J.P.Morgan

J.P. Morgan Digital Payments Cartridge

USER GUIDE

Contents

1. Introduction

OSF Digital's JPMC Orbital product integrates JP Morgan Chase's Orbital API with Salesforce Commerce Cloud. The cartridge is self-contained – it does not interfere with other cartridges and can be integrated into any project.

The installation is done in Salesforce Commerce Cloud Business Manager via the cartridge path.

The cartridge requires adding custom attributes to the Custom Business Manager Module and modifying the payment methods in the Salesforce Commerce Cloud Business Manager.

In order to work with the Order Management System on Salesforce Commerce Cloud, cartridge is ready to plug into, but instance should be addressed to Salesforce for using that feature.

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2. Business Manager

2.1. JPMC Orbital Config

Merchant can set as desired the settings from BM > Merchant Tools > JPMC Orbital Config > JPMC Orbital Config.
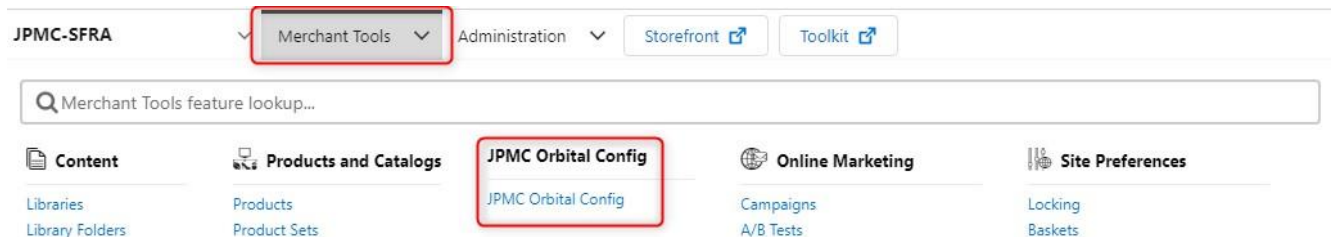
2.1.1. Connection settings

In this section, the merchant can add or remove the desired **Merchant IDs**, **API Username** and **API Password**. Two or more Merchants with same IDs cannot be added.

To add a Merchant ID, the merchant needs to insert the ID of the merchant, click + **button** and then **Save**. To remove a Merchant ID, the merchant needs to click **X button** near the merchant ID field and **Save**.

JPMC Orbital

Connection settings

Merchant ID

[   ] X

[   ] +

Defines the available list of merchant ids.

Orbital API Username

[   ]

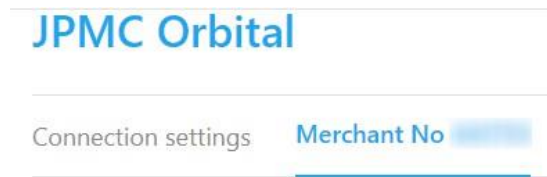Username for Orbital API Authentication.

Orbital API Password

[   ]

Secret for Orbital API authentication.

[Save]

2.1.2. Merchant No XXXXXX

After a Merchant ID is added, a new tab is displayed near **Connection settings** tab.


Locales

Merchant can add one or multiple locales. Two or more merchants *cannot have same locales*.

To add a locale, the merchant needs to insert the ID of the locale, click + **button** and then **Save**. To remove a locale, the merchant needs to click **X button** near the locale field and **Save**.

Enable JPMC Orbital API

This setting determines that payment with Orbital API is enabled or not.
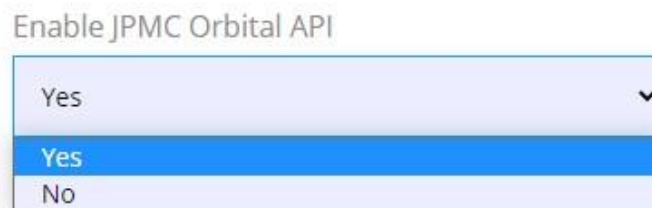
JPMC Orbital API Platform Mode

This setting determines the payment transactions' platform.

JPMC Orbital Customer Saved Payment Type

This setting determines the type of customer saved payment.

Page Encryption section

JPMC Orbital Safetech Page Encryption Enabled determines if the information will be encrypted or not. *On Stratus platform, for Orbital Profile, this setting is disabled (set to No). On Tandem platform this setting is completely disabled (set to No).*

JPMC Orbital Safetech Page Encryption Configuration determines the stage of Safetech Page Encryption.

JPMC Orbital Safetech Page Encryption Configuration Subscription ID determines the subscription ID.

JPMC Orbital Incremental Authorization Support Enabled

This setting determines if incremental authorization support is enabled or not.

On Tandem platform this setting is completely disabled (set to No).

JPMC Orbital Payment Mode of Profile Payment

This setting determines if a sale transaction should be performed (Authorization + Capture) for profile payments or just authorization.

JPMC Orbital Payment Mode of Card Payment

This setting determines if a sale transaction should be performed (Authorization + Capture) for card payments or just authorization.

JPMC Orbital Payment Mode of Electronic Check Payment

This setting determines if a sale transaction should be performed (Authorization + Capture) for card payments or just authorization.

Google Pay section

JPMC Orbital Google Pay Enabled determines if Google Pay will be enabled or not.

JPMC Orbital Payment Mode of Google Pay Payment determines if a sale transaction should be performed (Authorization + Capture) for card payments or just authorization.

JPMC Orbital Google Pay Configurations Allowed Card Networks defines the available list of allowed card networks. To add a card network, the merchant needs to insert the name of the network, click + **button** and then **Save**. To remove a card network, the merchant needs to click **X button** near the card network field and **Save**.

JPMC Orbital Google Pay Merchant ID determines the merchant ID.

JPMC Orbital Google Pay Merchant ID

This setting determines the merchant ID.

JPMC Orbital Google Pay Merchant Name determines the merchant name.

JPMC Orbital Google Pay Merchant Name

This setting determines the merchant name.

JPMC Orbital Google Pay Merchant Environment determines the merchant environment.

JPMC Orbital Google Pay Merchant Enviroment

| Testing | ✔ |
| Testing |
| Live |

Visa Checkout section

JPMC Orbital Visa Checkout Enabled determines if Visa Checkout will be enabled or not.

JPMC Orbital Visa Checkout Enabled

| Yes | ✔ |
| Yes |
| No |

JPMC Orbital Payment Mode of Visa Checkout Payment determines if a sale transaction should be performed (Authorization + Capture) for card payments or just authorization.

JPMC Orbital Visa Checkout API Key determines the API key.

Apple Pay section

JPMC Orbital Apple Pay Enabled determines if Apple Pay will be enabled or not.


JPMC Orbital Payment Mode of Apple Pay Payment determines if a sale transaction should be performed (Authorization + Capture) for card payments or just authorization.
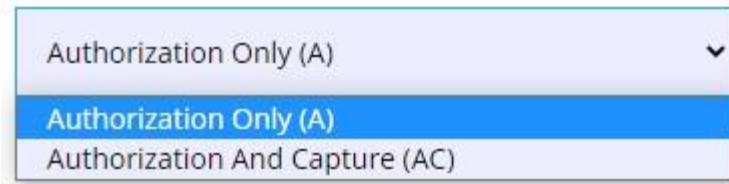
In order to set properly **Apple Pay**, the merchant needs to go to **BM > Merchant Tools > Site Preferences > Apple Pay** and enable *Apple Pay*, add *Apple Merchant ID / Name* select the desired settings from *Onboarding* section. Settings are saved by clicking *Submit* button. Also, the merchant needs to register with the *Apple sandbox*, by clicking *Register Apple Sandbox* button from *Apple Sandbox* section.
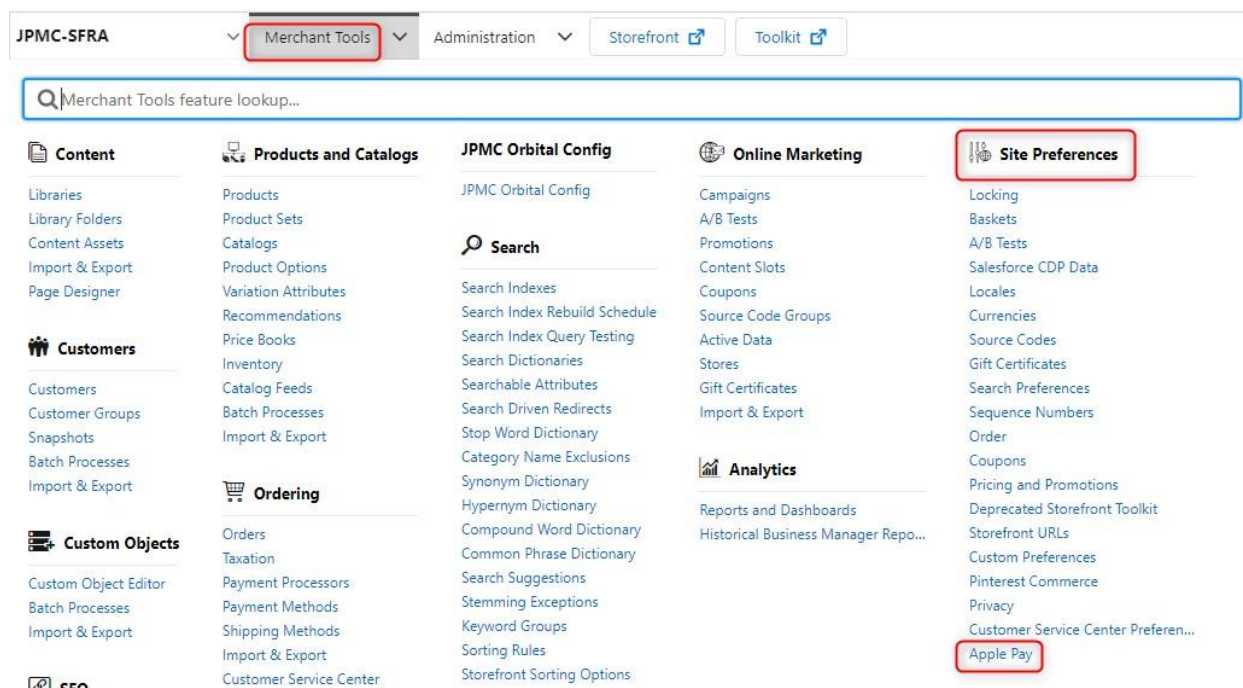
Merchant Tools > Site Preferences > Apple Pay

Apple Pay

Please enter your site information below. Fields marked with an asterisk (*) are mandatory. Click Submit when you've finished updating your configuration.

Instance Type: Sandbox/Development ⌄

Apple Pay Enabled? ☑

Onboarding

Apple Merchant ID:* [_____]

Apple Merchant Name:* [_____]

Country Code:* [US]

Merchant Capabilities:* ☑ 3DS ☐ EMV ☐ Credit ☐ Debit

Supported Networks:* ☑ Amex ☐ China UnionPay ☑ Discover ☐ Interac ☑ Mastercard ☑ Private Label ☑ Visa

Required Shipping Address Fields: ☑ Email ☑ Name ☑ Phone ☑ Postal Address

Required Billing Address Fields: ☑ Name ☑ Postal Address

Storefront Injection

Domain Registration

You must register the domain for your site with Apple in order to use Apple Pay.

The currently configured domain for this site is zzrb-417.sandbox.us01.dx.commercecloud.salesforce.com.

Apple Sandbox

No domains are registered for the Apple Sandbox environment.

[Unregister Apple Sandbox]   [Register Apple Sandbox]

Apple Production

No domains are registered for the Apple Production environment.

[Unregister Apple Production]   [Register Apple Production]

<u>AVS section</u>

JPMC Orbital AVS Enabled determines if JPMC Orbital AVS is enabled or not.

JPMC Orbital AVS Unaccepted Status Codes defines the available list of unaccepted status codes for AVS. To add a status code, the merchant needs to insert the ID of the status code, click + **button** and then **Save**. To remove a status code, the merchant needs to click **X button** near the status code field and **Save**. *AVS is not compatible with Electronic Check.*

Defines the available list of unaccepted status codes for AVS.

<u>JPMC Orbital Update Profile Enabled</u>

This setting determines if a customer profile created as part of a Payment should be eligible for Account Updater.

<u>SAVE button</u>

When clicked saves the data.

2.2. Customer Service Center

Merchant can do manual actions on orders with **Customer Service Center (CSC)** from **BM > Merchant Tools > Ordering > Customer Service Center**.

The merchant needs to search for the order.

On the CSC, the merchant can do the following actions: *capture, partial capture, reversal, incremental, refund, partial refund*, based upon the order's status. *Incremental Authorization and Partial Capture/Refund are not available for orders paid with Electronic Check. Incremental Authorization is not available for orders paid with Discover cards.*

JPMCOrbital

version	
4.5	
merchant	
bin	000001
merchantID	441759
terminalID	001
order	
orderID	00011222
respDateTime	20220624071224
txRefIdx	0
txRefNum	62B59C18A0A2F3DA50BD6930462B1E852C755489
status	
approvalStatus	1
authorizationCode	tst121
hostRespCode	100
procStatus	0
respCode	00
paymentInstrument	
card	
cardBrand	VI
ccAccountNum	************4115
avsBilling	
avsRespCode	B
cardholderVerification	
cvvRespCode	M
hostCVVRespCode	M

JPMC Orbital Payment Status: C

JPMC Orbital Payment Captured Amount: 600.00

JPMC Orbital Payment Remained Amount: 0.00

[   ] **Refund**

☐ Refund Full Amount

Close

JPMCOrbital

version	
4.5	
merchant	
bin	000001
merchantID	441759
terminalID	001
order	
orderID	00011240
respDateTime	20220624083725
txRefIdx	2
txRefNum	62B5B0058D8B67F39A8DFAFBBD0DF643C54454BA
status	
approvalStatus	1
authorizationCode	tst369
hostRespCode	100
procStatus	0
respCode	00
paymentInstrument	
card	
cardBrand	VI
ccAccountNum	************4115
avsBilling	
avsRespCode	3
cardholderVerification	
cvvRespCode	
hostCVVRespCode	

JPMC Orbital Payment Status: RF

JPMC Orbital Payment Incremented Amount: 10.00

JPMC Orbital Payment Captured Amount: 610.00

JPMC Orbital Payment Refunded Amount: 610.00

JPMC Orbital Payment Remained Amount: 0.00

Close

2.3. Order displayed in Business Manager

Order placed with Credit Card

Merchant Tools > Ordering > Orders > Order: 00002502(JPMC-SFRA)

General   Attributes   **Payment**   Notes   History

Payment Information for Order '00002502'

Order Total:	$1,000.00
Amount Paid:	$0.00
Balance Due:	$1,000.00

Invoice Number:	00008501
Payment Status:	Not Paid

Payment Method: JPMC_ORBITAL_CC_METHOD
Processor: JPMC_ORBITAL_CARD
Transaction: 62F4A03D60B5441E3FD381832003B22577945318
Amount: $1,000.00

Card Number: ************4113
Card Holder Name: GT1 US
JPMC Orbital Payment Saved Profile: true
JPMC Orbital Payment Status: A
JPMC Orbital OMS Message: USD|{"transType":"A","merchant":{"bin":"000001","mei
JPMC Orbital Retry Trace: 315550278896850
JPMC Orbital AVS Response: {"avsRespCode":"B","hostAVSRespCode":"I3"}

Order placed with Digital Wallet

Merchant Tools > Ordering > Orders > Order: 00002503(JPMC-SFRA)

General   Attributes   **Payment**   Notes   History

Payment Information for Order '00002503'

Order Total:	$1,000.00
Amount Paid:	$0.00
Balance Due:	$1,000.00

Invoice Number:	00008502
Payment Status:	Not Paid

Payment Method: JPMC_ORBITAL_GOOGLEPAY_METHOD
Processor: JPMC_ORBITAL_GOOGLE_PAY
Transaction: 62F4A0D703A70F288ABFEED3CFA0D2F2AD8F537A
Amount: $1,000.00

Card Number: ************1111
Card Holder Name: GT1 US
JPMC Orbital Payment Saved Profile: true
JPMC Orbital Payment Status: A
JPMC Orbital OMS Message: USD|{"transType":"A","merchant":{"bin":"000001","mei
JPMC Orbital Retry Trace: 195236614483357
JPMC Orbital AVS Response: {"avsRespCode":"B","hostAVSRespCode":"I3"}

General   Attributes   **Payment**   Notes   History

Payment Information for Order '00002504

Order Total:	$1,000.00
Amount Paid:	$0.00
Balance Due:	$1,000.00

Invoice Number:	00008503
Payment Status:	Not Paid

Payment Method: VISA_CHECKOUT
Processor: JPMC_ORBITAL_VISA_CHECKOUT
Transaction: 62F4A13EE2F8DA692F9E7B25C2F61D5F84D753A1
Amount: $1,000.00

Card Number: ************4821
Card Holder Name: GT1 US
JPMC Orbital Payment Saved Profile: true
JPMC Orbital Payment Status: A
JPMC Orbital OMS Message: USD|{"transType":"A","merchant":{"bin":"000001","n
JPMC Orbital Retry Trace: 412822744855399
JPMC Orbital AVS Response: {"avsRespCode":"B","hostAVSRespCode":"I3"}

General   Attributes   **Payment**   Notes   History

Payment Information for Order '00002506'

Order Total:	$1,000.00
Amount Paid:	$0.00
Balance Due:	$1,000.00

Invoice Number:	00008505
Payment Status:	Not Paid

Payment Method: JPMC_ORBITAL_APPLEPAY_METHOD
Processor: JPMC_ORBITAL_APPLE_PAY
Transaction: 62F4A25638DA99BAF63D2843DA8DBA338C7453F8
Amount: $1,000.00

Card Number: ************6010
Card Holder Name: GT1 US
JPMC Orbital Payment Saved Profile: true
JPMC Orbital Payment Status: A
JPMC Orbital OMS Message: USD|{"transType":"A","merchant":{"bin":"000001","me
JPMC Orbital Retry Trace: 854408388568485
JPMC Orbital AVS Response: {"avsRespCode":"B","hostAVSRespCode":"I3"}

Order placed with Electronic Check

Merchant Tools > Ordering > Orders > Order: 00002505(JPMC-SFRA)

General   Attributes   **Payment**   Notes   History

Payment Information for Order '00002505'

Order Total:	$1,000.00
Amount Paid:	$0.00
Balance Due:	$1,000.00

Invoice Number:	00008504
Payment Status:	Not Paid

Payment Method: JPMC_ORBITAL_ELECTRONIC_CHECK_METHOD
Processor: JPMC_ORBITAL_ELECTRONIC_CHECK
Transaction: 62F4A194013B607D54CC57BE96F408DD2A615326
Amount: $1,000.00

DDA Account Number: ******1156
Bank Routing and Transit Number: 122000247
JPMC Orbital Payment Saved Profile: false
JPMC Orbital Payment Status: A
JPMC Orbital OMS Message: USD|{"transType":"A","merchant":{"bin":"000001","me
JPMC Orbital Retry Trace: 834265011486073
JPMC Orbital AVS Response: {"avsRespCode":"3","hostAVSRespCode":" "}

3. Storefront

A customer can place orders as guest or registered. Registered customer can save his JPMC payment methods on SFRA's default My Account page, located on the Storefront site, under the profile section *(Homepage > Payment)*.

Customer can add a payment method, update a payment method and delete a payment method.

Add New Payment

○ Pay with Credit Card

○ Buy with G Pay

○ VISA Checkout

○ Pay

○ Pay with Electronic Check

Update   ×

*Card Number

```
************4115
```
CREDIT

*Expiration Month   *Expiration Year

01   2023

Submit   Cancel

My Account

A registered customer can add payment methods during the checkout.

Payment

Billing Address

| GT1 US 13355 Noel Road Dallas TX 75240 | ⌄ |

Update Address   Add New

*Phone Number ⓘ

| 8002836055 |

Pay with Credit Card

Pay with Digital Wallets

Pay with Electronic Check

Disclaimer*

In case the order amount total might need adjustment, payment credentials will be tokenized and stored.

| Next: Place Order |

Pay with Credit Card

Pay with Digital Wallets

Pay with Electronic Check

*Card Number

| | CREDIT |

*Expiration Month   *Expiration Year

| month | ⬍ | | year | ⬍ |

*CVV ⓘ

| |

☐ Save Customer Payment

Disclaimer*

In case the order amount total might need adjustment, payment credentials will be tokenized and stored.

For a registered customer, new payment methods can be saved during the checkout process as well by selecting **Save Customer Payment** checkbox. Also, for a registered customer that already has a payment method saved before starting the checkout, the **Pay with Saved Instruments** option is displayed on *Payment step page*.

Electronic Check payment is only available for <u>**Stratus**</u> *platform.*

After the customer selects a payment method, he can continue and place the order.

Thank you for your order.

You will receive an email confirmation shortly at gabriel.todirasi1@ro.osf-global.com

Receipt

Order Number: 00011225
Order Date: 6/24/22

Shipping Address:

13355 Noel Road
Dallas, TX 75240

8002836055

Shipping Method:
Ground (7-10 Business Days) $0.00

Billing Address:

13355 Noel Road
Dallas, TX 75240

8002836055

Payment:
Credit Discover
*************2062
Ending 2/2026

1 Items $1,199.99

Samsung Series 6 51" DLP® High Definition Television

Extended Warranty: None

	Quantity	Total
	1	**$1,199.99**

Subtotal $1,199.99

Shipping $0.00

Sales Tax $60.00

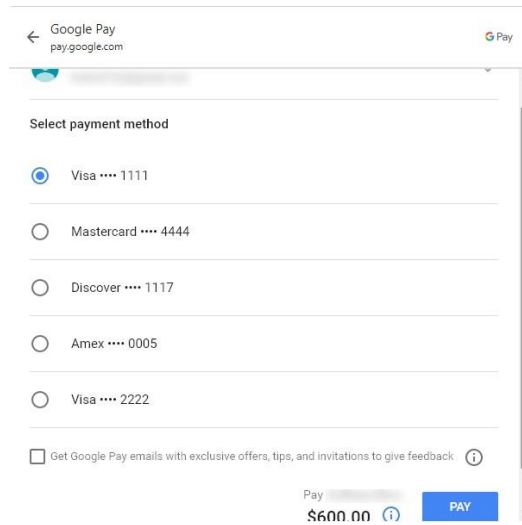**Total** $1,259.99
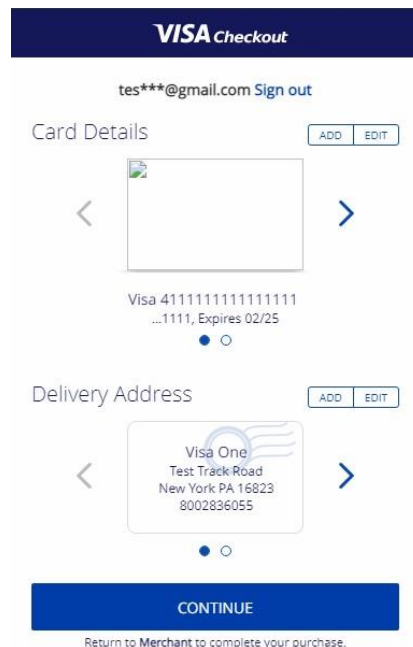
Continue Shopping

4. Digital Wallets

The following Digital Wallets are available to be saved from Profile or during the Checkout and used to place an order:
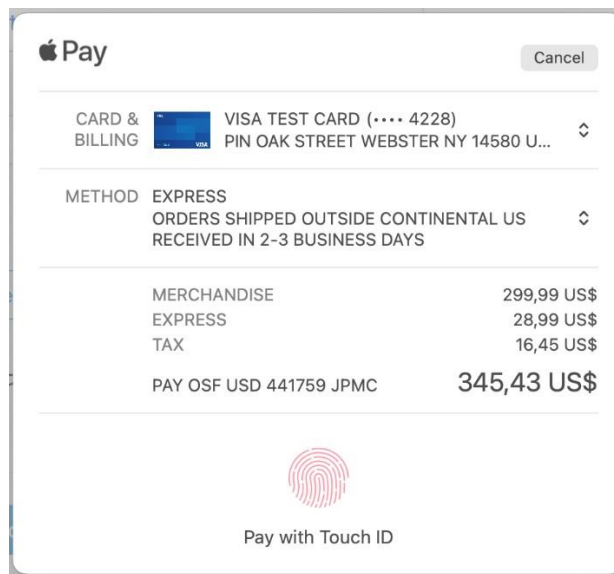
<u>Google Pay</u>

<u>Visa Checkout</u>

Apple Pay

5. Orbital Virtual Terminal

To verify the status of an order on Orbital Virtual Terminal, the merchant needs to access
https://securevar.paymentech.com/signin/pages/login.faces .

The merchant will be redirected to Login page.

The merchant needs to find his ID.

If the merchant wants to see an order placed after 12 AM current day, he needs to go to **OPEN BATCH** tab. If he wants to see an older order before 12 AM, needs to go to **REVIEW > Transaction Search** tab.

Merchant can search for multiple orders or just for a specific order by inserting order ID in the **Order #** field.

When the order is displayed, the merchant can see the status of the order as well as all the actions taken from that order *(like capture, partial capture, reversal, incremental authorization, refund, partial refund)*.