)	
N	Numerical only	
R	Decimal number with explicit decimal point, signed	12.34
DT	Date in the format YYYY-MM-DD	2012-12-31
TM	Time in the format HH:MM with optional seconds (HH:MM:SS)	15:30

Acronyms and Abbreviations

Acronyms and abbreviations are used in this guide.

The following table shows the acronym or abbreviation and the corresponding full name.

Table 4: Acronyms and Abbreviations

Acronym or Abbreviation	Full Name
BIN	Bank Identification Number
PAN	Primary Account Number
PCI DSS	Payment Card Industry Data Security Standards
REST	Representational State Transfer
TPP	Third Party Processing



Chapter 1. Introduction

In this document we describe the method to parameter and use the HiPay Fullservice TPP module for Magento webshop.

To know:

- You will need to configure your HiPay Fullservice TPP account before installing your Magento module under HiPay Fullservice TPP back office (https://merchant.hipaytpp.com/).
- HiPay Fullservice TPP module is not offered natively on Magento, you must contact HiPay to get the module.
- This module needs valid HiPay Fullservice TPP credentials to use it, please contact HiPay to get them.



Chapter 2. **Platform Configuration**

2.1. Allow your servers IP addresses

When a request is sent to the HiPay Fullservice TPP servers, the IP address or IP address range from where the connection was made is verified. If it matches with the IP address supplied by the Merchant at a previous stage, the request will be processed. In the case of missing or incorrect information, the server will respond with an appropriate error message, indicating the error in the request.

To do this, you must log in your HiPay Fullservice TPP back office (https://merchant.hipaytpp.com), click on the "Integration" menu, then "Security Setting" and enter your IP(s) in "IP restriction" section.



Important!

When changing your IP address, do not forget to ensure that all new IP addresses are configured for your account. If not, your server requests will be rejected.

IP Restriction These are the IP addresses of your servers. Search... Enter an IP Address Add IP Address A Added ≎ 175,433,436,103 14 décembre 2012 107 990 090 104 14 décembre 2012 195 100 070 70 6 mars 2013 70.007.67.503 5 mars 2013 Jan. 22. 120. 120. 7 mars 2013 Showing 1-5 of 5 entries

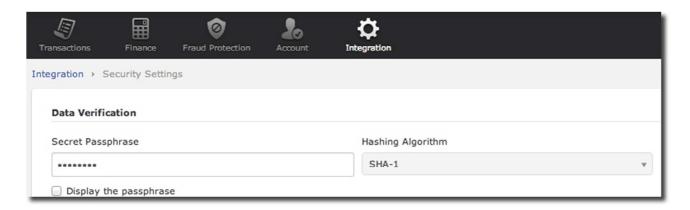


2.2. Choose a passphrase

It is strongly recommended that you use a signature mechanism to verify the contents of a request or redirection made to your servers. This will prevent customers from tampering with the data in the data exchanges between your servers and our payment system.

A unique signature is sent each time that HiPay contact a merchant URL, notification or redirection.

First of all you will need to set a Secret Passphrase in your HiPay Fullservice TPP back office under "Integration -> Security Settings -> Secret Passphrase".



2.3. **Configure redirection URLs**

To use the HiPay Fullservice TPP module, you need to configure the redirection URLs in your HiPay Fullservice TPP back office under "Integration -> Redirect Pages".

Accept Page: http://www.{your-domain.com}/index.php/hipay/cc/accept/ Decline Page: http://www.{your-domain.com}/index.php/hipay/cc/decline/ Pending Page: http://www.{your-domain.com}/index.php/hipay/cc/pending/ Cancel Page: http://www.{your-domain.com}/index.php/hipay/cc/cancel/ Exception Page: **Empty**

Also check the box "Feedback Parameters" and apply the changes.

Then click on "Integration" menu, then "Notifications"

Notification URL: http://www.{your-domain.com}/index.php/hipay/notify/index

Request method: HTTP POST

I want to be notified for the following transaction statuses: ALL

Don't forget to change {your-domain.com} by your own domain and inform the store code if you have enabled it on your Magento configuration.



Chapter 3. **Module Installation**

3.1. Magento connect

You can get HiPay Fullservice official Magento extension under http://www.magentocommerce.com/magento-connect/hipay-fullservice-1.html, to install it, just get the "extension key", then go to your Magento administrator back office, click on "System -> Magento connect -> Magento connect manager"

Paste the "extension key" under "Install New Extensions" and follow the steps:

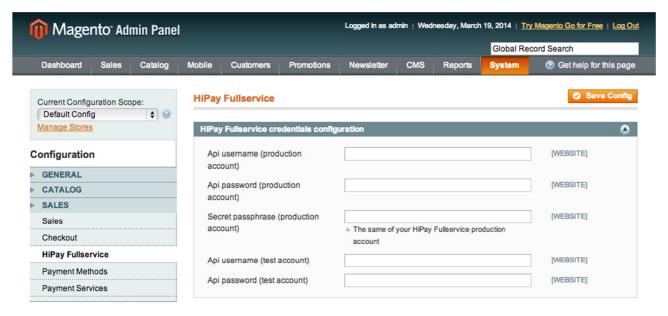
In	nstall New Extensions	
1	Search for modules via Magento Connect.	
2	Paste extension key to install:	Install



Chapter 4. Module configuration

4.1. General configuration

To configure your HiPay Fullservice TPP API credentials, you must click on "HiPay Fullservice" in Magento configuration section (System -> Configuration -> Sales). If you have administrative rights but you are not allowed to access to the configuration of the payment method, please log out and log in.



You can find your HiPay Fullservice TPP API credentials on your HiPay Fullservice TPP back office, under "Integration -> Security Settings -> API credentials".

Once you have them, fill them on the module configuration with your "Passphrase". (Please refer to 2.2 section).

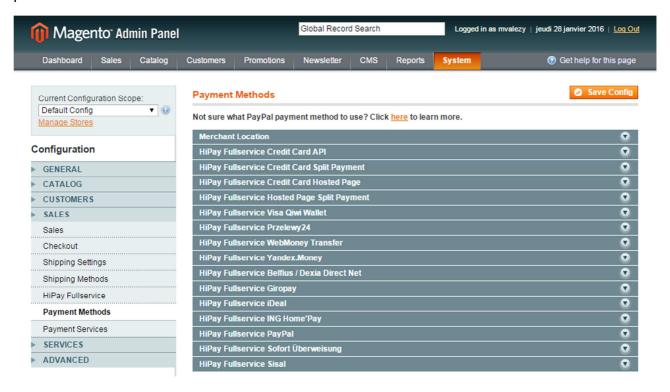
When using Multi-site or Multi-store: you can use different HiPay credentials and payment methods for each Store View using the "Current Configuration Scope" selectbox. Uncheck the "Use Website" checkbox and specify the desired valued.



4.2. Payment Methods configuration

To configure your HiPay Fullservice TPP payment methods, you must click on "Payment Methods" in Magento configuration section (*System -> Configuration*).

Once you are in payment methods list you will find all the HiPay Fullservice installation possibilities.



HiPay Fullservice Credit Card API (only available for credit-card and debit-card payment methods)

In case of HiPay Fullservice Credit Card API integration (direct API integration), the customer will fill his bank information directly on merchants' website, the module calls HiPay Fullservice TPP API to validate the transaction and the merchants' website display the transaction confirmation / refused / pending message.

If this integration mode is selected, you are required to be compliant with the PCI Data Security Standard, you can find more information under "https://www.pcisecuritystandards.org".

HiPay Fullservice Credit Card Split Payment (only available for credit-card and debit-card payment methods)

This integration can be used to process recurring payments and split order's payments amount through time using API. It is a variant of the HiPay Fullservice Credit Card API integration, therefore you are also required to be compliant with the PCI Data Security Standard.

Prior to activating this integration, at least one recurring profile must be created (*Please refer to* section 5.6 Split payment method).



HiPay Fullservice Credit Card Hosted Page (only available for credit-card and debit-card payment methods)

To process the payment, cardholders are redirected to a secured payment page hosted by HiPay.

After payment validation customer will be redirected to merchants' website transaction confirmation / error / pending message.

IFrame

You can activate the iFrame mode on your HiPay Fullservice Hosted Page if you want that cardholders fill their payment card information on a secured payment page hosted by HiPay displayed on an iFrame inside merchants' payment page.

Your website must run with **HTTPS** protocol to use IFrame Hosted page.

This page (hosted & iFrame) can be customized with merchants' CSS stylesheet to fit his website look and feel.

HiPay Fullservice Hosted Page Split Payment (only available for credit-card and debit-card payment methods)

This integration can be used to process recurring payments and split order's payments amount through time using Hosted Page.

Prior to activating this integration, at least one recurring profile must be created (*Please refer to* section <u>5.6</u> Split payment method).

HiPay Fullservice XXXX (other payment methods)

If you want to offer on your website other payment methods than credit-cards or debit-cards you can choose them directly on the payment methods list, they will be showed as "HiPay Fullservice {payment method}", for exemple: HiPay Fullservice Sofort, HiPay Fullservice Sisal, etc.

Configuration parameters

Description
Allows the activation of the module.
Title displayed on the front-end for this payment method.
Pofiles allowed if split payment is used. Please refer to section <u>5.6</u> Split payment method.
Status to be assigned to the command.
Status to be assigned to the command.
Status to be assigned to the command.



Redirect page pending status If transaction result is pending the customer can be redirected to a pending, success or failure page. Payment Action Set the payment mode: Authorization + Capture (Sale) or: Authorization Only. Please refer to "HiPayTPP-GatewayAPI documentation, chapter 3.1 Request a New Order—operation". Must be set on "Sale" for Split payment method. Credit Card Types Card types allowed in the payment form. Display card owner Enable/disable the card holder input field in the payment form. Credit Card Verification Enable or disable Magento credit-card verification. Css Url URL to merchants' stylesheet for iFrame or Hosted page operating modes. Important, HTTPS protocol is required. See HiPayTPP-GatewayAPI documentation, chapter "3.3 Initialize a hosted payment page (css)". Page payment template For iFrame and Hosted page operating modes you can choose your basic template to show: Basic: Basic responsive design. Basic-js: Advanced responsive design. Display hosted page in iframe Activate iFrame mode on hosted page. Please refer to chapter 4.2 iFrame Height If iFrame operating mode is choosed, you can select your iFrame width to fit with your CSS. If iFrame Operating mode is choosed, you can select your iFrame height to fit with your CSS. Wrapper iFrame Style If iFrame operating mode is choosed, you can customize the wrapper around the iframe with your CSS. Display card selector Enable/disable the payment methods selector on iFrame and Hosted page. Enable 3D Secure Allows the activation of 3D secure if available on used	HiPay status to validate order	The HiPay status when you want that your Magento transaction be validated.
or : Authorization Only. Please refer to "HiPayTPP-GatewayAPI documentation, chapter 3.1 Request a New Order – operation". Must be set on "Sale" for Split payment method. Credit Card Types Card types allowed in the payment form. Display card owner Enable/disable the card holder input field in the payment form. Credit Card Verification Enable or disable Magento credit-card verification. Css Url URL to merchants' stylesheet for iFrame or Hosted page operating modes. Important, HTTPS protocol is required. See HiPayTPP-GatewayAPI documentation, chapter "3.3 Initialize a hosted payment page (css)". Page payment template For iFrame and Hosted page operating modes you can choose your basic template to show: Basic: Basic responsive design. Display hosted page in iframe Activate iFrame mode on hosted page. Please refer to chapter 4.2 iFrame Height If iFrame operating mode is choosed, you can select your iFrame width to fit with your CSS. Wrapper iFrame Style If iFrame operating mode is choosed, you can customize the wrapper around the iframe with your CSS. If iFrame operating mode is choosed, you can select your iFrame integration style to fit with your CSS. Display card selector Enable/disable the payment methods selector on iFrame and Hosted page.	Redirect page pending status	· · · · · · · · · · · · · · · · · · ·
Display card owner Enable/disable the card holder input field in the payment form. Credit Card Verification Enable or disable Magento credit-card verification. Css Url URL to merchants' stylesheet for iFrame or Hosted page operating modes. Important, HTTPS protocol is required. See HiPayTPP-GatewayAPI documentation, chapter "3.3 Initialize a hosted payment page (css)". Page payment template For iFrame and Hosted page operating modes you can choose your basic template to show: Basic: Basic responsive design. Basic-js: Advanced responsive design. Display hosted page in iframe Activate iFrame mode on hosted page. Please refer to chapter 4.2 iFrame Height If iFrame operating mode is choosed, you can select your iFrame width to fit with your CSS. iFrame Width If iFrame operating mode is choosed, you can select your iFrame height to fit with your CSS. Wrapper iFrame Style If iFrame operating mode is choosed, you can customize the wrapper around the iframe with your CSS. If iFrame operating mode is choosed, you can select your iFrame integration style to fit with your CSS. Display card selector Enable/disable the payment methods selector on iFrame and Hosted page.	Payment Action	or : Authorization Only. Please refer to "HiPayTPP-GatewayAPI documentation, chapter 3.1 Request a New Order – operation".
Credit Card Verification Enable or disable Magento credit-card verification. URL to merchants' stylesheet for iFrame or Hosted page operating modes. Important, HTTPS protocol is required. See HiPayTPP-GatewayAPI documentation, chapter "3.3 Initialize a hosted page operating modes you can choose your basic template to show: Basic: Basic responsive design. Basic-js: Advanced responsive design. Display hosted page in iframe Activate iFrame mode on hosted page. Please refer to chapter 4.2 iFrame Height If iFrame operating mode is choosed, you can select your iFrame width to fit with your CSS. iFrame Width If iFrame operating mode is choosed, you can select your iFrame height to fit with your CSS. Wrapper iFrame Style If iFrame operating mode is choosed, you can customize the wrapper around the iframe with your CSS. If iFrame operating mode is choosed, you can select your iFrame height to fit with your CSS. If iFrame operating mode is choosed, you can select your iFrame integration style to fit with your CSS. Display card selector Enable/disable the payment methods selector on iFrame and Hosted page.	Credit Card Types	Card types allowed in the payment form.
URL to merchants' stylesheet for iFrame or Hosted page operating modes. Important, HTTPS protocol is required. See HiPayTPP-GatewayAPI documentation, chapter "3.3 Initialize a hosted payment page (css)". Page payment template For iFrame and Hosted page operating modes you can choose your basic template to show: Basic: Basic responsive design. Basic-js: Advanced responsive design. Basic-js: Advanced responsive design. Display hosted page in iframe Activate iFrame mode on hosted page. Please refer to chapter 4.2 iFrame Height If iFrame operating mode is choosed, you can select your iFrame width to fit with your CSS. iFrame Width If iFrame operating mode is choosed, you can select your iFrame height to fit with your CSS. Wrapper iFrame Style If iFrame operating mode is choosed, you can customize the wrapper around the iframe with your CSS. IFrame Style If iFrame operating mode is choosed, you can select your iFrame integration style to fit with your CSS. Display card selector Enable/disable the payment methods selector on iFrame and Hosted page.	Display card owner	•
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your iFrame integration style to fit with your CSS. Display card selector Enable/disable the payment methods selector on iFrame and Hosted page.	Wrapper iFrame Style	customize the wrapper around the iframe with your
iFrame and Hosted page.	iFrame Style	
Enable 3D Secure Allows the activation of 3D secure if available on used	Display card selector	
	Enable 3D Secure	Allows the activation of 3D secure if available on used



	card.
Rules 3D Secure	If you enabled "3D Secure with specific rules", setup rules to call 3D Secure system only when you really need it with order, customer or product attributes.
Use Oneclick	Allows the use of Oneclick payment (only for credit cards).
Rules Oneclick	If Oneclick used, configure Rules to activate Oneclick
Add product to cart	Update the cart when the payment is cancelled or refused.
Cancel pending order	Cancel pending orders over 30 minutes.
Send fraud payment email	Sends an alert to the client if a transaction with the challenge status and requires approval.
Payment from applicable countries	Restricted access by country.
Payment from Specific countries	List of allowed countries.
Minimum Order Total	Minimum amount to display the payment method.
Maximum Order Total	Maximum amount to display the payment method.
Sort Order	Sort order of the payment method in front-end.
Enable debug log	Log requests and server responses on the file « var/log/payment_hipay_cc.log »
Enable test mode	Test Mode: If enabled, the module will use the HiPay TPP test platform.



Chapter 5. Payment configuration

5.1. "Sale" mode (direct capture)

When making a purchase with the "sale" method, the capture is requested just after the authorization automatically. Please refer to "HiPayTPP-GatewayAPI documentation, chapter 3.1 Request a New Order – operation"

If the payment fails, the customer is redirected to the error page and the status is defined like configured in the module configuration.

If successful, the customer is redirected to the success page, the invoice is created if the configuration allows it and the status is defined like this:

- "capture_waiting"
- "processing"

5.2. "Authorization" mode

When making a purchase with the "Authorization" mode, the transaction will be on "waiting capture". Please refer to "HiPayTPP-GatewayAPI documentation, chapter 3.1 Reguest a New Order - operation"

The customer is not charged directly: You have 7 days to "capture" this order to charge the customer. Otherwise the order will be cancelled.

If the payment fails, the customer is redirected to the error page and the status is defined like configured in the module configuration.

If successful, the customer is redirected to the success page. At this time the order status is "Waiting for capture" Once you're ready to capture the transaction:

If the configuration does not allow the creation of invoice, you must create the invoice from the order overview. You can click on "Capture online" This will send the capture information on the TPP server. If successful, the invoice is created. The payment is captured and you can create your shipment.

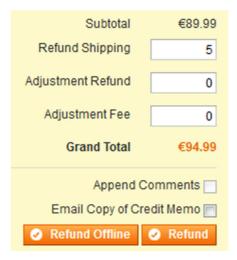


If the configuration allows the creation of invoice, click on the invoice and on "capture" button. This will send the capture information to HiPay Fullservice TPP server. If successful, the invoice status changes to "Paid".

You can also do the "capture" directly on your HiPay Fullservice TPP BackOffice. The invoice will be created automatically on your Magento BackOffice.

5.3. Refund

HiPay Fullservice TPP allows a refund online. To do this, simply create a "Credit memo" on the Invoice (not from the order).



You will have two options: "Refund Offline" (we are not interested in our case) or the "Refund". Choose the amount and click on "Refund". If successful, the credit memo is created and the refund is validated.

5.4. Oneclick (only available for credit-card payment methods)

If the OneClick option is activated it will let your system create an "alias" of the credit card. This will let the customer use a saved credit card in his second transaction and he will no need to refill all the payment data.

This option will be available only if the customer has created an account in your site.



5.5. MO/TO Payment (please contact HiPay to create a MO/TO account)

If merchant needs to create a new order and pay it using customers' financial details received over the phone he can follow this instructions:

1. Configuration:

- Create a new Magento Store View called "MO/TO"
 - a. "System -> Manage Stores -> Create Store View"
- 2. MO/TO account configuration
 - a. Under "System -> Configuration" choose your "MO/TO" Store View and follow Chapter 4 with your MO/TO account credentials.

2. Payment:

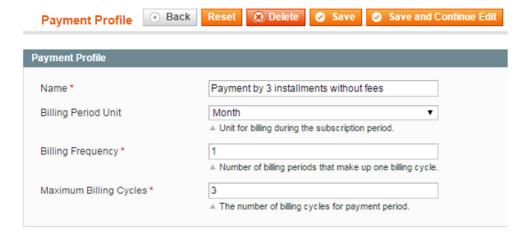
- 1. Create a new order on your Magento back office
 - a. "Sales -> Create New Order".
 - b. Choose your customer.
 - c. Select your MO/TO Store View.
 - d. Add your products, Account information, Billing address, Shipping address, Payment method, Shipping method, etc.
 - e. Submit your order.
 - f. Complete the payment.

5.6. Split payment method

Payment profile

Prior to activating a split payment method you must create one or more payment profiles under: Sales > HiPay > Split Payment Profiles > Add payment profile

A payment profile defines the billing cycle of an order, for example:





Configuration parameters

Name	Description
Name	Title displayed on the front-end for this payment method.
Billing Period Unit	Unit of time for billing during the subscription period.
Billing Frequency	Number of billing periods that make up one billing cycle.
Maximum Billing Cycles	The number of billing cycles for payment period.

Also please note that when configuring your payment method, you must select "Sale" as your "Payment Action".

Scheduling a split payment (Cron)

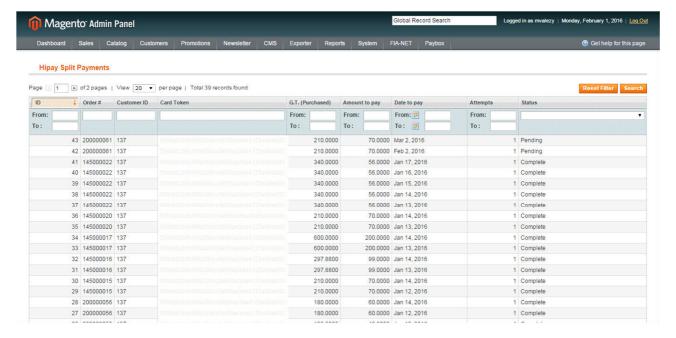
A daily cron may be setup to launch the "hipay_pay_split_payment" method.

Manage split payments

An installment plan will be created for each new split payment when the first payment is successful. You can follow the status and the due date of each payment under: Sales > HiPay > Split payments

Status of the Split payments:

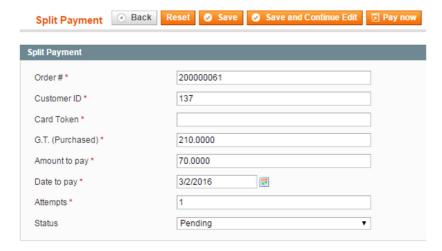
- "Complete" payments have been processed and no further action is needed.
- "Pending" payments are not processed yet: you may change the date or other parameters
- "Failed" payments: you will receive an e-mail when a split payment is failed and an action is needed. You can retry the payment by switching the status to Pending.





Retry a split payment

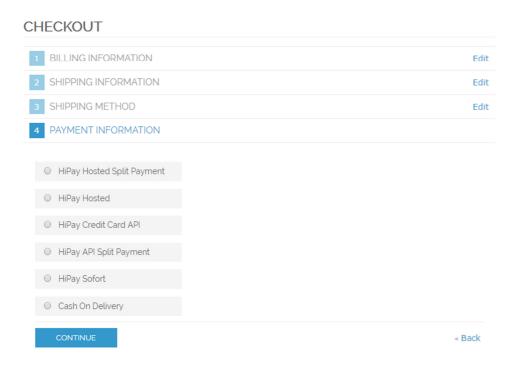
On pending or failed split payments, you can change the due date or force the payment immediately:



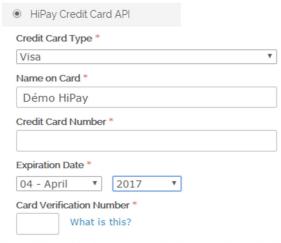


Chapter 6. front-end payment examples

6.1. Payment method selection



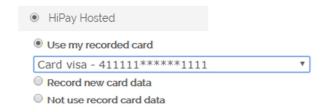
6.2. HiPay Fullservice Credit Card API



You will be debit of amount €630.00 only after submit order.

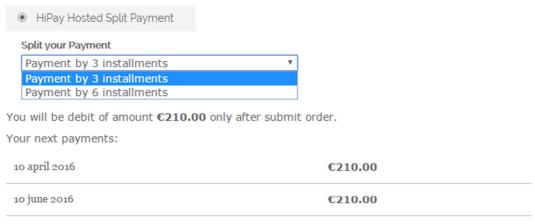


6.3. HiPay Fullservice Credit Card Hosted Page with OneClick



You will be redirect to payment page after submit order.

6.4. HiPay Fullservice Hosted Page Split Payment



You will be redirect to payment page after submit order.

6.5. HiPay Fullservice XXXX (other payment methods)



You will be redirect to payment page after submit order.



6.6. HiPay Fullservice Hosted Page with IFrame

